



HOME SELLER'S ESSENTIALS

Everything you need to know
about selling your home in 2020





COVID-19 ACTION PLAN

Buying or Selling Property in a Pandemic

FROM HOME SHOWINGS TO THE 'CLOSING TABLE,' WE HAVE A PLAN TO KEEP YOU SAFE AND HEALTHY WHILE YOU PLAN AND COMPLETE YOUR MOVE.

Whether you've been a party to a real estate transaction before, or you've simply seen the process on TV, it is likely that some of your notions of how the process of buying or selling real estate will go may look a little different than expected in the wake of the COVID-19 pandemic. We have new national and state recommendations and best practices in place to keep our clients safe and healthy during this time. Many of these adaptations have the unintended and fortunate side-effect of streamlining formerly manual and time-consuming processes to make the entire process of buying or selling a home more convenient. Here is our 8-point plan to promote the wellbeing of our clients:



1

VIRTUAL TOURS

First and foremost, we are leveraging virtual tour technology to be sure that a property can be thoroughly screened by all parties before they ever enter a home.

2

DIGITAL MARKETING

We have discontinued the use of physical handouts like flyers and rack cards in properties in favor of making digital information, like personalized property websites accessible.

3

E-SIGNATURES

In the past, many documents required physical signatures during the course of a real estate transaction. We have transitioned to allow for digital signatures whenever possible.

4

PHYSICAL DISTANCE

In order to reduce the need for in-person meetings for all parties, we have adapted our practices to rely on video conferencing, live online tours and other distance-friendly methods.

5

WEAR MASKS

When in-home visits are necessary, we require the use of masks and encourage the use of gloves and shoe coverings to reduce everyone's exposure.

6

WASH HANDS

New guidelines require the use of hand washing and hand sanitizer upon entry and before touching surfaces whenever a property is shown in person.

7

MINIMAL TOUCHES

Doors and closets will be left open and features made accessible so that all visitors can avoid touching surfaces in a home as much as possible.

8

SANITIZE SURFACES

After a property is entered, for a showing or inspection, the agent, homeowner or other professional on site will sanitize all surfaces, handrails, etc...





TABLE OF CONTENTS

ABOUT US	3
HIRING AN AGENT	4
MAKING YOUR HOME SHOW-READY	5
HOW HOMEBUYERS SHOP	6
SELLING TIMELINE	7
DETERMINING YOUR HOME'S VALUE	8
CLOSING COSTS	9
CONTINGENCIES	10
REVIEWING OFFERS	11
HOW THE CONTRACT WORKS	12
TITLE AND ESCROW	13
INSPECTIONS AND APPRAISALS	14
HOME IMPROVEMENTS THAT PAY	15
REAL ESTATE CYCLES	16
MAP OF PAST SALES	17
TESTIMONIALS	18



ABOUT US

Meet San Diego Brokerage

WHEN YOU PUT PEOPLE FIRST, REAL ESTATE IS EASY.

We know that home sellers are people. With goals. Understanding your goals is the key to outcomes everyone's happy with. That's why we put people first. We take the time to understand your goals on a DNA-level, and help you formulate a simple, straightforward plan to reach them—all in a way that's smoother, smarter and more comfortable than you ever thought it could be. With zero mystery, zero pressure and unmatched results. Our community returns and refers us again and again because they know we put people—and their goals, first. Whether you're buying, selling or investing, we'd love the opportunity to put our experience, expertise and people-first approach to work for you. Our goals are simple, they're yours.



Meet Mary Smylie

Buying and selling a home is the biggest financial transaction most people will undertake in their lives. It can also be one of the most emotional. Hopes, dreams and memories are all intertwined with finances and goals and it is a huge undertaking! It is essential that you take the time to meet with a trustworthy Realtor® to discuss your real estate goals. Mary takes the time to understand your situation, explore your options and build the best strategy to accomplish your real estate goal. She also works diligently to exceed your expectation, with honesty and integrity, she will provide strategic advice and is with her clients every step of the way.

San Diego is a real estate hot spot, the location, weather and lifestyle contribute to a highly competitive and fast paced market with increasing home prices and very low levels of inventory. You need an agent who can analyze and understand the driving forces of the ever changing real estate market, provide expert guidance and strategy to achieve your real estate goals. Whether you are looking to buy a dream home, sell your home for top dollar, interested in investment opportunities or looking to leverage the equity you have built in your home to achieve other financial goals, Mary is the local, trustworthy and responsive realtor you will want to call.



HIRING AN AGENT

What to look for...

THERE ARE OVER 18,000 REALTORS IN SAN DIEGO COUNTY AND THEIR SKILL, EXPERIENCE AND STRATEGIES VARY WILDLY.

When you hire a real estate agent, you want to make a well-informed choice. Our advice? Choose someone who you can trust and relate to. They must have the proven experience to protect and promote your best interests. Of course, you'll want to work with someone who communicates clearly and consistently. Someone with great reviews online. And lastly, you'll want to hire someone with local market knowledge, excellent negotiation skills and concierge-level service.

San Diego Brokerage Sales Stats

WHO YOU WORK WITH MATTERS

18

years in
real estate

300+

real estate
transactions

Over

\$250M

total sales
volume

AS SEEN ON TV!

As a top producing real estate brokerage in San Diego County, we have been fortunate to win many awards and be featured on many tv, radio and internet programs. San Diego Brokerage has been inducted into the SDAR Circle of Excellence for 5 years running. We were also featured as a San Diego 'Top Agent' in Top Agent Magazine. We have appeared on ESPN Radio, Win This Listing, American Dream TV, Real Talk San Diego, List it Live and countless other productions.





MARKETING

What it means to be "Show Ready"

HOMEBUYERS SHOULD BE ABLE TO IMAGINE THEIR LIVES HAPPENING IN YOUR HOME

One of the biggest logistical concerns that most sellers share is the concept of making and keeping their home "show-ready." But, what does this mean? Good marketing sells a lifestyle, not a product. The idea is to create an environment in your home that home buyers can see themselves living in. It's important that they are not distracted by minor repairs, overly personal design and decor choices, clutter and other factors that could disrupt their senses. This is the purpose of the art of staging. And of course, once you've made your home "show-ready," you'll want to keep it up for marketing media shoots and buyer showings.



CHECKLIST

- Make Repairs
- Choose Neutral Finishes
- Deep Clean
- Organize
- Depersonalize
- Define Spaces
- Decorate & Stage
- Keep it up!



HOW BUYERS COMPARISON SHOP

Homebuyer's Top 6 Priorities

1

PRICE

All home buyers start their search in the same place - how much house they can afford. They take into consideration their mortgage pre-approval amount and cash on hand, factor in HOA dues, property ownership costs and set their max price in their home searching portal of choice.

2

LOCATION

Next, most homebuyers define an area or several areas that they're interested in. Maybe they need a great school district or an easy commute to work. Maybe they want to be close to the beach or in a trendy urban neighborhood. Some buyers are very specific while others want options.

3

HOME SIZE

Most homebuyers also have requirements for the size of their home. For some, it's all about square footage. For others, it's more about the bedroom and bathroom count. Some homebuyers need a huge kitchen and others want a minimalist space. Maybe they must have an office space or a large yard.

4

HOME FEATURES

Homebuyer preferences come in all shapes and sizes. Examples include architectural and design styles, energy efficiency and smart home features, outdoor space, views, layout of the home and countless other specifics.

5

THINKING OF THE FUTURE

Another important factor to many homebuyers is the potential for renovations and other changes in the future. Would it be possible to add a pool? Could a wall be moved to create better sight-lines? Is there investment value in those changes?

6

VIBES

While it can't be defined, most homebuyers are looking to feel a certain way about the home they finally choose. It's important to understand how homebuyers are making decisions with the hearts as well as their minds and act accordingly.

Put the Data to Work

PRIMARY PRIORITIES (1-3)

The price, location and size of your home are the details that can't be changed, so it's important to work with someone who knows your audience and your market. A great real estate agent will analyze the market in order to expertly price your home. They will understand what makes your neighborhood unique and valuable and they will know where to find specific and accurate information about your home. Once all of this information is determined and compiled, it's all about great marketing! Some agents will enter the bare-minimum information about their home listings into the MLS and do minimal marketing. A great agent optimizes all of their listings with all of the details of their listings and they know how to reach the strongest potential buyers with their marketing.

SECONDARY PRIORITIES (4-6)

The features, future potential and "vibe" of your home are factors that are more flexible and open to interpretation. A great real estate agent should help you to determine the value and cost of potential improvements you could make to your home in those areas and whether those improvements would be worth taking on before listing your home for sale. If the homebuyers shopping in your area will pay a premium for a home with improvements, it may be worth taking on some of that work in order to net a higher sales price. On the other hand, it may be more important to market the potential of your home without making these changes if your likely buyer is someone who is most concerned with investment potential. Rely on your agent to help you make these decisions so you don't leave any money on the table when selling your home.



SELLING TIMELINE





HOME VALUATION

How it Works



HOME SIZE

The first thing a professional assessing the value of your home will need to know is the size and positioning of your lot and your home itself. They will gather the data about your home through public records and information reported by the homeowner.



AGE & CONDITION

Next, a professional will need to assess the condition of your home compared to its' age and gather information about updates and upgrades that have been made to the home and property as well as any possible deferred maintenance and obsolescences such as road noise.



LOCATION

It is important that your home's value is assessed by a professional who is knowledgeable about your local area. The value of your home is influenced most by it's location and nothing can substitute for a local expert in analyzing your home's specific positioning in your neighborhood.



NEIGHBORHOOD COMPS

Once the aforementioned information has been gathered, a professional will pull records of recent sales of homes that are similar to yours. The differences will be assessed to determine how they relate to each other in value.



LOCAL MARKET

After your home is compared to other similar home that have sold recently, it is important that a professional asses the local market and national economic trends that are affecting your potential buyers.



MORTGAGE INTEREST RATES

Finally, a professional must consider the mortgage interest rates and upcoming predictions of rate spikes or drops as those factors greatly impact home buyers' affordability. All of this data combined will determine the exact value of your home as it stands today.

An Accurately Priced Home WILL Sell

NOT ALL PRICING OPINONS ARE CREATED EQUALLY

If you're looking to get an opinion of the price of your home, you will find no shortage of resources. You could check various sites online, fill out a request for a free home evaluation from a real estate agent or other service, you can have your broker perform a comparative market analysis or CMA or you can hire an appraiser. Most importantly, in order to get an accurate valuation of your home, you will need an experienced local professional Realtor and/or appraiser to make a personal visit to your property in order to assess the factors referenced above.

ALGORITHMS CAN'T DO IT FOR YOU

If you google your home address you will see results on several websites such as Zillow, Redfin, Trulia, Realtor.com among many others. These sites use algorithms to predict the value of their home, a practice real estate professionals are weary of, since an algorithm cannot predict the value of your home. It can not accurately assess the unique positioning of your home in your neighborhood, nor can it account for local market stats or the condition of your home. All these algorithms do to determine the value estimate that they post publicly online is track the data for other homes that have sold within a one-mile radius of your home. If your home is a 5-bedroom home on a cul-de-sac, it may be being compared to condos or homes on acreage nearby. These sites and services are doing homeowners a disservice by spreading misinformation about values that could potentially negatively impact neighborhood values as a whole.



CLOSING COSTS

What is Included



PRORATED PROPERTY TAXES

Depending on the time of year of the sale, there may be unpaid property taxes, which are pro-rated until close of escrow. If property taxes have already been paid in advance, the buyer will credit the seller a pro-rated amount from the date of sale.



TITLE FEES

The seller usually pays for the buyer's Owner's Title Policy. The Owner's Title Policy premium, which is paid only once, is based on the purchase price. Other title charges include subescrow and wire fees, if the seller has an existing mortgage.



INSPECTIONS, REPORTS & HOME WARRANTY

Buyers often request a one-year home warranty, a natural hazard disclosure report, and a termite inspection. Buyers may also request that the seller complete repairs, such as fixing a plumbing leak, replacing a roof, or clearing a termite infestation and repairing termite damage.



ESCROW FEES

In Southern California, buyers and sellers usually pay their own escrow fees. The fee for each party is based on the purchase price. Additional fees include courier, document preparation, and other services provided over the course of the escrow.



DOCUMENTARY TRANSFER TAX

In California, the seller pays the Documentary and Property Transfer Tax, which is usually \$1.10 per \$1,000 of purchase price. Some cities have higher rates. This tax is split between the County and the City.



BROKER COMMISSIONS

Broker commissions are paid by the seller and are determined by the seller and agent at the time of the listing agreement. They are divided between the listing agent's and buyer agent's brokers. The brokers pay the respective agents a portion of the commission.



CONTINGENCIES

Selling and Buying Concurrently

ESTABLISHING A GAME-PLAN FOR YOUR MOVE

If you are considering selling your primary residence, chances are you'll need to purchase a replacement property to move to. For many homeowners selling their primary residence, they will need the proceeds from the sale of their current home in order to purchase their new home. This creates complications as you must then juggle the sale of your home concurrently with the purchase of a new property and balance your moving timeframe accordingly. When the home you're buying can't close escrow until your current home closes escrow this is called a contingent offer and as you can imagine as a home seller yourself, these offers can be a red-flag for a home seller who just wants a low-hassle sale. It can be a risky situation but there are several ways to mitigate that risk depending on what type of contingency you use...



NON-CONTINGENT

This is the strongest type of offer in the seller's eyes, as this contract cannot be cancelled due to problems with the sale of your current property. You are saying whether you sell your current property or not, you will complete the sale of the home you're buying.



CONTINGENT ON SALE - LISTED

This type of offer is seen by a seller as middle-of-the-road in terms of the risk they will take on by accepting it. The home you want to buy will not be able to close escrow until you close on your current home, but you have listed your property for sale and if you have offers coming in, it hopefully won't be too long until you can close.

WHERE DO YOU STAY DURING THE INTERIM?

In most transactions where a contingent offer is used, a seller (you) would negotiate with the buyer of their home to rent-back the property after the close of escrow for a period of a few days - a month or more at the buyer's cost while they wait to close escrow on their new home and move out. If that doesn't work, in some cases the home buyer (you) would negotiate an interim occupancy agreement with the seller of their new home so that they can move in early before escrow closes. This can be riskier, but can work in some situations.



CONTINGENT ON SALE - NOT LISTED

On the other hand, this is the least strong type of offer in a seller's eyes because not only will your ability to close on the home you're buying be contingent on the sale of your current home but, your current home is not yet on the market meaning that it will take some time to sell.



CONTINGENT ON SALE - IN ESCROW

If you must make a contingent offer, this type of offer is seen as the strongest by sellers. This type of offer says that while the purchase of your new home is contingent on the sale of your current home, you're already in escrow with your buyers and set to close before long. This offer would be even stronger if your buyer's contingencies were already removed, as well.



REVIEWING OFFERS

The 5 Elements of an Offer

IT ALL DEPENDS ON YOUR GOALS

Once an offer - or even multiple offers - come in on your home, they'll need to go through a review and vetting process that your agent should guide you through. There are many factors to consider when differentiating a strong offer from the rest. The elements of a strong offer also depend on your goals. Are you looking for a fast sale? Cash offers are your sweet spot. Are you looking to get the absolute most possible for your home? A bidding war is what you're calling for. Here are the most important details to note when reviewing an offer on your home:

1

PURCHASE PRICE

This is the purchase price the buyer is offering to pay. Different buyers have different strategies - some will offer the full asking price, some will make low-ball offers, and others will make an offer based on what they think the home is worth regardless of the asking price. You can make a counter offer to ask the buyer to come up on their price, and if you receive multiple offers, you can make multiple counter offers.

2

PAYMENT TYPE

Is the buyer making an all-cash offer, or will they be using a mortgage or other type of loan to purchase the property? If they are offering to pay all cash, can they prove that they have the assets on-hand? Not all loans are created equally, so if they will be using a mortgage or loan, it is important to have details about what type of loan product they'll be using and to vet their lender to be sure that they are competent and have fully pre-approved the borrower.

3

DOWN PAYMENT

All offers will include an amount of money set aside by the buyer in good faith called the 'Earnest Money Deposit.' This is a deposit made by the buyer and held in escrow to show good faith in exercising their due diligence. This amount is usually dependent on the price of the home, and is often around 1-5%. A low earnest money deposit can reflect poorly on a buyer regarding their cash-on-hand and/or the amount of skin they're willing to put in the game, so to speak.

4

DIVISION OF COSTS

There is a portion of the contract that will address the division of closing costs as well as include any reports or inspections the buyer is asking the seller to pay for. These costs can pile up so it is important to review how the offer was written. There are many costs that are customary for a seller to pay including their portion of the escrow and title fees, transfer taxes and termite and other reports. Others are customary for the buyer to pay such as their home inspection and appraisal costs.

5

TERMS & TIMELINE

Finally, you'll want to review the details of the offer such as the closing timeline and other terms of the offer like inspection and appraisal contingencies and timelines. There are several types of contract contingencies that may be in place such as: an inspection contingency, an appraisal contingency, a loan contingency or a contingency for the sale of the buyers property. These are common but the timelines vary and can affect your closing timeline, so make sure they align with your priorities.



HOW THE CONTRACT WORKS

The 6 Stages Leading to Closing

1

COUNTER OFFERS AND ACCEPTANCE

You receive one or more offers on your home and review them with your agent. You either accept the offers the way they are written or you send counter offers and negotiate until you reach a deal with a buyer. Everyone accepts the contract terms and the buyers wire their deposit.

2

SELLER DISCLOSURES

Once an offer has been accepted, you enter the due-dilligence phase of the contract. This is when the seller will complete state-required seller disclosures as well as provide any reports, such as a natural hazards disclosure, agreed upon in the contract. The buyer will be reviewing these documents and ordering reports of their own.

3

INSPECTIONS & REPAIR NEGOTIATIONS

While the reports and disclosures are being ordered and reviewed, the buyer will also likely be having routine inspections performed - things like a general home inspection, the termite inspection and others. Once the inspections have been completed the buyers may ask for repairs to be performed or for a seller credit for repairs. This is open to negotiation and an agreement is reached.

4

APPRAISAL

Unless your property is being paid for by the buyers in cash, there will need to be a professional appraisal performed, which is ordered by the buyers lending institution and performed by a neutral third party appraiser. Depending on whether there is a contingency and if the appraisal comes in at value, there may be another round of negotiations and then the appraisal contingency is removed.

5

FINAL APPROVAL

If the buyers are financing the purchase of the property, once the appraisal comes in and all details have been gathered by the lender, their file will be submitted for final underwriting and once all conditions are satisfied, they will be issued a final loan approval moving you one step closer to closing.

6

CLOSING

Finally, all negotiations are complete and contract contingencies have been removed. Your escrow company will be arranging for your loan (if any) to be paid off and cutting checks with the proceeds of the sale. Once all contract terms have been satisfied and all money has changed hands, they will release the file for recording at the city to the title company and you will have officially closed on the sale of your home!



TITLE/ESCROW

Escrow

A NEUTRAL THIRD PARTY TO ADMINSTRATE THE SALE

Buyers and sellers of a piece of property establish terms and conditions for the transfer of ownership of the property as laid out in the contract. This contract is given to a third party known as the escrow holder. The escrow holder has the responsibility of ensuring that the terms of the escrow are carried out. The escrow is an independent neutral account and the vehicle by which the mutual instructions of all parties of the transaction are complied with. Whether you are the buyer or seller, you want to ensure that no funds or property will change hands until all instructions have been followed. With the increasing complexity of business, law and tax structures, it takes a trained professional to supervise the transaction. The length of an escrow is determined by the terms of the purchase agreement and can range from a few days to several months.

The escrow is a depository for all monies, instructions and documents necessary for the sale/purchase of a home, including the funds for down payment, the buyer's lender funds and the seller's deed for the house. Prior to closing, the escrow holder is instructed to deliver the monies to the seller once the escrow holder has delivered the deed to the title company to be recorded and has received confirmation of the recording of the transfer of ownership of the home.

Title

INSURANCE THAT PROTECTS THE OWNERSHIP RIGHTS TO A PROPERTY

The purchase of a home is often the largest single investment people will make in a lifetime; therefore, the importance of protecting such an investment cannot be over stressed. Title insurance is protection which assures that the rights and interests to the property are as expected, that the transfer of ownership is smoothly completed and that the new owner receives protection from future claims against the property.

Because land endures over generations and often transfers hands many times, many people may develop rights and claims to a particular property. The current owner's rights - which often involve family and heirs - may be obscure. There may be other parties (such as government agencies, public utilities, lenders or private contractors) who also have "rights" to the property. These interests limit the title of any buyer.

When escrow is opened, a title report will be ordered and the title officer will perform a title search on the property. So long as the title to the property is able to be cleared at the closing of escrow, a statement of information will be collected from the new buyer of the property and it will be submitted to the title officer. At closing, the escrow holder will authorize the recording of the transfer of ownership on the property at which time the title officer will write the title policy and deliver the transfer deed to the city to be recorded. Once confirmation of the recording is received by the title and escrow representatives, the sale is complete and the property has officially changed hands.



INSPECTIONS/APPRaisal

How to Prepare Your Home

GETTING AHEAD OF ANY POTENTIAL ISSUES

In most cases, the buyers of your home will be contractually permitted to bring inspectors of their choosing to the home for inspections during the escrow period. These inspections most often include a general home inspection and pest inspection but can vary widely depending on the property. They may have inspections done on the roof, chimney, plumbing, sewer or septic, structural engineering and many others. Generally, you'll want to get ahead of any minor repairs and make sure that all regulatory safety requirements are met before the inspections and the appraisal appointment. Here is a list of items to check before these inspections take place:



CHECKLIST

- Smoke Detectors
- Carbon Monoxide Detectors
- Condition and Safety of Floors
- Water Heater Strap
- Condition of Handrails
- Leaky Faucets
- Function of Appliances
- Any Small Repairs Needed



HOME IMPROVEMENTS

Making Upgrades that Net ROI

UPGRADED FEATURES WILL ENTICE BUYERS, BUT MAKE SURE TO CHOOSE PROJECTS THAT WILL GET A RETURN

Before embarking on a remodel, make sure to consult with your agent about upgrades that would add value to your home and that they're done in a way that will attract today's buyers. If you're going to sell, this is not the time to choose finishes that you love. This is a time to choose modern, neutral finishes that will appeal to your potential buyers and most importantly, will give you a return on your investment. Here is a quick list of the upgrades that tend to net the highest ROI. Buyers love these features and they will pay a premium for a home that has these upgrades. This is not an exhaustive list and every property is unique, so make sure to get professional advice before you take these projects on.



CHECKLIST

- Remodeled Kitchen
- Remodeled Bathroom(s)
- New Front Door
- Curb Appeal Updates
- Permitted Additions
- Smart Home Upgrades
- New Garage Door
- Deck Installation/Improvements



REAL ESTATE CYCLES

Where are we in the Real Estate Cycle

THE REAL ESTATE MARKET IS CONSTANTLY SHIFTING, MOVING IN A CYCLE WITH PHASES LASTING AROUND 5 YEARS

Many sellers seek to maximize their investment by taking advantage of real estate cycles. The idea is to buy when prices are low and sell when they're high. Since the end of the Great Recession, news cycles and industry pros are constantly attempting to predict the next cycle shift. Different areas can move these cycles at different times, so it's important when timing the sale of your home to understand where the market is nationally as well as in your neighborhood, and strategize accordingly.

Phase 1

ECONOMIC EXPANSION

When businesses are growing and consumers are buying, the housing market tends to boom. Buyers flood the market and housing prices go up. It becomes a seller's market, as properties are frequently overbid.

Phase 2

HYPER-SUPPLY

At some point, either developers overbuild or consumers can no longer afford the sky-high home prices. Houses sit vacant on the market much longer.

Phase 4

RECOVERY

Eventually, property prices fall enough to lure buyers and investors back to the market. So begins the cycle again.

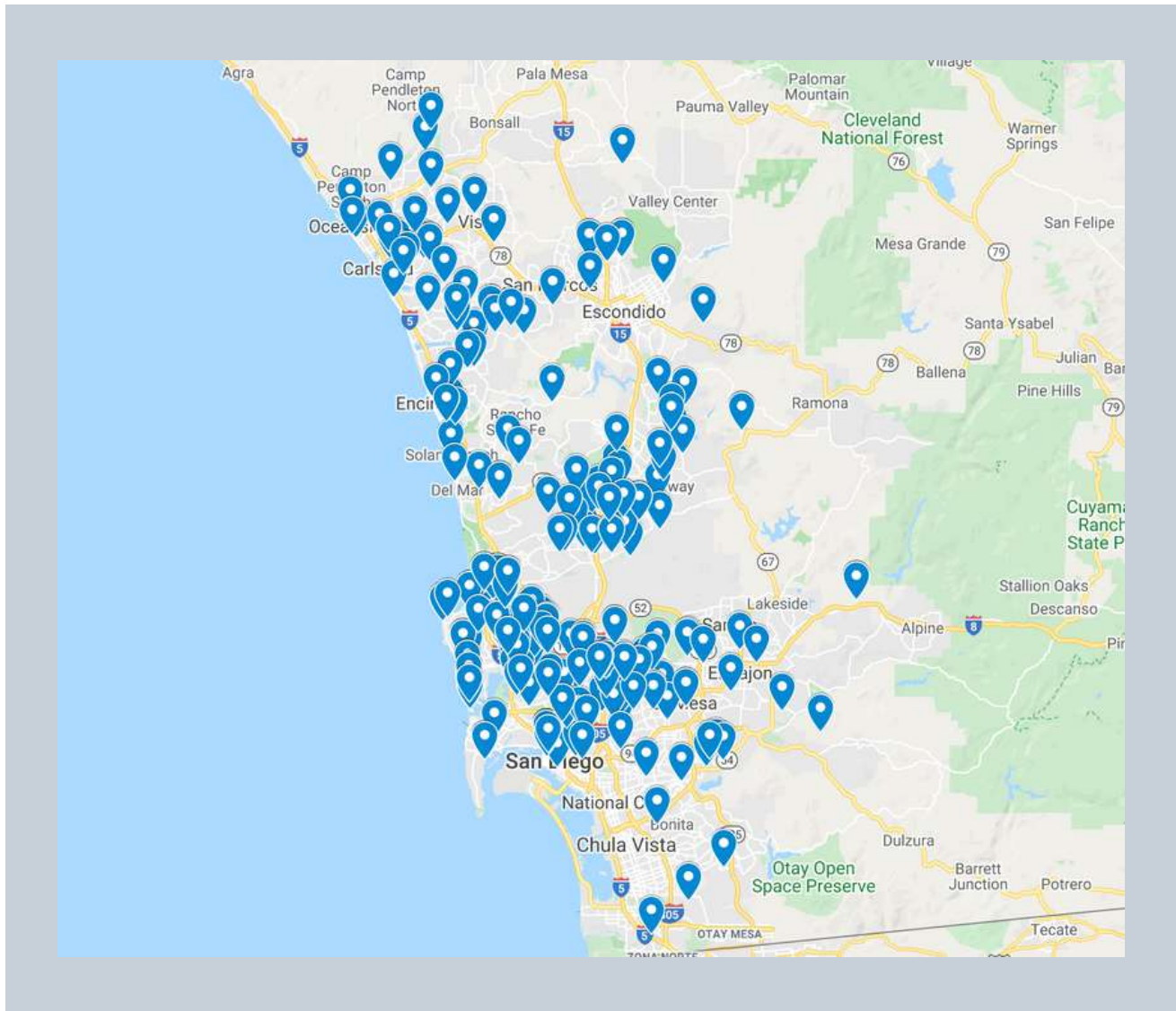
Phase 3

RECESSION

A combination of factors such as high housing costs, rising interest rates or a cooling economy contributes to a housing slow down. Homeowners find their mortgages underwater and walk away. We see begin to see an uptick in foreclosures.



PAST SALES MAP



Over 300 Sales in San Diego

YOUR PLAN, OUR EXPERTISE

San Diego Brokerage has served hundreds of individuals and families in almost 2 decades of San Diego real estate sales. With nothing but dozens of 5-star reviews and a business built on our referrals, we would love the opportunity to serve you, as well. "Our goals are simple, they're yours."



TESTIMONIALS

Mary has been a godsend to my family...

Always professional showing up with a smile on her face making us feel as though there was no where else she would rather be. We have nit picked and changed our minds more times than I care to remember and Mary is always so warm and understanding never making us feel anything other than her priority. Mary has a gift for listening to the details of what we are looking for in our home, a natural way of communication and patience is her virtue. We feel so lucky to have found her and will recommend her to our closest and dearest friends and family.

Mary was amazing!

She was able to get the sellers to agree to an offer contingent on the sale of our house and was able to sell our old house within 10 days to meet the requirements made by the sellers of the house we purchased. It was a whirlwind process but Mary's organizational skills and management of the process got us through everything. We love our new house!

Mary has been wonderful...

She was very patient and understanding when it came to exactly what my husband and I were looking for in a house and the price value we were willing to spend. She understood what we needed in our house and was always willing to go above and beyond to help us find our perfect home! She made the entire process much easier. Without her I would not have been able to pull through this stressful time

Mary Smylie is a dedicated professional...

She is very responsive and returns calls or texts in a timely manner. She is easy to talk with and understands what you are looking for. She takes time to patiently show properties and has good advice in the negotiating process. I would recommend Mary highly to my friends and family. I am so happy that we met Mary when we first moved to Oceanside.