

SELLING YOUR HOME IN DFW

VERONICA
YEARY
EL PRÓXIMO CAPÍTULO,
BELLAMENTE ESCRITO
THE NEXT CHAPTER,
BEAUTIFULLY WRITTEN

Before Your Home Goes *on the Market*

The complete guide to selling your home in Dallas-Fort Worth. Your real number, your options, and the right order. Step by step, with me.

YOUR STEP-BY-STEP GUIDE TO SELLING

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How to use this guide

Read it in order the first time. After that, use it as a notebook.

- ☐ The chapters follow the order things happen: your number first, then the house, the price, the offers, the move and the closing.
- ☐ The gold-framed sheets are for writing. Fill them in with a pencil and bring them when we sit down together.
- ☐ The "What you heard / What's true today" boxes correct ideas that used to be true and have changed.
- ☐ At the back you'll find the Closing Table Dictionary: every term you'll see in your paperwork, explained in plain English, with the Spanish next to it.
- ☐ If you're also buying your next home, chapter 5 is yours.

A letter before we start

If you're reading this, you've already thought about selling. Maybe the house feels too small now, or too big. Maybe you'd like to know what you have before you decide anything. A lot of families tell me the same thing on the first call: I don't know where to start.

You start by understanding where you stand. The listing comes last. Before it come your real number, your options and the right order, so nobody in your family is left without a place to live.

This guide is what I walk every family through when we sit down together, written out so you can keep it close. You don't have to decide anything today.

"First you understand. Then you decide."

Veronica

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Yes, any agent. Me included.

D About Veronica and your next step

CHAPTER

01

Your real number *before anything else*

Before we talk about signs, photos or dates, you need to know what you have to work with. That number gets worked out without signing anything.

IN THIS CHAPTER

My process, step by step · The four values of your home · What moves market value · Your net in three scenarios · Your priorities in 10 minutes

My process, step by step

Five steps, in this order. Each chapter of this guide is one of them.

- 1 What you have, no commitment**
Your real number before you sign any agreement. Chapter 1.
- 2 The house as it is**
You can sell it that way, or prepare it only where it pays. Chapter 2.
- 3 Exposure and negotiation**
Your home launches ready, in two languages, and we read every offer in full. Chapters 3 and 4.
- 4 The transition plan**
If you're buying too, nobody is left without a place to live. Chapter 5.
- 5 After closing**
I don't disappear. Chapter 6.

At every step I promise you the same three things: I'm on your side, you'll always know what happens next, and I'll fight for your number, politely and firmly.

The four values of your home

Your home has four values at the same time, and they almost never match. When someone tells you "your house is worth this much," the first question is: which of the four?

Value	Who sets it	What it's for
The website estimate	A program using public data	A starting point. It's never been inside your home. It doesn't know about your remodel or what's behind your back fence.

The county value	The appraisal district	Used to calculate your property taxes. It can sit above or below the market.
The appraisal (avalúo)	A licensed appraiser hired by your buyer's lender	Protects the bank. It decides how much your buyer's lender will lend.
Market value	A real, qualified, motivated buyer, today	The only one that pays you. And it can be influenced with strategy, presentation and reach.

What moves market value

The lot and what's behind it, the floor plan, the age of the expensive parts (roof, AC, foundation), what looks updated, how many similar homes are competing with yours this week, and the facts a buyer checks by address: assigned school district, tax rate, MUD or PID, and HOA dues.

Your net: the number that reaches your pocket

The sale price is the number everyone talks about. Your net is what's left once everything is paid. Your net is what you buy the next home with, or what you walk away with.

That's why I give you three numbers, with the assumptions written down: if it sells fast, at the market average, or if it takes longer. Your price comes from comparable sales in the last 90 days, adjusted to your home. Seeing all three side by side lets you decide calmly.

THREE LINES ALMOST EVERYONE GETS WRONG

The payoff: the official amount to pay off your loan, with interest. It isn't the balance in your app. **Prorated property taxes:** your share of the year up to closing. In Texas, this line is heavy. **The owner's title policy:** in Texas the seller customarily covers it, and it's negotiable.

Your Net Sheet in Three Scenarios

We fill it in together. The payoff comes from your lender, and the price from comparable sales in the last 90 days.

Line	If it sells fast	At the average	If it takes longer
Sale price			
– Costs of sale			
– Title, closing and HOA			
– Prorated property taxes			
– Repairs and concessions			
– Payoff and other loans			
= My net			

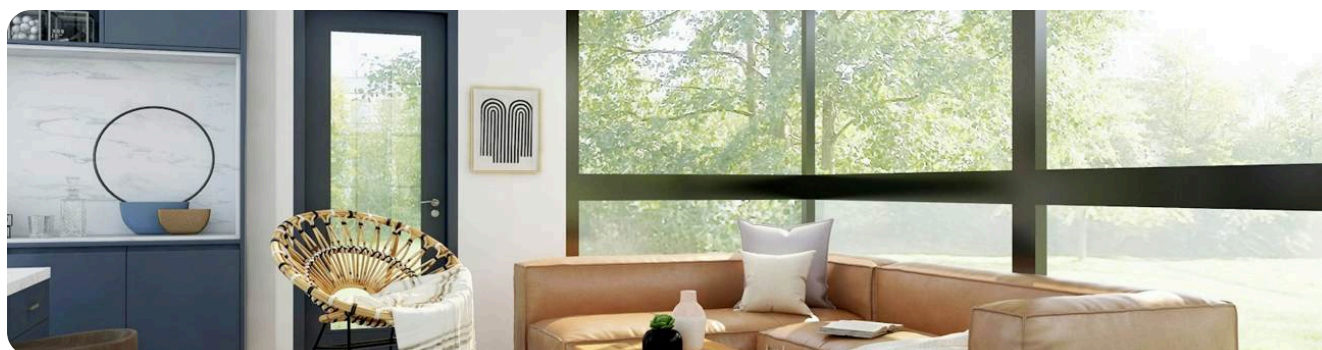
Your priorities in 10 minutes

Answer these before our first meeting.

My two non-negotiables _____

My ideal move date, and the latest I can wait _____

If the inspection asks for repairs or the appraisal comes in low, my plan is _____



CHAPTER

02

Selling as is *or getting it ready*

You can sell it the way it is. If you decide to prepare it, the money goes where buyers notice it, and nowhere else.

IN THIS CHAPTER

The two paths · Where money pays off · The pre-listing inspection · Room by room · The papers to gather now · While it's on the market

Two paths, and both are good

Three out of four of my sellers sell their home as is. The rest fix a few things to go after a better price. Both paths work when you choose with numbers in front of you.

	As is	Prepared
Money before you sell	Little or none	What we decide to invest, in order of priority
The buyer's inspection	Negotiated knowing the home sells as is	Fewer surprises, especially after a pre-listing inspection
It fits you if	You don't have the time, money or energy for repairs, or the house needs more than the repairs would add	The fixes cost little compared with what they do for your sale

Where money pays off

If you decide to prepare, the rule is simple and almost everyone breaks it: fix what the buyer notices, not what bothers you.

Almost always worth it	Depends on your home	Almost never worth it
Deep cleaning, windows and carpets included	Updated hardware and light fixtures	A full kitchen remodel
Removing two-thirds of your things	Rearranging furniture so it reads spacious (staging)	An addition or a new pool
A spotless yard, sidewalk and entry	The primary bath, if it's badly dated	A new roof when the current one has life left
Fixing the obvious: leaks, doors, bulbs	Worn carpet where it shows most	Solar panels right before selling
Neutral interior paint and professional photos		Luxury finishes above the neighborhood's range

THE HARDEST PART, AND THE MOST IMPORTANT

Taking your things down. The buyer needs to picture living there, and they can't while they see you on every wall. I say it with love, but I say it.

WHAT STAGING IS, AND WHAT YOU CAN DO YOURSELF

It means arranging the furniture and taking out what is extra so the house reads larger and more neutral in photos and in showings. It is not remodeling, and in most homes it is done **with what you already own**: move a sofa, empty half the closets, put personal things away, let the light in. **If you want to go further, I can recommend a decorator.*** What I do myself is walk your house with you before the photographer comes and tell you, room by room, what to take out and what to change, so your home is ready on photo day. If your house is empty and you want rented furniture, that is also a decorator's job.

* A decorator's service is an added cost, paid by the homeowner.

The pre-listing inspection

Inspecting your home before you list gives you time to make repairs calmly, lets you price knowing what's there, and protects you from a surprise renegotiation during the buyer's option period. I recommend it almost every time, and even more when your sale is tied to a purchase.

Room by room

Check off what's done. Whatever is left, we put in order of priority.

- | | |
|--|---|
| ☐ Clean front, house number visible | ☐ Bathrooms with clean grout |
| ☐ A third of the furniture out | ☐ Closets half full |
| ☐ Family photos packed away | ☐ Garage cleared out |
| ☐ Counters nearly empty | ☐ No strong odors |
| ☐ Faucets and bulbs working | ☐ Photo day: every light on |

The papers to gather now

Your list of improvements with dates, warranties, repair receipts and insurance claims, your survey, your HOA documents, your loan information, and every key and remote.

While it's on the market, step out during showings, put away jewelry and medications, and don't let anyone in without a confirmed appointment.

CHAPTER

03

The price and *the first two weeks*

Your starting price gets decided once. The first two weeks are when your home gets the most attention, and that attention doesn't come back.

IN THIS CHAPTER

The first 14 days · The price-cut spiral · Pricing to the search bracket · Pricing with the appraisal in mind · The 7 mistakes · Your home in two languages

The first 14 days

In its first two weeks, your home is seen by the buyers who've been searching for months, with financing ready. If the price scares them off, they don't come back, and the buyers who come later are in less of a hurry.

When	What happens
Before day 1	Professional photos, the written description, papers gathered. We never launch half-ready.
Days 1 to 3	It shows up as new for buyers with alerts in your range. First weekend of showings.
Days 4 to 10	I tell you who came, what they said and which offers look likely.
Days 11 to 14	If there are offers, we negotiate. If not, we review price, presentation and reach, with the data in hand.

The price-cut spiral

This is how it usually looks when a home launches above its value:

Launch	Above value. Lots of online views, few showings in person.
Week 3	Silence. The family starts to worry.
Week 5	First price cut, almost always too small. It doesn't reach a new search bracket.
Week 8	Second cut. Buyers now see the history and assume something is wrong with the house.
Week 12	A low offer arrives, because of that history. It sells for less than it was worth from the start.

How to price it right

Inside the search bracket. People search in round numbers, for example up to \$750,000. A home at \$748,000 shows up for everyone searching up to that

number. At \$752,000 it doesn't, even though the difference is \$4,000.

- **With the appraisal in mind.** A price no appraiser can support falls apart in the middle of the contract, after your best weeks are gone.
- **With a launch date.** Photos, materials in two languages and marketing ready before we go live. The most valuable thing your home has at launch is that it's new. Waiting a few days beats burning your best week.

The 7 mistakes that stall a sale

Pricing high "to leave room to negotiate." Dark photos, or too few. A house full of personal things. Neglecting the front, because many buyers decide before they get out of the car. Leaving small repairs in plain sight, which makes buyers suspect hidden problems. Making showings hard. And listing it and waiting.

How I present your home

Every place your home shows up well presented, in the language the buyer thinks in, is one more buyer on your first weekend. Here's what I do:

- ☐ Professional photography on every home. Drone and video depending on the size and type of the property. We decide together.
- ☐ Everything in two languages: the listing, the materials and the posts. When there's video, it goes to Reels, TikTok and YouTube too.
- ☐ Paid ads in your area, plus my network of agents and buyers who are already searching.
- ☐ A report every week, with showings, feedback and a clear recommendation.

CHAPTER

04

Reading offers *beyond the price*

The highest offer isn't always the best one. What counts is how much you keep and how likely the sale is to close.

IN THIS CHAPTER

How I read an offer · Your offer comparison sheet · Negotiating the whole package · The option period · When the appraisal comes in low

How I read an offer, line by line

When an offer comes in, I go through these lines with you, in this order:

What I check	What it tells me
Type and strength of financing	Cash, conventional, FHA, VA. Is the buyer pre-approved, or has the loan already been through underwriting?
Down payment and earnest money	A bigger down payment absorbs a low appraisal better. Earnest money, commonly about 1% of the price, goes to the title company.
Option period	How many days they asked for, commonly 5, 7 or 10, and what they paid for them. During those days they can walk away for any reason.
Appraisal	Will they cover a gap if the appraisal comes in low? Up to how much?
Sale contingency	Does their purchase depend on selling their home? Is that home already under contract, or not even listed yet?
Requested concessions	A high price with big concessions can leave you with less than a lower, clean offer.
Closing and possession date	If you're buying too, this can be worth more than the money.

WHAT YOU HEARD

The highest offer is the best offer.

WHAT'S TRUE TODAY

The best offer leaves you the most money with the best odds of closing. Sometimes that's the second-highest one.

Compare your offers

When there are several, I show you the projected net and the odds of closing for each one, side by side. Follow along here.

	Offer A	Offer B	Offer C
Offered price			
Financing (type)			
Pre-approved or underwritten			
Down payment			
Earnest money			
Option days			
Appraisal gap covered			
Depends on selling their home?			
Concessions requested			
Closing and possession date			
My projected net			
Odds of closing (high, medium, low)			

Negotiate the whole package

The best price comes from creating demand. And every offer negotiates more than the price: the closing and move-out dates, a leaseback if you need a few more days in the house, which repairs and with what proof, concessions

(sometimes help with closing costs seals the deal without touching your price) and the buyer's strength. A slightly lower offer with solid financing can be worth more than a high, fragile one.

The option period and the inspection

Once you sign, the buyer has an option period: commonly 5, 7 or 10 days to inspect and walk away without penalty, and they pay you a small fee for that right. A repair list almost always follows.

We sort it into safety, structural and cosmetic. For each item you can repair, credit, adjust the price or say no, and I'll tell you which fits and why.

Then comes the buyer's financing period, commonly 18 to 21 days. If their lender turns them down within that window, they can walk away and get their deposit back.

When the appraisal comes in low

It happens, and it doesn't mean the deal is over. There are five paths, and they're negotiated:

1. **The buyer covers the gap**, if they have reserves or already promised it in their offer.
2. **The price comes down to the appraised value**. The simplest way out.
3. **You split the difference**. Often what keeps everyone at the table.
4. **You challenge it with more comparable sales**. It takes solid evidence, and sometimes it works.
5. **The buyer switches lenders and orders a new appraisal**. It takes time and guarantees nothing.

How I prevent it: I prepare a package for the appraiser with comparable sales that support the price, a dated list of improvements with their cost, and the features your home has that public data misses. Good information helps the appraiser decide well.

CHAPTER

05

Selling and buying *without losing your place*

Nobody ends up without a place to live. There's an order for this, and it's decided before your home goes on the market.

IN THIS CHAPTER

The three fears · Get the money ready first · The five options · Your Double Net sheet · The coordinated calendar · The clauses that protect you · The human side · When the next home is smaller

Your home today and your next home, in one plan

Almost every family who has sold with me also wanted to buy the next home. That's two contracts, two calendars and two lenders, and any of them can move without warning. The fears I hear almost every time are three:

- **"What if I sell and can't find anything?"** The fear of being left without a home.
- **"What if I buy and mine doesn't sell?"** The fear of carrying two houses.
- **"How do I use what I have in my house while it's still tied up in it?"** The down payment fear.

All three have a solution, and each one has its own. The chaos starts when you pick the wrong one.

Before you tour homes, get the money ready

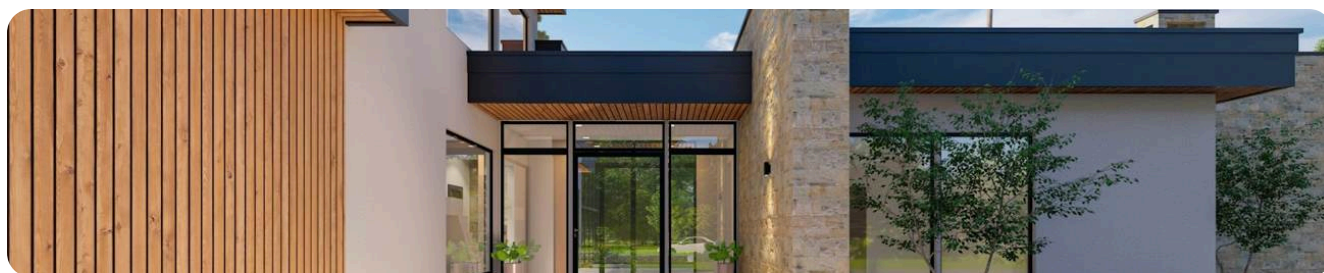
The most common order mistake is touring homes before you know how the money is going to work. This is the right order, and your lender confirms each step:

1. **Request your real payoff.** The balance in your app isn't what gets paid at closing.
2. **Pre-approval in two scenarios:** one with your home sold and one carrying both.
3. **If you'll use a bridge loan or a line of credit, open it before you list.** Once the house is on the market, it's rarely approved.
4. **Your debt against your income with both loans.** If you don't qualify, some options close, and knowing that early is worth something too.
5. **Ask whether your loan is assumable.** Some government-backed loans can pass to the buyer, and that can be a strong selling point.

The five options, and which one is yours

Option	How it works	Risk	Your offer	Moves
1 • Sell first	You buy with cash in hand. A leaseback lets you stay a few days after closing.	Low	Very strong	1 with a leaseback, 2 without
2 • Buy first	You move once and sell the house empty. It means qualifying for two loans.	High	Very strong	1
3 • Same day	The sale closes first and the purchase after. A delay on one side moves everything.	Medium	Strong	1
4 • Sale contingency	If your home doesn't sell, you don't buy. It gets competitive when your home is ready or already under contract.	Very low	Weak	1
5 • Bridge or line of credit	You use what you have in your home for the down payment before you sell. It has costs your lender explains.	Medium, due to cost	Very strong	1

How we choose your option: how much you have in your home, whether you qualify for two loans, the demand for your home today, the competition where you're buying and how much risk you can live with.



Your Double Net sheet

Both transactions on one sheet: what comes in from the sale, what goes out on the purchase and the cash left at the end. Your lender works out the monthly payment on the new home, with your real numbers.

Double Net sheet

We fill it in together with your official payoff, your valuation and your lender's letter.

Coming in (sale)

Sale price _____

– Costs of sale and closing _____

– Prorated property taxes _____

– Repairs and concessions _____

– Loan payoff _____

– Second loan or line of credit _____

= Net from the sale (A) _____

A – B = Cash I have left _____

The reserve I want to keep on purpose _____

Going out (purchase)

Down payment _____

+ Closing costs on the purchase _____

+ Inspection, appraisal, option fee _____

+ Moving _____

+ First expenses in the new home _____

+ Bridge or temporary rent _____

= What I need (B) _____

NEVER 100%

Never plan to use your whole net as the down payment. That money also covers the purchase closing costs, the move and whatever the new home needs in the first months. Keep part of it on purpose, and your first year in the new home feels easy.

The coordinated calendar

This is how it looks, week by week, when the sale and the purchase are tied together. The exact dates come from your contracts, but the order is this:

Week	Sale side	Purchase side
-4 to -2	Preparation, repairs, pre-listing inspection, decluttering	Pre-approval in two scenarios. Bridge or line of credit, if needed
-1	Professional photos and materials in two languages	Areas and must-have list set, alerts on
1	Goes on the market, first weekend	Touring homes seriously, with your net already clear
2	Offers and negotiation	Your offer, with dates lined up to your sale
3	Buyer's option period and inspection	Your own option period and inspection
4	Repairs negotiated, buyer's appraisal	Your appraisal, your loan in review
5	Title commitment, final conditions	Final documents, insurance on the new home
6	Final approval of the buyer's loan	Your "clear to close"
7	Final walkthrough and closing on the sale	Final walkthrough and closing on the purchase, same day or with a leaseback
8	Move, utilities, change of address	Homestead exemption application on the new home

Where it usually gets stuck: a low appraisal, a renegotiation after the inspection, or a buyer's loan that runs late. That's why I check the strength of the buyer's loan before accepting their offer.

Clauses that protect you

- **A written leaseback.** If you stay in your home after closing, we set the daily rent, the deposit, the insurance and what happens if you run late. Never a handshake deal.
- **Sale contingency,** written at different levels of strength, or with a "kick-out" that lets the seller keep showing their home.
- **Aligned dates.** Ideally the sale closes first, the same day. The order gets written into the contract. Nobody assumes it.
- **Capped appraisal gap coverage.** It makes your offer strong without leaving you exposed with no ceiling.
- **A financing delay extension,** short and written in from the start.

The human side, because it's real

A move is felt, too. Decide the why before the which. Name no more than three non-negotiables. If there are kids, include them at their level. Four houses a day is the limit. And say goodbye to the house you're leaving, with a photo at the front door on the last day.

I'll never rush you to decide. My job is to make the decision clear, not fast.

When the next home is smaller

Less house, more life.

Downsizing is your decision. Many people who take this step want one story, less upkeep and fewer expenses, so there's more time for what matters. This part speaks to you, even if your kids have opinions too.

- ☐ **What do I really need?** One story, less yard, living close to the people who matter.

- ☐ **What do I take and what do I leave?** Start with the rooms you barely use. Whatever won't fit in the new home gets given away, sold or stored before the photos.

- ☐ **How much of the net do I want to keep?** Your accountant tells you what it means for you.

- ☐ **When do I move?** With the coordinated calendar in this chapter, you leave one home and move into the next without rushing.

Living lighter feels different. I'll be with you so the change happens at your pace.

CHAPTER

06

What you disclose, what you sign *and what comes after*

What you know about your home gets disclosed. And closing doesn't end anything: there are two dates and a few papers that are worth money.

IN THIS CHAPTER

Your disclosure notice · The survey and the T-47 · The HOA certificate · Closing day · Your property taxes before and after · The first 90 days

What you know, you disclose

In Texas, a home seller generally has to provide a Seller's Disclosure Notice about the condition of the home as they know it. The rule is simple: what you know, you say. Hiding a known problem exposes you to far more than it would have cost to fix.

Go over this before you fill out your notice

Check what applies and gather the paper that backs it up. I'm not an attorney, but I'll tell you what to ask and who to ask.

- | | |
|---|---|
| ☐ Past repairs and insurance claims, including hail and roof | ☐ Work done without a permit or structural changes |
| ☐ Foundation work and whether the warranty transfers | ☐ HOA special assessments or lawsuits |
| ☐ Leaks, moisture or flooding, even if already fixed | ☐ Easements, boundary issues or liens |
| ☐ Pest or termite treatments | ☐ Appliances or systems that don't work right |

The survey, the T-47 and the HOA. The survey is the drawing of your lot. If you have one from when you bought, in Texas it's often reused with a sworn statement called a T-47, where you confirm whether anything changed, like a fence or a pool. If something changed, the buyer may need a new one. And if you have an HOA, request its resale certificate early.

Closing day

A few days before

We go over your settlement statement against your Net Sheet.

The day

Everyone on the title signs at the title company. Your loan and any liens get paid, and once the sale funds, you receive your net.

Handing over

Keys, remotes and codes, on the agreed date. Don't cancel insurance or utilities before then.

Two dates that are worth money

Before you sell: protest your property taxes anyway

Every spring the county sends your home's appraised value, and you have the right to protest it. The deadline falls in the spring, and I'll put it on your calendar. It doesn't change your sale price, but it lowers what you pay while the home is still yours.

After you sell: what your accountant will ask for

Keep your settlement statement, your improvement receipts and the papers from your original purchase. There are tax rules about the gain when you sell your primary home. I'm not a tax advisor, but you'll leave closing with everything your accountant is going to ask for.

The first 90 days

- ☐ Confirm your old loan shows as paid on your credit report and that the lien release was recorded with the county.
- ☐ If you bought too, apply for the homestead exemption on your new home, because it doesn't transfer on its own, and mark next spring's tax protest. If you'd like, I'll prepare the comparable sales for it.

Frequently asked questions

What is my home worth?

What a qualified buyer would pay today. We find it with comparable sales from the last 90 days, adjusted to your home. The website estimate is only a starting point.

Do I have to sign anything to get my number?

No. Your valuation and your Net Sheet in Three Scenarios come at no cost and with no commitment.

How long will it take to sell?

I won't give you a number I haven't measured for your home. It depends on price, condition and that week's competition. In your valuation, I'll show you how long similar homes took.

My home was on the market and didn't sell. What happened?

It's almost always a mix of price, presentation and reach. Once your previous agreement has ended, it can be repositioned with new photos, a revised price and a different marketing plan.

What if the numbers don't work yet?

That's valuable information too. We look at what's missing, whether that's more equity, less debt or a few more months, and build a realistic plan. If the answer is not yet, I'll tell you.

Who will I be working with, you or an assistant?

Me, from the first conversation to after the keys. Official Texas documents come with terms most people meet for the first time at closing, which is why the dictionary on the next pages is there: so no word catches you by surprise on signing day.

The Closing Table Dictionary

The terms you'll see in your documents, in plain English, with the Spanish next to each one.

Amendment · **enmienda**

A written change to the contract signed by both sides, like agreed repairs or a new date.

Appraisal · **avalúo**

A licensed appraiser's opinion of value, ordered by the buyer's lender.

Appraisal gap · **diferencia de avalúo**

The distance between the contract price and a low appraisal. Who covers it is negotiated.

Assumable loan · **préstamo asumible**

A loan the buyer can take over on its current terms. Only some allow it.

Bridge loan · **préstamo puente**

Temporary financing against your home, so you can buy before you sell.

Clear to close · **listo para cerrar**

The lender's notice that the loan is approved and ready to close.

Closing Disclosure · **declaración de cierre**

The loan document with the final numbers, given to the borrower before closing.

CMA · **análisis comparativo de mercado**

Your home compared with similar recent sales. Your price comes from here.

Contingency · **contingencia**

A condition in the contract. If it isn't met, someone can walk away.

Earnest money · **depósito de buena fe**

The buyer's deposit at the title company after the contract is signed. It's credited at closing.

HELOC · **línea de crédito sobre tu casa**

A line of credit against your home's equity. Open it before you list.

HOA resale certificate · **certificado de reventa**

Your association's document with dues, balances and rules.

Homestead exemption · **exención de residencia**

A property tax reduction for living in your home. You apply again for each new home.

Kick-out clause · **cláusula de salida**

Lets a seller keep showing the home after accepting an offer with a sale contingency.

Leaseback · **renta después del cierre**

You stay in your home a few days after selling it, under a written agreement.

Lien · **gravamen**

A debt attached to the property. It gets paid at closing.

Lien release · **liberación de gravamen**

Proof your loan was paid off. It's recorded with the county.

Listing agreement · acuerdo de venta

The contract between you and your agent to sell your home. Read all of it before signing.

MLS · sistema de listados

The database agents share. In North Texas it's called NTREIS.

MUD / PID · distritos especiales

Districts that charge an extra tax for services or infrastructure. Buyers check them by address.

Option fee · cuota de opción

What the buyer pays for the option period.

Option period · periodo de opción

The days the buyer can inspect and walk away without penalty. Commonly 5, 7 or 10.

Payoff · liquidación

The official amount to pay off your loan on closing day, with interest.

Pre-approval · preaprobación

The lender's letter after reviewing the buyer's income, credit and documents.

Sale contingency · contingencia de venta

The purchase depends on the buyer selling their home.

Seller's Disclosure Notice · aviso de divulgación

The form where you share what you know about your home's condition.

Settlement statement · estado de cierre

The sheet with every number in your sale. Check it against your Net Sheet.

Survey · plano del terreno

The official drawing of your lot, with boundaries and structures.

T-47 · declaración del survey

A sworn statement that your survey is still accurate, or of what changed.

Title commitment · compromiso de título

The title company's report of what must be resolved before issuing the policy.

Title company · compañía de título

Reviews the title, holds the deposit, coordinates signing and disburses the money.

Title policy · póliza de título

Insurance that protects the owner against problems with the title.

Underwriting · suscripción

The lender's final review of the buyer's loan.

Questions to ask any agent before you sign

Ask every agent you interview, me included. Good answers are specific.

The question	A good answer includes
How recent are the comparable sales behind my price?	Recent sales of similar homes, with the adjustments explained.
Will you show me my net in several scenarios before I sign?	Numbers in writing, with the assumptions visible.
Should I sell as is or prepare? Why?	An answer with numbers, not a remodel list right away.
How will you present my home, and in which languages?	A concrete plan: photos, materials and where it will show up.
How often will you report to me, and what will you tell me?	A set report, with a recommendation.
In which language will you explain each document?	Yours, and before you sign.
What do you do if the appraisal comes in low?	Specific paths and a package for the appraiser.
If I'm also buying, how do you coordinate both?	One plan, one calendar and written clauses.
Would you tell me to wait if waiting is better for me?	A yes, with reasons.
What does the agreement say if the relationship isn't working?	They show it to you in writing before you sign.

About Veronica



The whole process, clear and secure. You'll always know what comes next.

I'm Veronica Yearly, a Realtor® with All City Real Estate DFW, based in Highland Village. I've been in real estate since 2010 and have walked more than 450 families through buying and selling their homes.

I work on my own, so when you call, you talk to me.

I hold four designations: **CRS** (Certified Residential Specialist), **ABR** (Accredited Buyer's Representative), **SRS** (Seller Representative Specialist) and **CIPS** (Certified International Property Specialist). What families ask me for most is something else: that whoever does the work is the one who explains it, with no hand-off to an assistant.

My process works like this. Someone tells you about me, I teach you how all of it works, the fear goes down, and one day you pass my number to someone else. That's how almost everyone I work with finds me.

WHERE I WORK

Dallas, Fort Worth, Plano, Frisco, McKinney, Prosper, Allen, Irving, Arlington, Carrollton and Highland Village. First homes, families moving up or down, and luxury homes.

Your next step

Let's start with your real number, from someone who knows the homes in your area.

Your real number, *no commitment*

I'll prepare three things for you, at no cost and with no commitment:

- Your valuation, using real comparable sales from the last 90 days, adjusted for what makes your home different.
- Your Net Sheet in Three Scenarios, so you know what you keep in each case.
- Your prep plan in order of priority. And if you're buying too, your Double Net sheet.

If after seeing those numbers you decide this isn't your moment, that's a good answer too. If the answer is not yet, I'll tell you.

Call or text me at **469-441-8890**, or email

veronica@veronicayeary.com.

veronicayeary.com



For our first meeting, have your address handy, your loan company's name, your list of improvements and your priorities sheet from chapter 1.

"First you understand. Then you decide."

Veronica Yeary

REALTOR® · CRS · ABR · SRS · CIPS · All City Real Estate DFW

Call or text 469-441-8890

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