ECU Mortgage Selling Your Home Workshop

Welcome

ECU Presenter

Mortgage Relationship Manager



Preparing Your Home for Sale



Enlist a Real Estate Agent

Choosing Your Realtor

Interview 3 or 4 Realtors

- Provide you with a market value of the home
- Prepare listing agreement
- Assist you with contract negotiations
- Order the required inspections and provide to lender & closing agent
- Keep you informed regarding the status of the loan









Seller's Obligations

- Cost of preparing new deed
- Property taxes pro-rated thru closing date
- Payoff of all existing liens closing agent will send payoff funds to seller's current lender(s)
- Termite inspection letter and treatment if required – subject to contract
- Septic inspection if required

- Repairs per inspection subject to terms of sales contract
- Any agreement from sales contract
- Realtor commissions
- Must attend the loan closing to sign the required disclosures
- Closing agent will issue a check to you for your net proceeds



