



SELLING YOUR HOME IN TODAY'S MARKET

HOME SELLERS' GUIDE



JULIAN MORALES
PHONE: 505-228-1379
EMAIL: JulianMoralesRealtor@gmail.com
WWW.REBONM.COM





Table of Contents

Mission Statement	2
BIO	3
Meet Our Team	4
All Agents Are Not The Same	5-6
Julian Morales' Amazing 194 Step System	7-8
Seller Testimonials	9
Buyer Testimonials	10
Documents Needed Before Listing	11
Thinking Of Selling?	12
Questions	13-14
Questions To Ask When Hiring A Real Estate Agent To Sell Your Home	15
Words of Wisdom	16-18
Get Your Home Sold – The Seller's Checklist	19-22
Seller's Perspective Marketing Checklist	23-24
Fidelity National Warranty Plan	25
The Closing Process	26-33
Important Numbers & Real Estate Vendors	34-36



MISSION STATEMENT

It is the mission of Real Estate Brokers of New Mexico to consistently provide the highest quality, most innovative and exceptional real estate service available anywhere in the Albuquerque, and surrounding areas.

Our client's needs always come first. We will strive to always provide value far in excess of our client's expectations. Our constant goal is mutual respect, and long term relationships that are beneficial to all parties.

Our operation will be a great place to work and do business. We will be positive, helpful, and enthusiastic at all times – always focusing on solutions, not challenges. We will take care of business first and foremost, but have fun and enjoy ourselves in the process.

We will run a clean, organized, and efficient operation, and always adhere to the highest standards of integrity and ethical business practices.

We will never rest on our accomplishments. We will constantly strive to create, develop, and implement new ideas, strategies, and services that will benefit our clients. We will continue to seek continuing education in all aspects of our business to increase the level of service we offer our clients.

Core Values

- Believe in a higher power (God) thru Jesus Christ.
- Honesty & Integrity at all times and in all situations.
- Continually improve our services to exceed our client's expectations.
- Create and nurture a fun, exciting, creative and productive work environment.
- Tirelessly pursue personal & Team growth while reaching well-formulated goals.
- Work with only the most enjoyable and motivated clients and co-workers.



BIO

Awards & Accomplishments

2014 - Top 5 Producer Realty One of New Mexico
2014 - Top 8 in the Southwest for RE/MAX
2008 - Top 5 with Coldwell Banker Albuquerque
2008 - 2013 Top 5 for AllStar Realty
2003 - Current Top Agent Multi-Million Dollar
Producer GAAR Albuquerque Metro Area

Education Credits & Skills

2003 - Current Real Estate Credits over 500+ hours
2003 - Kaplan School of Real Estate
2001 - 2001 CNM - Welding Certificate
1988 - 1990 CNM - Electronics

Work History

2003 - Current - Real Estate License
1997 - Current - Real Estate Investments
1997 - 2004 - Jaycor Research & Development
1989 - 1997 - NAPA Auto Parts
1986 - 1989 - Residential Construction





“Meet Our Team”

Over 100 Years of combined Team Experience



Mortgage Pre Qualification



Print Marketing Department



Internet Marketing Department



Title Legal Department



Escrow Closing Department



Personal Assistant



All Agents are **NOT** the Same!

"Top Ten Outstanding Benefits to choose us"

1. "Guarantees Sale Program" * conditions apply
2. 194 Step Marketing Program
3. Easy Exit Agreement
4. 24 Hour Marketing Response system
5. Communication Guarantee
6. Pre Owned Home Certification Marketing System
7. Smart Seller Program (Zero % Commission)
8. Top Consumer Internet Marketing Techniques
9. Coming Soon Program (Marketing before listing)
10. Reverse Prospecting (Innovated Buyer Locator)





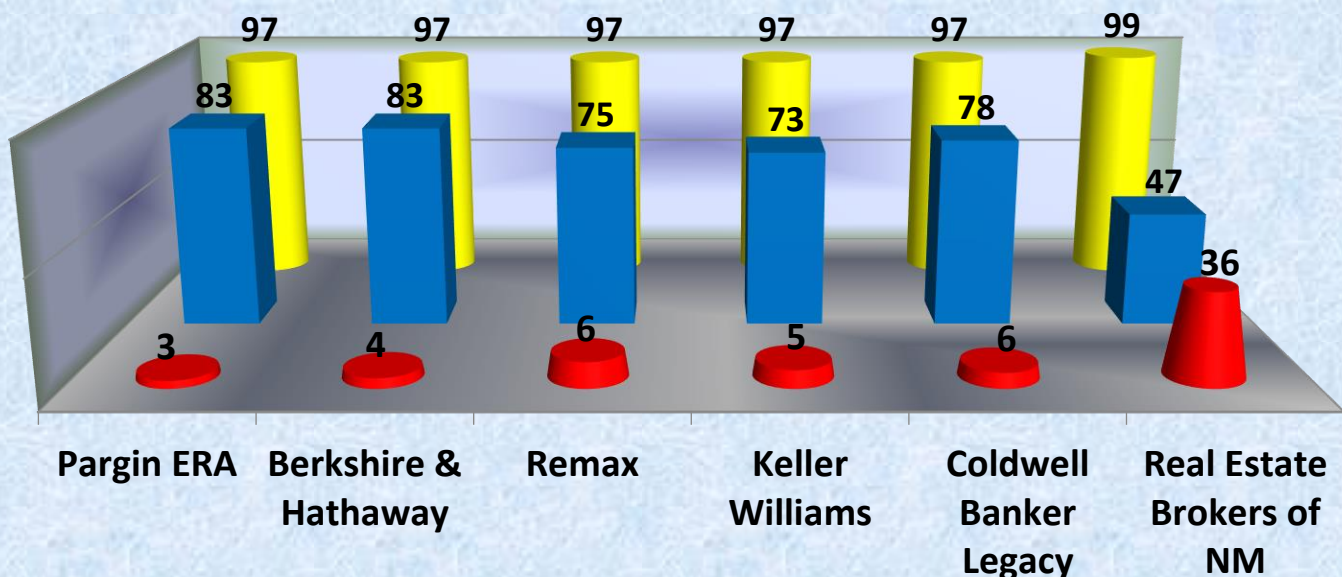
REAL ESTATE BROKERS OF NM SELLS 10 TIMES MORE HOMES TWICE AS FAST FOR MORE MONEY THAN THE AVERAGE AGENT

- National Association of Realtors statistics say that 71% of realtors sold zero homes in 2025.
- Realtors that are part time sell 1 to 3 homes a year.

■ Average Sales Per Agent

■ Days on Market Average

■ List Price to Sales Price Ratio





Julian Morales' Amazing 194 Step System to Get Your Home Sold Fast and For Top Dollar.

This system is designed to maximize the speed and price of your home sale by following a detailed, step-by-step process. The approach is highly thorough, covering everything from initial research to post-sale support.

Key components:

1. Research & Preparation

- Verify legal, tax, and ownership records.
- Analyze market activity, competitive properties, and average days on market.
- Prepare a Comparable Market Analysis (CMA) to establish fair market value.
- Gather and review all relevant property documents (deed, survey, title policy, tax bill).
- Assess your needs, timing, motivation, and immediate concerns.

2. Property Assessment

- Measure interior and exterior spaces.
- Conduct décor and curb appeal assessments.
- Suggest improvements to enhance salability.
- Compile a list of repairs and maintenance items.

3. Marketing Strategy

- Develop a master marketing plan tailored to your property.
- Price the home strategically to maximize exposure.
- Prepare and distribute flyers, advertisements, and digital content.
- Market on major real estate websites (Realtor.com, YouTube, Facebook, Trulia, Homes.com).
- Offer incentives (e.g., buying down points on buyer's loan).

4. Listing & Exposure

- Enter property details into MLS and other databases.
- Submit digital photos and remarks for online listings.
- Install professional signage and lockbox.
- Provide Home Owner Warranty options.
- Promote the property to local and national networks.





5. Showings & Feedback

- Prepare showing instructions and coordinate with agents.
- Capture feedback from Realtors® after showings.
- Provide regular updates on showings, marketing, and pricing.

6. Negotiation & Offers

- Screen buyers for qualification and motivation.
- Receive, review, and negotiate offers.
- Prepare net sheets for comparison.
- Counsel on merits and weaknesses of each offer.



7. Contract & Closing

- Coordinate inspections (septic, termite, mold, home).
- Assist with repairs and appraisal.
- Manage all paperwork and communication with buyers, agents, lenders, and title companies.
- Ensure smooth closing and transfer of possession.

8. Post-Sale Support

- Help with relocation and address changes.
- Provide guidance on Home Owner Warranty claims.
- Respond to follow-up questions and resolve any issues.

Unique Selling Points

- **Extremely thorough:** 194 steps ensure nothing is overlooked.
- **High success rate:** Claims of selling homes for 99% of asking price, sometimes within hours.
- **Personalized service:** Tailored marketing and support for each client.
- **Expertise:** Julian Morales is a top-ranked, full-time REALTOR® in Albuquerque.

Why This System Works

The document emphasizes that the meticulous process, attention to detail, and proactive communication are what set this system apart from local agency averages. The combination of research, marketing, and negotiation is designed to yield the best possible outcome for sellers.

If you'd like a breakdown of specific steps, guidance on preparing your home, or details about any part of the process, let me know! I can provide targeted advice or help you plan your next move based on this system.



Seller Testimonials

"Hi Julian

Would like to take this time to give my out-most thanks for the great job you guys did for selling my home! Julian, in making my selection to have you be the realtor responsible for selling my home became easy after the first meeting. You were well organized, excellent presentation, many years of experience, confident and very professional! Also liked how you put emphasis on being honest, especially when you told me it wasn't going to be easy, but you and your team would do your best to make it happen! During the whole ordeal of the home sell it was appreciated that your team and you consistently kept me posted on all activity concerning my home sell, even at times when there was nothing to report. Great Job, you guys made it happen!!!

P.S. Thanks very much for always providing reassurance that you would make the sell and thus allowed keeping my stress level down, especially during the last two months.

**Thomas Hernandez Jr.
Albuquerque, NM**

"The sale of my home went smooth thanks to Julian's knowledge and experience my home sold quick and closed on time. I would highly recommend him due to his knowledge, character, and honestly while selling my home"

**Nina Bruce
Albuquerque, New Mexico**

"I needed to sell my home fast Julian came in and sold it promptly with NO Hassles and closed on time we were so thankful for Julian's professional ability to handle both sides of the transaction with a smooth closing on time with no worries."

**Pete Jr. and Kathy Domenici
Albuquerque, NM**



Buyer Testimonials



“Working with Julian has been a wonderful experience. Since the first day my wife and I set foot in his office he has educated us with a wealth of information. Being that my wife and I never bought a home we were absolutely clueless to the entire process. We also had previous circumstances against us in regard to our credit history. Julian displayed an awesome commitment to us by being everywhere we needed him as we were viewing house to house. If my wife and I are to ever experience this again we are positive that Julian and the Morales Team will be by our side! In addition we recommend Julian to all our friends and family!”

Steven and Angel Chavez
Albuquerque, New Mexico

“Julian always answered or returned our calls promptly. I also asked him if he was willing to work aggressive, we all know time is money in the world we live in, he was there every step of the way. We will definitely use Julian again in the future if needed. Our family would like to thank him once again for an outrageous job he did. He was always available with energy! We appreciated the knowledge he has with real estate. He truly impressed my wife and me!”

Joseph and Channa Serna
Albuquerque, New Mexico

“From the time we contacted Julian to help us find a home in Albuquerque he was on top of it as it was a difficult move for us because we still lived in Phoenix. He found us the home while we still lived in Phoenix sent us pictures and we made an offer. The market was tuff for buyers to find a good deal at the time but he did great.”

Notch and Vanessa Neves
Albuquerque, NM



DOCUMENTS NEEDED BEFORE LISTING HOME

If any below have happened and pertain to you or the property PLEASE have available for appointment. Any questions will be answered at appointment. If unable to obtain documents for appointment they can be obtained at a later date. Thank you, for your cooperation. If a Short Sale (Continue to save these documents and keep handy as banks require updated docs every 60 days)

Short Sale

1. ☐ SS-Authorization form with Title & Brokers Names helping Seller.
1. ☐ SS-Last 2 years taxes (**keep all future taxes handy**)
2. ☐ SS-Last 2 pay stubs(**keep all future stubs handy**)
3. ☐ SS-Last 2 **ORIGINAL** Bank Statements copies initial and dated (**keep all future statements handy**)
4. ☐ SS-Letter of **DETAILED** explanation of financial situation signed and dated.

Traditional Sale (including short sales) Need copies of all or Originals as Stated below (if apply)

1. ☐ ALL COMPLETE CONTACT INFORMATION
2. ☐ 2 Spare Keys
3. ☐ Deed to home
4. ☐ Social Security # for Title Company
5. ☐ Property Deed(if available)
6. ☐ Appraisal (if available)
7. ☐ Survey (if available) possible discount
8. ☐ Flood Insurance Statement Amount
9. ☐ Copy of HOA most recent statement(If HOA Mandatory)
10. ☐ Most recent Mortgage Statement(s) 1st & 2nd
11. ☐ Full copy of Divorce Decree and marital settlement agreement (If owned property during marriage) or Legal Separation.
12. ☐ Judgments or Liens on persons in title or Spouse? (If any with who and how much?)
13. ☐ Child Support liens?
14. ☐ Bail Bond liens?
15. ☐ Tax Liens?
16. ☐ Warrant & Levy liens?
17. ☐ Copy of Bankruptcy Docs(If owner filed bankruptcy & discharge date)
18. ☐ How is title taken? Joint tenants? or Tenants in common?
19. ☐ Permits on anything pertaining to home. (Building, water rights etc....)
20. ☐ Any Agreements on Water or Sewer Hook Ups on property (Need Pay Agreement).
21. ☐ Manufactured home (Need Original Deactivated Title, Serial Number on Home)
22. ☐ Entity Documents LLC or Corp. (if applicable)
23. ☐ Copy of Probate documents
24. ☐ **ORIGINAL** Need Sole and Separate from spouse(If spouse not signing)
25. ☐ **ORIGINAL** Power of Attorney (If not able to sign)
26. ☐ **ORIGINAL** Quit Claim deed to whom home was given to
27. ☐ **ORIGINAL** Will docs(If needed during probate)
28. ☐ **ORIGINAL** Death certificate(If person on title is deceased)
29. ☐ **ORIGINAL** REC (Need originals of voluntary termination or default of REC docs)
30. ☐ **ORIGINAL** REC (Need originals of Special Warranty Deed)
31. ☐ **ORIGINAL** Trust agreement



Thinking about selling?

When you work with the Julian Morales Team, we want to act in YOUR best interests. We're eager to have you share your concerns & expectations about the sale of your home.

*Please take a moment to complete the survey below...

What are you most concerned about?



	Not Concerned					Very Concerned				
Advertising?	0	1	2	3	4					
Open Houses?	0	1	2	3	4					
Show Procedures?	0	1	2	3	4					
Multiple Listing Services?	0	1	2	3	4					
Pricing?	0	1	2	3	4					
Closing Costs?	0	1	2	3	4					
Commissions?	0	1	2	3	4					
Security?	0	1	2	3	4					
Buyer Qualifications?	0	1	2	3	4					
Marketability?	0	1	2	3	4					
Financing?	0	1	2	3	4					
Negotiations?	0	1	2	3	4					
Communications?	0	1	2	3						



QUESTIONS?

Selling your home is a complex process, and it's only natural for you to have some questions and concerns. Please don't hesitate to ask any question that you may have. When it comes to selling your home, there is no such thing as a dumb question!

Please note any questions you have, so that we can address them during our meeting:

- 1) _____
- 2) _____
- 3) _____
- 4) _____
- 5) _____
- 6) _____
- 7) _____
- 8) _____
- 9) _____



When you purchased this house, you did so for very specific reasons. Reasons that might sell it as well!



IF...

Someone was looking at your home, what specific things would you want to point out to him or her?



Questions to ask when hiring a Real Estate Agent to sell your home...

1. Do you work as a full-time Realtor®?
2. Do you have any Guarantees to sell my home?
3. Do you have a weekly communication update Guarantee?
4. What is your list to sale price average?
5. What are your average days on market?
6. What marketing do you do to encourage people who drive by my home looking to buy to get them to call you?
7. Do you have an 800# Hot-Line so that my home is marketed 24-hours a day, 7 days a week?
8. Do you have references that I may call?
9. What happens if I am not happy with your service? Do you have a 100% satisfaction guarantee policy? Can I cancel my listing if I am not satisfied or am I locked in?
10. Do you have a way to market my home through the Internet or Virtual Tours?
11. Do you have a Specific Marketing Plan designed to sell my property quickly and for top dollar? How does it go beyond placing a sign in my yard, an ad in the paper, and notifying the Multiple Listing Service?
12. Do you have a Team to help with the details, or are you a one man / woman wonder show & do it all yourself?
13. How do you attract buyers from outside the local area?
14. Do you have a system to follow-up with other agents and brokers so that we get valuable feedback after every showing?



“WORDS OF WISDOM” ADVICE FOR SELLERS

Let Your Home “Smile a Welcome” to Potential Buyers

First impressions are lasting

The front door greets the prospective buyer. Make sure it is fresh and clean looking. Keep the lawn trimmed, edged, and free of refuse.

Decorate for a quick sale.

Faded walls and worn woodwork reduce appeal. Why try to tell the prospect how the home could look when you can *show* him by cleaning and oiling? A quicker sale at a higher price will result. An investment in fresh paint and “elbow grease” will pay dividends, and you can’t find a better investment when you’re selling a house.

Let the sun shine in!

Open draperies and blinds and let the prospect see how cheerful your home can be. Dark rooms are not appealing!

Fix that faucet!

Dripping water discolors sinks and suggests faulty plumbing.

Repairs can make a big difference.

Loose knobs, sticking/squeaking doors and windows, and other minor flaws detract from a home’s value. Have them fixed. Many buyers believe there are 10 problems they haven’t noticed for everyone they do see.

From top to bottom....

Display the full value of your attic, basement, and other utility space by removing all unnecessary articles. Short term, off-site storage areas are relatively inexpensive. eBay can get rid of that treasure trove, too!

Safety first!

Keep stairways clear. Avoid cluttered appearances and possible injuries.

Make closets look bigger.

Neat, well-ordered closets show that space is ample. A little money spent on closet organizers reaps large returns.

Bathrooms help sell homes.

Check and repair caulking in bathtubs and showers. Make this room sparkle!

Arrange bedrooms neatly.

Remove excess furniture. Use attractive bedspreads and freshly laundered curtains.





"Words of Wisdom"
Advice for Sellers
Page 2-3

Harmonize the elements.

Play the stereo or a CD softly. Turn the TV off. Turn all the lights on, day or night. Keep the drapes open in the daytime, closed at night. If it's hot, cool it; if it's cold, light a fire.

You can sell pride of ownership faster and for more money.

It's called cleanliness, and cleanliness has more buyers than used dirt. Put sparkle in your bathrooms and kitchen, and you'll take lots more silver out.

WHEN ANY AGENT SHOWS YOUR HOME

Three's a crowd....

Avoid having too many people during inspections. The potential buyer will feel like an intruder and will hurry through the house. Objections that can be overcome by a professional will not be forthcoming when the seller is present.

Music is mellow....

But not when showing a house. Turn off the blaring radio or television. Let the salesperson and buyer-talk, free of disturbances. Background "soft playing" music is okay.

Pets underfoot?

Keep pets out of the way -- preferably out of the house. Many people are acutely uncomfortable around some animals. Better yet, will Aunt Alma take care of "Muffin" for you?

Silence is golden.

Be courteous but don't force conversation with the potential buyer. He wants to inspect your house, not pay a social call.

Be it ever so humble....

Never apologize for the appearance of your home. After all, it has been lived in. Let the trained salesperson answer any objections. This is their job.

Never stay in your house with house hunters.

Let the agent handle it, and remove yourself if you possibly can. Remember, the agent has worked many hours with these people, knows what they're looking for, and how to work with them. Let him or her do the job without interference. You may feel that an agent isn't showing the important features of your home to the prospect, but the agent knows people aren't sold by details until they've become emotionally involved with the big picture of your home. The presence of any member of the seller's family can't help, but it always unnerves possible buyers and often prevents a sale. Don't put this obstacle in your path. Please leave when buyers are coming.



"Words of Wisdom"
Advice for Sellers
Page 3-3

Why put the cart before the horse?

Trying to dispose of furniture and furnishings to potential buyers before he/she has purchased the house often loses a sale and shows an over-emphasized motivation to sell.

A word to the wise....

Let your Realtor® discuss price, terms, possession, and other factors with the prospect. He/she is eminently qualified to bring negotiations to a favorable conclusion.

Sincerely,

Julian Morales

Julian Morales
Qualifying Broker
Real Estate Broker of NM





GET YOUR HOME SOLD – THE SELLER’S CHECKLIST

- ❑ 1. **Dress the home up** – the home’s curb appeal will create an instant and irreversible first impression with every buyer. Use this checklist to make sure your listing is dressed for success.

Paint the trim and front door.

- Plant flowers and pull weeds.
- Clean the downspouts and gutters.
- Clean the screens and windows.
- Power wash the sidewalk and driveway.
- Mow the grass and apply new bark mulch.
- Replace outside light bulbs.
- Wash the house exterior or paint, if needed.
- Clean or replace house numbers.
- Remove all cobwebs and spray for pests.



- ❑ 2. **Create a warm environment** – every home should offer the potential buyer a warm, friendly experience especially during the first showing. What greets the buyer on the other side of the seller’s front door? Things to consider are as follows:

- Consider the smell of the home. Candles and vanilla can help.
- Replace light bulbs, and clean drapes, blinds, and windows.
- Have the carpets professionally cleaned or replaced if needed.
- Paint or wash the walls.
- Clean the doors, cabinets, and closets.
- Dust the home and remove cobwebs.
- Clean the appliances.
- Paint or clean the baseboards.
- Re-caulk the bathtubs and showers.
- Replace the cracked or damaged outlet covers.

- ❑ 3. **Remove barriers from the relationship** – buyers need to build an emotional bond with a home before they can make a decision to purchase the home. Help them by removing potential barriers.

- Pack and store seasonal clothing.
- Remove unused furniture.
- Remove personal photo clutter and pack.
- Secure pets before each showing.
- Remove and replace fixtures not included with the sale.
- Encourage sellers to leave the home during showings.



- ❑ 4. **Tell a story and be interesting** – buyers want a home that stands out from the competition. Does each room in your listing tell a story? What can you visualize happening in each room as you walk through the home? This is often referred to as staging the home. Here Walter Sanford suggests:
 - Set the kitchen table.
 - Turn down the master bed and place a book on the nightstand.
 - Display an open game in the kid's room.
 - Start a fire in the fireplace, if applicable.
 - Turn on soft music.
 - Display a family DVD near the entertainment center.

- ❑ 5. **Use accessories** – the smallest items can often turn the buyer on to your listing. For instance, Walter uses a home book as a tool to organize a mix of critical information the buyer may need to move forward with a purchase in addition to some warm and fuzzy items.
 - Disclosure statements, if required
 - Copies of the public MLS information
 - Flyers of the home
 - Plot maps and tax information
 - Financing sheets/payments -- multiple options for potential buyers
 - Average utility costs
 - Local service provider list
 - Warranty information
 - Why we love this home – a letter from the seller
 - Photos of the home from different seasons
 - An offer form

- ❑ 6. **Open up the dark areas** – buyers want to know everything about a home before they decide to move forward. In most cases, this means they want to view every area of the home. By making this easier you may be able to position your listings as the most appealing match to the buyer's needs.
 - Unlock and open all areas of the home.
 - Clean the garage, sweep and pressure wash, if needed.
 - Unlock outside buildings including shops.
 - Clean out closets and pantries.
 - Provide access to the crawl space/cellar.
 - Provide access to the attic.



- ☐ 7. **Offer protection** – buyers want to feel secure in the purchase of their new home. One way to help them feel more secure is by removing the fear of added repair costs after closing. You can accomplish this by simply offering the buyer a home warranty. A home warranty will protect the buyer in most cases for up to a year after closing for any mechanical system failures in the home up to certain limits. The cost of the warranty can be generally paid at closing. Walter's team member is (name) at (phone number).

- ☐ 8. **Offer incentives** – according to a recent report, the average buyer will look at 10 homes before making a purchase. How can your listing stand out from the crowd? One way is to offer the buyer an incentive to purchase your listing. Examples of incentives that could be offered are as follows:
 - Buy down the interest rate/pay points.
 - Pay for limited closing costs.
 - Pay for inspections or compliance work.
 - Provide an allowance for upgrades.
 - Provide a home warranty.
 - Provide a selling agent bonus.

- ☐ 9. **Prepare for the sale** – what would happen if a buyer decided that he wanted to purchase your listing and close within a short period of time? Prepare for success by taking care of the sale details in advance. Julian suggests the following:
 - Pre-sale inspections – pest and dry rot for the entire house (Julian may be able to have the costs deferred until close)
 - Pre-preliminary title reports – remove “clouds”
 - Net sheet preparation based on estimated sales price
 - Moving and storage companies researched
 - Utility company list for switch over
 - Packing boxes ordered
 - All keys and garage door openers located
 - Loan numbers and estimated balances obtained
 - Relocation research started
 - Alternative short term housing researched

- ☐ 10. **Follow up** – it's not always love at first sight for buyers. In many cases, buyers need added information or an extra push to help them make that big decision. Smart sellers and great agents team up to ensure that no buyers are left without all the information they need to make an informed decision.
 - Establish a communication plan – Julian suggests a full conference every 10 working days





SELLER'S PERSPECTIVE MARKETING CHECKLIST

- ☐ Please think back to when you purchased your home. What benefits and features caused you to want to buy?

- ☐ Now that you live here, what items do you love the most about your home?

- ☐ Here are things that we think are great about our neighborhood:

- ☐ What benefits and features about your home do you think a purchaser would like to know about?

A. Living room/great room: _____

B. Dining room: _____

C. Kitchen: _____



- D. Family room: _____

- E. Master bedroom: _____
- F. Garage: _____
- G. Yard: _____
- H. Other bedrooms: _____

- I. Other special features and upgrading: _____

PREFERABLY BEFORE LISTING PROPERTY

- CLEAN AND MAKE NECESSARY REPAIRS
- DETACH ALL ITEMS THAT ARE ATTACHED TO THE HOME NOT ASSOCIATED WITH THE SALE LIST ANY AND ALL ITEMS NOT ASSOCIATED TO THE SALE THAT ARE ATTACHED TO THE HOME. EXAMPLE LIGHTS, LANDSCAPING, & FENCE.

Please return to:

Julian Morales

Email: JulianMoralesRealtor@gmail.com

Sincerely,

Julian Morales





Fidelity National Home Warranty Plan

New Mexico Warranty Plans at a Glance

Bundle & Save!

HOME BUYER COVERAGE *	STANDARD PLAN		COMPREHENSIVE PLUS PLAN		ENHANCED PLAN		ENHANCED PLUS PLAN	
	1 yr	2 yr	1 yr	2 yr	1 yr	2 yr	1 yr	2 yr
Single Family	\$470	\$820	\$560	\$985	\$630	\$1,115	\$765	\$1,350
Condo/Townhome/Mobile	\$420	\$745	\$520	\$920	\$590	\$1,050	\$695	\$1,235
Duplex	\$670	\$1,135	\$820	\$1,405	N/A		N/A	
Triplex	\$970	\$1,610	\$1,170	\$1,975	N/A		N/A	
Fourplex	\$1,220	\$2,005	\$1,470	\$2,460	N/A		N/A	
New Construction Years 2–5	\$665		\$735		N/A		N/A	
Home Seller Coverage: Single Family and Condo/Townhome/Mobile Home	\$70		\$70		\$70**		\$70**	
COVERED								
Plumbing System & Stoppages	☐		☐		☐		☐	
Built-in Jetted Bathtub	☐		☐		☐		☐	
Garbage Disposal	☐		☐		☐		☐	
Instant Hot Water Dispenser	☐		☐		☐		☐	
Pressure Regulator	☐		☐		☐		☐	
Sump Pump (Permanently Installed)	☐		☐		☐		☐	
Toilets	☐		☐		☐		☐	
Water Heater	☐		☐		☐		☐	
Recirculating Hot Water Pump	☐		☐		☐		☐	
Heating System & Ductwork	☐		☐		☐		☐	
Air Conditioning/Evaporative Cooler	☐		☐		☐		☐	
Electrical System, Doorbell	☐		☐		☐		☐	
Smoke & Carbon Monoxide Detectors	☐		☐		☐		☐	
Telephone Wiring	☐		☐		☐		☐	
Central Vacuum System	☐		☐		☐		☐	
Garage Door Opener	☐		☐		☐		☐	
Ceiling/Whole House/Exhaust/Attic Fans	☐		☐		☐		☐	
Kitchen Exhaust Fan	☐		☐		☐		☐	
Dishwasher	☐		☐		☐		☐	
Range/Oven/Cooktop	☐		☐		☐		☐	
Built-in Microwave Oven	☐		☐		☐		☐	
Trash Compactor	☐		☐		☐		☐	
Pest Control NEW	☐		☐		☐		☐	
Re-Key (Buyer Only)			☐		☐		☐	
Comprehensive Plus Plan Items			☐		☐		☐	
Home Improvement Installation Option					☐		☐	
Smart Home Option					☐		☐	
Washer/Dryer Option					☐		☐	
Kitchen Refrigerator Option							☐	
Manufacturer's Warranty Items NEW								
Water Softener/Reverse Osmosis Filtration System Option							☐	
Enhanced Slab Leak Limit/ External Pipe Leak							☐	
Stoppages Due to Roots							☐	
Water Heater Expansion Tank							☐	
Radiant/Hot Water/Steam Heat Aggregate Increase							☐	
Code Violation/Modification Aggregate Increase							☐	

*See brochure page 19 for Guest Home/ADU coverage.

**Seller Covered up to Comprehensive Plus Plan Coverage.

\$95 Service Trade Call Fee

OPTIONAL COVERAGE HOME BUYER ONLY	1yr	2 yr
HVAC Zone Control NEW	\$75	\$150
Pre-Season HVAC Tune-Up NEW	\$25	\$50
Water Heater Tune-Up NEW	\$20	\$40
Garage Door Tune-Up NEW	\$15	\$30
Pool/Spa Equipment	\$200	\$400
Ornamental Fountain Motor and Pump (Per Fountain)	\$80	\$160
Clothes Washer/Dryer (Per Set)	\$90	\$180
Clothes Washer/Dryer/Refrigerator	\$125	\$250
Kitchen Refrigerator (Including Dual Compressors) Additional Refrigerator Coverage (Only Available with Purchase of Kitchen Refrigerator Option)	\$55	\$110
Outdoor Kitchen Appliance Limit Upgrade	\$100	\$200
Manufacturer's Warranty Items (Not Available with Standard Plan) NEW	\$10	\$20
Water Softener/Reverse Osmosis Water Filtration System	\$75	\$150
Well Pump	\$100	\$200
Septic Tank System/Sewage Ejector Pump/Grinder Pump	\$75	\$150
"Pump-It-Up" Limit Upgrade NEW	\$75	\$150
Enhanced Slab Leak Limit/ External Pipe Leak	\$100	\$200
Limited Roof Leak Repair NEW	\$100	\$200
Limited Roof Leak Repair (Multiple Units up to 4)	\$160	\$320
Subterranean Termite Treatment*** NEW	\$45	\$90
Home Improvement Installation	\$85	\$170
Smart Home	\$100	\$200
Emergency Lodging/ Portable AC Reimbursement	\$75	\$150
Homeowners Insurance Deductible Coverage	\$30	\$60

***One-time \$200 Service Trade Call Fee

FIDELITY[®]
NATIONAL
HOME WARRANTY
 homewarranty.com
 1-800-TO-COVER

Julian Morales | (505) 228-1379 | JulianMoralesRealtor@gmail.com



THE CLOSING PROCESS COORDINATING THE CLOSE LETTER

Congratulations on the sale of your home!

We work hard to ensure a smooth closing and wanted to have you prepared for the day of close.

Items needed for closing will be 2 forms of identification of all parties involved. Bring a voided check for direct deposit to avoid delays in payment of funds. If all parties close usually before 10:00am chances are you may receive funds transferred to your account within 48 business hours excluding holidays, but there are **NO GUARANTEES**. If spouse or other party(s) involved with the sale will **NOT** be at closing then let us know well in advanced so we can have those sign a notarized sole and separate, or a power of attorney. If other parties are deceased then please provide original death certificate and legal documents for the properties estate. Title will need Social Security #s from all parties to verify no judgments. Please do all these things stated above in advanced with Title Company to avoid delays in closing. Ask your realtor for title information?

Beware out of realtors' control. Closing date on contract may have lender or title delays. The time for closing on the closing date will be scheduled once title receives documents and has an approved HUD from the buyers' lender then Realtor will call you to schedule a time to close. **WARNING** any scheduled plans for time off at jobs etc... **closing date may change.** Closing takes on average about 30 minutes. Seller will have to have **home cleaned and vacated by 5 pm the day before close.** Please call and cancel all utilities, home insurance, put mail on hold and transfer address **on the day of funding and recording** to avoid: pipes freezing, home re-inspections fees, turn on fees, any uncovered property damages from insurance and lost mail. The property will still be your responsibility until it funds then records out of your name. Remember to bring all keys and garage remotes to leave at the Title Company.

The Closing Processing Letter
Page 1-8



It is the wise client who prepares for problems before they happen! I also believe in this concept for my business. For this reason, I would like to share my problem checklist that keeps me busy every day. Since a closing isn't closed until it is closed, the following items are our potential roadblocks.

Many years of experience and many successful closings have armed me with the tools to overcome each and every problem encountered here, however, it would be unfair for me to say that every problem can be solved. I have placed a delay of closing estimate next to each problem and the ones with asterisks (*) are potential deal-killers.

Here we go:

LENDER:	DELAY:
1. Lender does not properly pre-qualify borrower.	2 weeks or *
2. Lender decides last minute they don't like borrower.	2 weeks or *
3. Lender decides last minute they don't like the property.	2 weeks or *
4. Lender wants property repaired or cleaned prior to close.	1 to 3 weeks*
5. Lender raises rates, points, or costs.	2 weeks or *
6. Borrower does not qualify because of a late addition of information.	2 weeks or *
7. Lender requires, last minute, a re-appraisal.	2 weeks or *
8. The borrower does not like the fine print in the loan documents that we receive 3 days before close.	3 days or *

The Closing Processing Letter
Page 2-8



- | | | |
|-----|---|--------------|
| 9. | Lender loses file. | 1 to 3 weeks |
| 10. | The lender does not simultaneously ask for information from the buyer, they ask for information in bits and pieces, thus infuriating the buyer. | 1 to 4 weeks |

THE COOPERATIVE AGENT:

DELAY:

- | | | |
|----|---|---------------|
| 1. | Won't return phone calls. | 1 to 3 weeks |
| 2. | Transfers to another office. | 1 week |
| 3. | Did not pre-qualify the client for motivation. | 2 weeks or * |
| 4. | Goes on vacation and leaves no one to handle file. | 1 to 4 weeks |
| 5. | Does not understand or lacks experience in real estate. | 1 week or * |
| 6. | Poor people skills. | 1 to 3 weeks |
| 7. | Gets client upset over minor points. | 1 to 3 weeks* |
| 8. | Does not communicate with their client. | 1 to 4 weeks |

THE BUYER:

DELAY:

- | | | |
|----|---|--------------|
| 1. | Did not tell the truth on loan application. | 1 week or * |
| 2. | Did not tell the truth to their agent. | 1 week or * |
| 3. | Submits incorrect tax returns to lender. | 4 weeks or * |
| 4. | Lacks motivation. | 1 week or * |



- | | | |
|-----|--|--------------|
| 5. | Source of down payment changes. | 1 week or * |
| 6. | Family members do not like purchase. | 1 week or * |
| 7. | Is too picky regarding condition. | 1 week or * |
| 8. | Finds another property that is a better deal. | 1 week or * |
| 9. | They are "nibblers" (always negotiating) | 1 week or * |
| 10. | The buyers bring an attorney into the picture. | 2 weeks or * |
| 11. | They do not execute paperwork in a timely manner. | 3 weeks or * |
| 12. | They do not deliver their money in a "check cleared" fashion to the closing agent. | 1 to 2 weeks |
| 13. | Job change, illness, divorce, or other financial setback. | 3 weeks or * |
| 14. | Comes up short on money. | 1 week or * |
| 15. | Does not obtain insurance in a timely manner. | 1 to 4 weeks |

ESCROW:

1. Fails to notify agents of unsigned or unreturned documents so that the agents can cure the problems relating to the same.
2. Fails to obtain information from beneficiaries, lien holders, title lien holders, title companies, insurance companies, or lenders in a timely manner.

DELAY:

- 1 week or *
- 1 week or *



- | | | |
|----|--|--------------|
| 3. | Lets principals leave town without getting all necessary signatures. | 1 to 2 weeks |
| 4. | Incorrect at interpreting or assuming aspects of the transaction and then passing these items on to related parties such as lenders, attorneys, buyers, and sellers. | 1 week or * |
| 5. | Too busy. | 1 to 3 weeks |
| 6. | Loses paperwork. | 1 to 3 weeks |
| 7. | Incorrectly prepares paperwork. | 1 to 3 weeks |
| 8. | Does not pass on valuable information fast enough. | 1 to 4 weeks |
| 9. | Does not coordinate preventing items that can be done simultaneously. | 1 to 4 weeks |

SELLER:

DELAY:

- | | | |
|----|---|-------------|
| 1. | Loses motivation (i.e., job transfer did not go through, etc.) | 1 week or * |
| 2. | Illness, divorce, etc. | 1 week or * |
| 3. | Has hidden defects that are subsequently discovered. | 1 week or * |
| 4. | Unknown defects are discovered. | 1 week or * |
| 5. | Home inspection reveals average amount of small defects that seller is unwilling-willing to repair. | 1 week or * |



- | | | |
|-----|--|---------------|
| 6. | Gets an attorney involved. | 1 week or * |
| 7. | Removes property from premises that buyer believed was included closing process. | 1 to 3 weeks |
| 8. | Is unable to clear up problems or liens. | 1 week or * |
| 9. | Last minute solvable liens are discovered. | 1 to 3 weeks |
| 10. | Seller did not own 100% of property as previously disclosed. | 1 week or * |
| 11. | Seller thought partners signatures were "no problem" but they were! | 1 week or * |
| 12. | Seller leaves town without giving anyone power of attorney. | 1 to 4 weeks |
| 13. | The notary did not make a clear stamp when notarizing the seller's signatures. | 3 days - 1 wk |
| 14. | Seller delays the projected move-out date. | 1 day or * |

ACTS OF GOD:

DELAY:

- | | | |
|----|--|-------------|
| 1. | Earthquake, tornados, fire, slides, hurricane. | 1 week or * |
|----|--|-------------|

THE APPRAISAL:

DELAY:

- | | | |
|----|---|--------------|
| 1. | The appraiser is not local and misunderstands the market. | 1 to 3 weeks |
|----|---|--------------|



- | | | |
|----|-----------------------------------|--------------|
| 2. | No comparable sales available. | 1 week or * |
| 3. | Appraiser delays (too busy, etc.) | 1 to 3 weeks |
| 4. | Incorrect appraisal. | 1 to 3 weeks |
| 5. | Appraisal too low. | 1 week or * |

INSPECTION COMPANY:

DELAY:

- | | | |
|----|--------------------|--------------|
| 1. | Too picky. | 1 day or * |
| 2. | Scares buyer. | 1 week or * |
| 3. | Infuriates seller. | 1 week or * |
| 4. | Makes mistakes. | 1 to 3 weeks |
| 5. | Delays report. | 1 week or * |

TITLE COMPANY:

DELAY:

- | | | |
|----|--|--------------|
| 1. | Does not find liens or problems until last minute. | 1 week or * |
| 2. | Does not bend rules on small problems. | 1 to 3 weeks |
| 3. | Poor service. | 1 to 3 weeks |
| 4. | Loses paperwork. | 1 to 2 weeks |



I appreciate the time you have spent to understand the challenging time between contract acceptance and close. I wanted you to understand these potential problems for the following reasons:

1. A transaction cannot close until I have cleared up any and all of the previously mentioned problems.
2. To let you know that I have great experience in heading off these potential pitfalls and thus can hopefully make you feel more secure in that you chose the correct broker.
3. To make these pitfalls clear to all the parties we are working with so that problems can be discovered early.
4. To make you aware of these pitfalls so that you can warn me of any potential problems and aggressively comply with any requested information.

Once again, congratulations on the sale of your home. Please be assured that I am always available to you!

Remember if you have any friends or family members looking to buy or sale Real Estate anywhere in the United States we can help them just call us with their information and we will give them a call and give them the same great service.

May God Bless Always,

Julian Morales

The Closing Processing Letter
Page 8-8



IMPORTANT NUMBERS & REAL ESTATE VENDORS

This is just list of services to convenience customers. Customers are encouraged to seek further options through google or other areas on the internet. Any services used here are truly up to the consumer and Real Estate Brokers of NM, Julian Morales, or anyone within the company is not responsible for use of these vendors of any loss or damages.

Albuquerque

All city services	311
APS	505-881-8421
Century Link	1-800-244-1111
PNM	246-5700
NM Gas	1-888-664-2726
US Postal Services	1-800-275-8777
Waste Management	505-892-1200
Water Utilities	505-768-2800

Rio Rancho

City of Rio Rancho	505-891-5000
Water Utilities	505-891-5019
Rio Rancho Schools	505-896-0667
PNM	505-246-5700
NM Gas	1-888-664-2726
Cable One	505-892-5154

East Mountains

Water & Sewer	505-856-6419
Entranosa Water	505-281-8700

Los Lunas

Village of Los Lunas Water Dept.	8393841
----------------------------------	---------

Belen

NM Water service	8642218
------------------	---------

Appliance Repair:

Appliance Service Co 884-1414
Quality Appliance Service 884-1200
Robs Appliance Service 615-0715

Appraisers:

Lord Appraisals Jeffrey Lord 823-1742
Jeff Sorenson Appraisals 239-1629
Griffith Co. Larry Griffith 296-5570

Carpet Cleaners:

Abq. Carpet Care 899-7847
Choice Carpet Cleaning 315-1995
A Quality Carpet Care 342-9100

Carpet Replacement:

Cash & Carry Carpets 344-5660
Palacios 3 C's 896-4166
Rays Flooring 883-1967

Commercial Loans:

F&F Financial Belinda 797-0990
Bankers Mutual Leslie 888-675-6305
Bank of Albuquerque 222-8469
Wells Fargo Jessica 766-6441

Concrete:

Complete Concrete & Excavating 792-0212
Antillon Concrete 459-5074
Aspen Concrete 281-1611

Certified Public Accountants:

Joel Adlestone- 881-1040
Keith Balkcom 293-0173
John Perner 323-5100

**Charity/Non-profit pick up service:**

Goodwill 881-6030
Arc of NM 765-1975
Clothes Helping Kids 266-2002

Electric Services:

Eisenberg Electric 296-0099
Elks Electric 271-9000
Kimbrough Electric 292-3800

Escrow Companies:

American Escrow 883-5293
Accurate Escrow 232-0626
Sun West Trust 237-2225

Flooring:

Kimbrough Carpenter Inc 237-8479
High Desert Flooring
J's Way Floors 830-2404

Handyman Service:

ABQ Handymen 250-6687
Fix It 4 U 883-0048
Jims Fix It 255-2258
Dallas Total Home Repair 450-3581
Brian Salas 507-2530

Heating & Cooling:

A&J Services 884-1414
Desert Suns 243-2468
Roto-Rooter 299-6464

Home Builders:

Aspen Crest Construction 573-6684
Creative Design Builders and Drafting
410-9020
Preferred Custom Homes 822-0800

Home Cleaners:

Maid Brigade 266-1300
Angels Touch 250-2646
Molly Maid 830-0181

Home Inspectors:

American Quality Home Inspections LLC
Michael 720-2863
Bluesky Home Inspection 238-5118
Aarons Home Inspections 307-3569
After Hours Inspections John 688-2307

Home Stagers:

All your Homes 710-8634
The Stages Crew 720-7020

Home Insurance:

State Farm Ken Brudos 836-5060
Farmers Insurance Joe Medina 899-5500
First American Ins. Dan O. 866-654-9900

Locksmiths:

Pop-A-Lock 881-5120
Bills Lock & Key 899-0407
Lightning Lock & Key 299-1573

Mold Inspectors:

Pillar to Post Scott Wallin 247-2298
Advanced Environmental Solutions 861-1700
Air Quality of NM 345-4465

Mortgage Companies:

Anthony Martinez 505-379-0248
John Galbadon 505-710-4316
Scott Cummings 505-872-2838

Movers:

Pods 1-888-776-7637
Albuquerque Discount Movers 867-6610
Budget Movers of NM 296-2282
ABF 1-800-397-0062

Painters:

Bobs Painting- 823-2400
C-N-E Cleaning 306-6233
Champion Painting 980-3511
Crystal Castles 489-1337
Martin Avila 319-4747

**Plumbing Companies:**

Anytime Plumbing 765-0919
TLC Plumbing 761-7168
Roto-Rooter 299-6464

Pressure Washers:

JTM Enterprises 463-8110
Asap Power Wash 293-4014
A Clean Slate 934-4500

Restoration Services:

U.S. Porcelain 342-0390
Bear Restoration 888-1164
Rico Restoration 883-4887

Roofers:

A Quality Roof 764-0263
Alvarado Roofing 842-7663
Kenneco Roofing 345-1184
Johnny Baca 681-7042

Septic Inspections:

Roto Rooter 800-471-7686
AAA Plumbing 345-3965
A&S Plumbing 877-2897

Service for Deactivation (Manufactured Homes):

Crawford Development Services Steve Crawford
505-865-6442
Criterium Knipprath Engineers George Knipprath
271-1341
Hall Engineering Richard Hall 848-7825
ATL Engineering Joseph Callahan 344-4138

Storage Companies:

A-1 Self Storage 883-4080
New Mexico Self Storage 831-5100
Global Storage 275-1975

Stucco Companies:

Stucco Seal 292-7325
Professional Stucco Construction LLC
798-1862
Steve – 505-291-0221 505-400-8000

Termite Inspections/Pest Control:

Integrity Pest Control Monty 836-5400
Eagle Eye – Aaron Jordan 867-9666
Southwest Pest Consultants 896-0378

Termite Treatment:

Davis Termite & Pest Control 897-0350
Bretons Pest Control 505-907-3539
Preventive Pest Control Mike 975-2589

Title Companies:

Fidelity National Title- Monica Borrego –
332-6289
First American Title –Michelle Gallegos -
830-1822
Stewart Title Company- 897-1700
Land America 883-9595

Well Drilling:

Adkison WH Drilling Inc 832-4700
Hydro-Geo Services Inc 856-6498
Maez's Drilling 865-7817

Well Inspections:

Rodgers Inc 877-1030
Southwest Drilling 341-4100
Water Wizard 341-4201

Windows:

Mobile Screen & Glass 294-0542
Don's Windows 243-1515
Window Depot 344-7400
Jason Lind 252-0002