



# LISTING & BUYING

WITH MICHAEL SOPER

Hey There!

You are likely meeting with me because you know of my reputation as the top Realtor in the area. You could have researched me online, or maybe a friend referred you to me. I have stats to share with you on the following page, but I want to discuss you and your goals.

You see, the best part of this career for me is not the highlight reel of closing tables and champagne popping and high-fiving (that is all great, don't get me wrong), but what gets me out of bed every morning is learning the stories of the people I am helping.

I'd love to learn the story of your home, including how long you have been there, the memories you made there, and your dreams for the next chapter. Most of all, I want to instill confidence that whatever your vision for the next chapter, I can get you there.

I love real estate because not everyone is good at it. There is a low barrier to entry, and becoming in the top 1% of agents indicates that this is my full-time passion, that I can confidently navigate my clients through the home selling process and take what can oftentimes be a very stressful process and simplify it.

I care so much about your experience each step of the way and have built my business on repeat and referrals. If we choose to work together, I want to be your realtor for all of the seasons of life and will stay in touch long after I pass you the keys at closing.

You have many choices when it comes to hiring someone to list and sell your home. I understand that this is your most important investment, and I do not take this lightly, which is why I have a proven strategy that sells homes fast and for top dollar. The rest of this book shares a little behind the curtain of how I pulled this off and how it can work for you.

Cheers,

*Michael Soper*



# MICHAEL SOPER

REALTOR® | W Home Group



BALTIMORE SUN  
MEDIA



Michael Soper has worked in the Real Estate Industry in the Greater Baltimore and Harford County Areas since 2013 when he purchased his first investment property. After being in the real estate investment space for nearly 10 years, Michael has developed a unique set of abilities, such as how to find a "Great Deal" and how to market and sell properties for the highest possible value. Today, Michael offers his knowledge from his 10-year career in real estate investments to everyday homeowners & home buyers in Maryland to provide the highest possible standards of service and a thorough, analytic approach to every transaction.

Real Estate can be the key to building wealth. Says, Michael. So, my approach is simple... "think like an investor" How do I maximize my return on investment as a homeowner when selling, and how do I find and negotiate the best deal when buying. Michael will help you make an informed, educated decision that will produce an optimal outcome for you and your family!



# ALLY WARREN

REALTOR® | Next Step Realty

## PARTNERED SUPPORT EVERY STEP OF THE WAY

Ally prides herself in her attentiveness and responsiveness, which she believes is key in providing her clients with the attention and service they need. In her spare time you will find Ally traveling as much as possible or enjoying the fantastic restaurant scene Baltimore offers.

# WHAT DOES #1 LOOK LIKE IN MARYLAND?

The W Home Group sells more homes in terms of volume than any other local team.



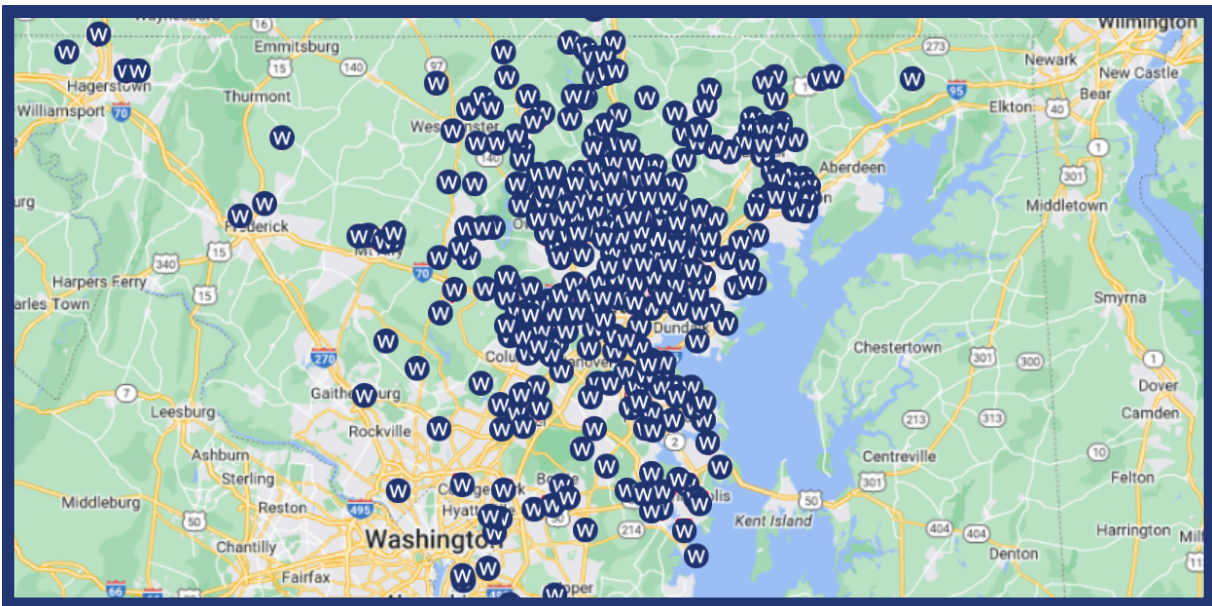
**2,753**  
**HOMES SOLD**



**\$1,097,466,193**  
**IN SALES**



**\$445,746**  
**AVERAGE SALES PRICE**



## THE W HOME GROUP, MARYLAND'S #1 TEAM

Our team leaders had the vision to create a team of top-producing agents in Maryland and put them under one roof. Together, the W Home Group can leverage our network of buyers to sell more houses. Today we are Maryland's #1 team, outselling every other team in the state!

# WHAT MY CLIENTS ARE SAYING...



"Michael came to see my house and determined a course of action and strategy to get my house sold. Michael presented the plan to finish the house, including specific things we need to do, and a legitimate contractor who started and finished the work very quickly. After considering all the offers, we were able to sell at a price above our asking. He kept me informed during every step of the process, and was very responsive at all times. Be prepared because once Michael gets involved, things move very quickly. It was a very successful pleasure working with Michael from start to finish."

**-Seller, Patrick B.**

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"Michael helped me sell my home, and he was awesome every step of the way. He was great at handling any issue with the title company so that I never had to worry. I very much recommend the Soper Home Group if you want to sell your house stress-free."

**-Seller, Alison V.**

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"Michael Soper and his team at Next Step Realty went above and beyond my expectations. He was able to get 30K above the asking price within 3 days of going on the market. He kept me well informed and was a pleasure to work with. I highly recommend Michael and his team for any real estate needs. Great experience!!"

**-Seller, Todd H.**

# HOME SELLING PROCESS

Here is what it looks like to sell with the W Home Group.



# PROVEN STRATEGY

Listing your home can feel overwhelming, which is why I take care of everything. My proven system for listing homes consistently delivers results. I help sellers get top dollar for their home, fast!



COMPREHENSIVE MARKETING

PROFESSIONAL PHOTOGRAPHY

STAGING

ACCURATE PRICING

CLEAR TIMELINE

NEXT LEVEL LISTING PROGRAM

# COMPREHENSIVE MARKETING

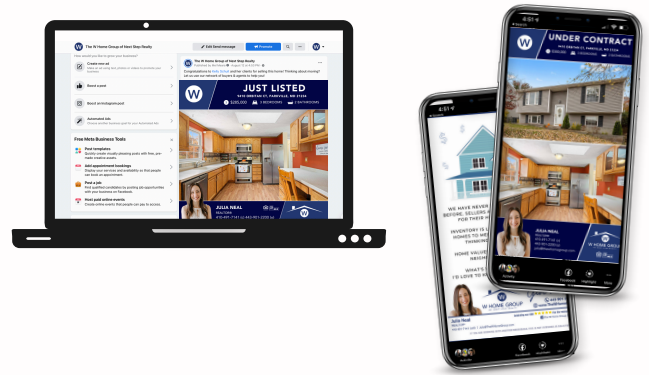
We spend more money on third party advertising than our competition so that your listing gets the most visibility, leading to more offers fast!

## POSTCARDS

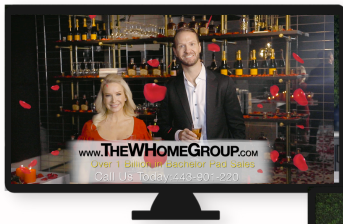


## PROFESSIONAL GLOSSY BROCHURES

## INSTAGRAM, FACEBOOK, TIKTOK & EMAIL CAMPAIGNS TO TARGET PRE-QUALIFIED BUYERS



## TELEVISION MARKETING ON WMAR ABC 2 LOCALLY



## PROFESSIONAL LAWN SIGNS



## MAGAZINES

## OPEN HOUSES



## BILLBOARDS



## PRESENCE ON 19 HOME SEARCH WEBSITES



# PROFESSIONAL PHOTOGRAPHY

Across all price points, 98% of homebuyers start their home search online, so photography is key! We know how to get your home the attention it deserves to receive TOP dollar. Our in-house, nationally acclaimed media team will showcase your home with expert photography.



## AN EXCLUSIVE ADVANTAGE

Your home will never look better. Our in-house photographers and videographers, exclusive to Next Step Agents, have been nationally recognized!

## OUR LISTING PHOTOS HAVE BEEN FEATURED IN:

THE WALL STREET JOURNAL.

 Zillow®

THE BALTIMORE SUN

*The New York Times*

*The Miami Herald*  
realtor.com®

 CBS NEWS

BALTIMORE 

# ACCURATE PRICING

Our average listing sells in less than a week because we are experts at evaluating recent home sales and pricing your home correctly from the start to attract as many potential buyers as possible.

Our pricing strategy is based on current market trends with your unique home features in mind. Our mission is to help you present your home in its best light to make you more money! This includes recommending upgrades and renovations, staging, and our comprehensive marketing plan.

# STAGING

When buyers walk into your home, their first impression is key. Their senses (sight, sound, smell) immediately go into action, and they start forming opinions within the first 60 seconds. It's easier for buyers to imagine themselves in a home when it is staged.

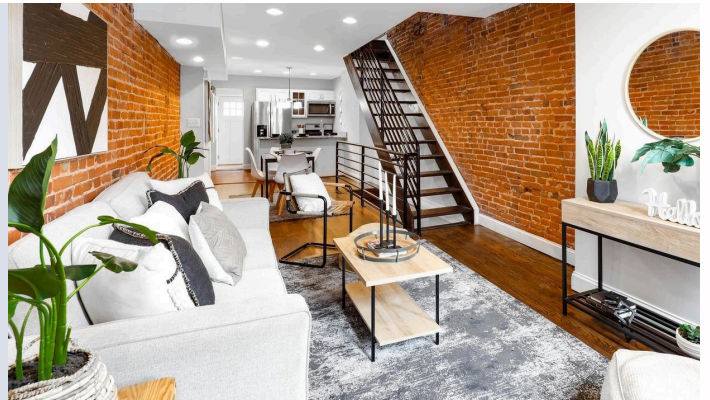
We work with a network of professionals who can help get your home market-ready! From paint to re-arranging furniture—we have you covered.

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**53%**

of Sellers Agents said that staging decreased the number of days on the market

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**46%**

of Buyers said that staging increases the dollar value offered

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**83%**

of Buyers Agents said that staging made it easier for their buyers to visualize living in the home

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# SELL YOUR HOME FASTER

Here are simple tips to help you sell your home faster. Start in one room and make your way around the house.

## BEDROOMS

- Depersonalize bedrooms and decorate in a neutral scheme.
- Make sure that the beds are made and the linens are clean.
- Organize your closets, remove unnecessary items and put them in storage.
- Turn off all ceiling fans

## KITCHEN

- Microwave a small a small dish of vanilla for 20 secs before a showing and place in an out-of-the-way place.
- Highlight an eat-in area in your kitchen with a table set for dinner.
- The kitchen should always be spotlessly clean including oven, stove top, and counters.
- Expand your counter space by removing small appliances.

## BATHROOMS

- Do not leave used towels out and wipe down the sinks and shower areas after each use.
- Re-caulk the tub if the caulk is not sparkling white.
- Repair or replace broken tiles in the shower/tub.
- Replace shower curtains and keep them clean.
- Put out fresh towels and decorative soaps.
- Close all toilet seats

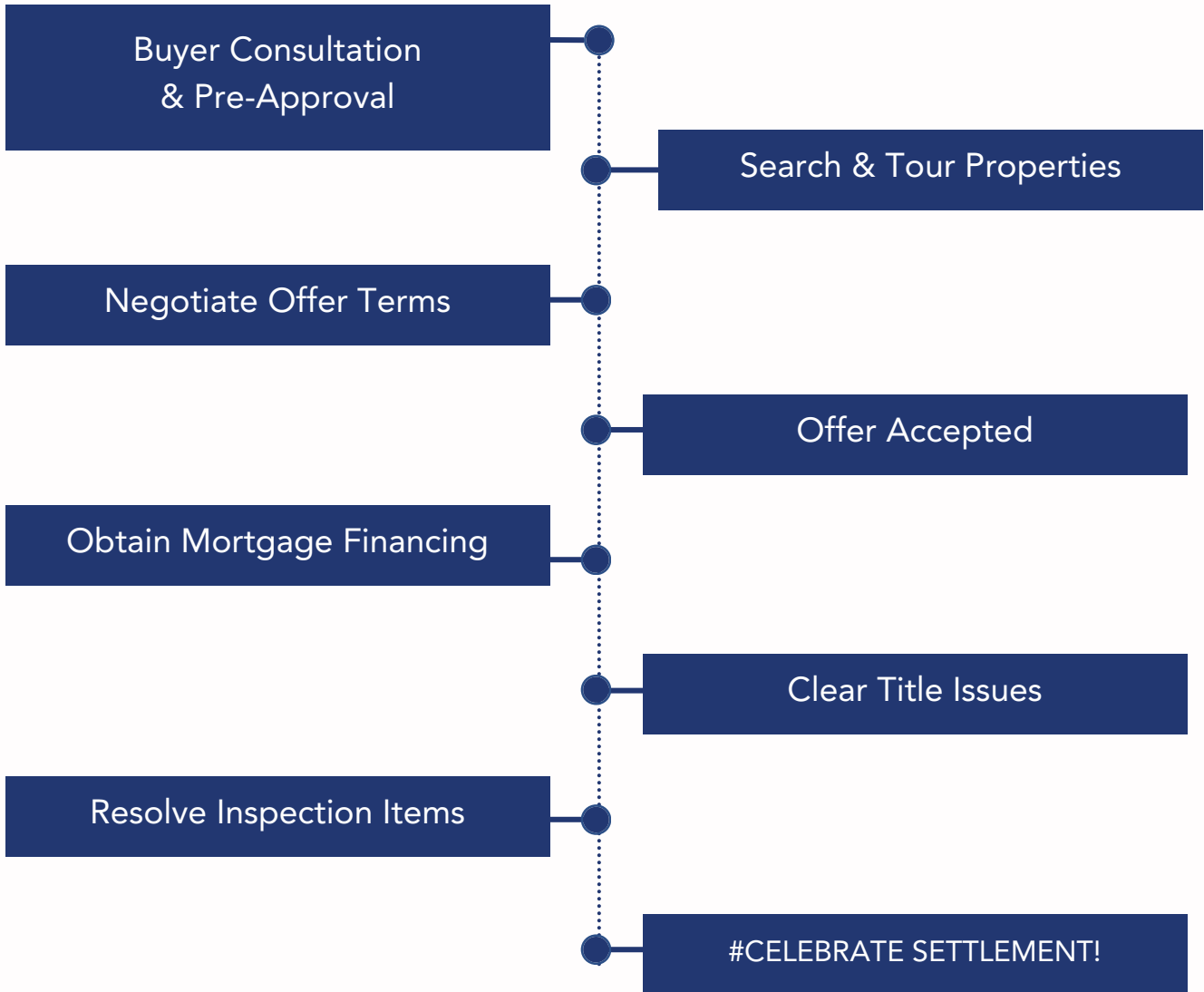
## OUTSIDE

- Keep the yard mowed and raked at all times.
- Use flowering plants to dress up the yard, walkways, and patio.
- Make sure the garage door opens easily. Fix and paint garage door if necessary.
- Trees and shrubs should be trimmed and pruned.
- Use a new doormat.
- Be sure the front door and screen door works perfectly.

## GENERAL UPKEEP

- Open the draperies, pull up the shades, and let in the sunlight.
- Turn on all lights, day or night, and install higher-wattage light bulbs to show your home in the best light possible.
- Keep your home dusted and vacuumed at all times.
- Replace the carpet.
- Air out your home for 30 minutes before showings.
- Put family photos in storage.
- Remove all unnecessary personal items and furniture
- Paint all interior walls a neutral color to brighten the home and make it look bigger.
- Wash all windows inside/out.
- Remove and hide excess extension cords and wires.
- Remove all smoke/pet odors.
- Make a plan for pets during photos and showings

# HOME BUYING PROCESS



# HOMEBUYING TERMS

## **Appraisal**

A report highlighting the estimated value of the property, completed by a qualified 3rd party. This is typically done for the benefit of the buyer to ensure the property is worth what they are paying.

## **Condo/HOA Fee**

In addition to a mortgage, certain housing communities have a monthly fee associated with maintaining the common areas and amenities.

## **Closing/Settlement**

This is the final meeting where the buyer and seller sign the necessary paper work, complete the transaction, and take possession of the property.

## **Closing Costs**

The buyer and seller have expenses associated with the transaction other than that of the actual cost of the home. For example, the buyer has a variety of fees due for obtaining a new loan and the seller must pay commission to both agents.

## **Closing Disclosure (CD)**

A form that provides the final details about the mortgage loan. It includes loan Red Cedar Real Estate terms, projected monthly payments, and how much the closing costs will be.

## **Comparables (Comps)**

Homes in the area of interest that have recently sold/gone under contract with similar features.

## **Contingencies Conditions**

Which must be met in order to close. Contingencies are typically tied to a date, referred to as a deadline. If the contingency is not satisfied the contract may be canceled.

## **Debt To Income Ratio (DTI)**

A lender will look at a buyers debt versus income to determine the amount of loan they are eligible for and if they can repay their debt plus the home loan.

## **Down Payment**

A percent of the cost of the property that is paid up front as part of the mortgage.

## **Earnest Money Deposit**

The deposit made from the buyer to the seller when submitting an offer. The deposit is typically held in escrow\* by the title company. Upon closing, the money will generally be applied to the down payment of closing costs.

## **Escalation Clause**

A document submitted with an offer that will increase the offer a predetermined amount over other incoming offers, up to a maximum amount the buyer is willing to pay

## **Escrow**

This typically refers to funds that are held by a third party. For example, the title company will hold your EMD\* in escrow, and the lender will hold your property taxes\* in escrow

## **Home Inspection**

The process in which a professional inspects the seller's home for issues that are not openly apparent, then creates a report for the buyer to review.

## **Home Warranty**

An annual service that covers the cost of repairs or replacements to items covered in the plan; generally covers appliances like washer/dryer, water heater, and furnace.

# HOMEBUYING TERMS (continued)

## **Lien**

Liens on real estate are a common way for creditors to collect what they are owed. The most common is a mortgage lien, however, there are other liens as well attached to properties that could affect the sale of a property

## **Mortgage Insurance (MIP)**

Insurance applied to a mortgage loan that protects the lender in the event the borrower cannot repay their loan. This is usually not required if the borrower has 20% or more for the down payment.

## **Multiple Listing Service (MLS)**

The national list of real estate properties that are available for sale. These are the most reliable sources to receive up-to-date home listing information.

## **Pre-Approval**

The process in which a buyer must provide a mortgage professional the appropriate information on income, debts, assets, and credit that is required in order to write an offer on a property.

## **Proof of Funds**

A document submitted with a cash offer to prove that the buyer has the funds available to cover the purchase price and closing costs\*.

## **Property Taxes**

These are the taxes that are enforced by the city, town, county, and state government entities. These taxes are included in the total monthly mortgage payment and are held in escrow\*.

## **REO/Foreclosures**

Properties currently owned by a financial institution such as the bank that provided the loan to the previous owner. These properties often are not approved for standard financing.

## **Short Sale**

A situation when one or more third-party lien\* holders are willing to accept an offer for an amount less than the total lien balance.

## **Title/Deed**

A legal document proving current and proper ownership of the property. Also referred to as a Title Deed, this document highlights the history of property ownership and transfers.

## **Underwriting**

The process in which the potential home buyer is evaluated for their financial ability to obtain and repay a loan. This normally consists of employment verification, bank statement verification, and an appraisal\* of the property.





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