

Introduction

If you're reading this it's because you're thinking of selling your home but aren't quite sure where to start. The recent housing meltdown has been tragic for many people - perhaps even you - but it also means a whole new wave of buyers is out there - and all you need to do is attract them. Whether you are thinking of selling because you're downsizing or upsizing, renting or moving, or even because you need to sell for economic reasons, with interest rates still low and the economy improving again, it's a good time to sell.

Selling a house is complicated, but knowing the basics is half the battle. That's the purpose of this house selling guide - to show you the basics of selling your first home in an easy to use, easy to understand guide. This guide won't make you an expert of course, and that's where a realtor comes in. Realtors *are* experts with up-to-date information, and they understand how to navigate through the process of home selling. Hiring a realtor to sell your house will ensure that you get top dollar for it, that your transition is seamless, and best of all, you won't owe a cent until you actually sell the house. Besides, believe it or not, there are ways to reduce the commission you'll eventually pay!

Hint: Sell your current house before you buy a new house. Unless you have the resources to maintain two houses - and perhaps even two mortgages if you have a mortgage on your existing home - you're going to want to make sure your existing home is sold before you buy another.

Things to consider before selling

As you know, there has been a housing crash in the United States, and many experts say it will take years for the housing market to recover, so at first glance now is not the right time to sell. But like most things, it depends on a number of different things. Take a close look at your situation and decide if selling is your best option.

Why are you selling your home? Is selling now the right thing to do? Are you upgrading, moving to a different locale, getting married or breaking up, or just unable to afford the mortgage? Some situations require you to sell your home; if you've got a new job in another state, or it's getting too hard to maintain your house, or your family has outgrown your current home and you need the proceeds from the sale to put a down payment on your next home. Other situations may not require that you sell your home. If you've lost your job and can't afford the mortgage, is it possible to rent out your current home and live in a cheaper habitat till the market revives?

Selling when you're underwater. This is a rough situation to be in - it means you owe more than the house is actually worth in the current market. The bad news is that there are no ideal options, but the good news is that foreclosure is not the only option. Short selling is one option increasingly being used to get out from under mortgages people can't afford - in a nutshell it means selling for what you can get and negotiating with the bank for the balance. In a short sale, you'll still owe the bank money after the sale, and the bank can hold you liable for the full amount, reduce the amount you owe, or decide to forgive the debt completely.

Upgrading/Downgrading. If you've decided to downgrade, do you really have to sell your home in order to buy or rent a smaller home? If you don't have a hard

and fast reason to sell, this may not be the best time. If you've decided to upgrade, you may find that remodeling your present home could cost less than selling and buying another house. Consider building an addition, or if energy costs are a concern, look into greening your home.

Are you subject to capital gains tax? Capital gain is the amount you sell your home for minus the amount you paid for it (assuming it's a positive number). For example, if you bought a house in 1998 for \$200,000 and sell it today for \$300,000, your capital gain is \$100,000 ($\$300,000 - \$200,000 = \$100,000$). If you have **owned your home for at least five years and lived in the home for at least two of those five years, chances are you won't owe any capital gains**. On the other hand, if that doesn't describe you, you may incur early mortgage payoff penalties and capital gains tax. There are exceptions to the tax rule, like job change, divorce, the death of a spouse, and so on - so check with your accountant to be sure. Even if you're going to be taxed on your capital gain, however, it may not cost you anything. Married couples filing jointly can claim up to \$500,000 dollars in tax-free capital gains, and single sellers or married couples filing separately can make up to \$250,000 each in capital gains without being taxed. If you're married and your spouse dies, you can get the full \$500,000 of gains tax-free if you sell in the year following your spouse's death.

Real estate agent or FSBO?

Once you've decided to sell, the biggest question facing you is how. Do you list your home with a real estate agent or sell it yourself? If you sell it yourself, you'll save commission (usually 4% - 7% of the final sale price), but gain a ton of headaches. If you have lots of time to spare, you like steep learning curves, and you don't mind waiting for your house to sell, "For Sale By Owner" (FSBO) may

be the way to go. But before you choose the FSBO route, be aware of the problems you're going to face. They range from the annoyance of answering the phone and setting appointments for people who often won't show up, to navigating the morass of legal paperwork. Selling your home is not like selling a car - which explains why real estate agents are required to take intensive training and are licensed by a professional body.

FSBO - as an FSBO seller, you automatically have to combat a negative reputation as a tightwad or worse, dishonest. The reputation is probably not deserved in your case, but some FSBO sellers have been found trying to hide defects in their houses, and unfortunately this has tarred all FSBO sellers.

Second, you may be asked to provide a number of documents, like a Comprehensive Loss Underwriting Exchange (CLUE). A CLUE report is similar to a credit report, but with insurance-claims data, and it will reveal any claims you have made. You'll also almost certainly be subjected to intensive home inspections from any serious prospective buyers. This may happen even if you have an agent, but it's always more in depth for an FSBO seller. You'll also be required to come up with your own legal contract - there are a few sites on the internet, like [FindLegalForms](#), that offer the relevant forms for a price.

Third, you may need certification to sell your home, depending on the area you're in. If the home has town sewerage, is there an outstanding betterment affecting the property? For private sewerage (septic systems), many states require professional certification by a licensed inspector stating that the system is functioning within prescribed guidelines. Depending on the jurisdiction, smoke detectors, carbon monoxide detectors, and radon detectors have to be in place

inside the home to allow for a certification to be issued by the appropriate authority. If the water supply comes from a well, a water test may be required.

Fourth, all advertising is yours to worry about, from writing killer ads to finding and paying for advertising (Hint: putting a 3 line ad in the local paper doesn't usually cut it). Depending on how effective you want your advertising to be and how long your house is on the market, this may run into thousands of dollars. You also won't be able to advertise on the MLS network unless you pay a substantial fee.

Fifth, unfortunately buyers tend to think that FSBO sellers will come down that much more in price because you're not paying commission.

Finally, you'll also have to investigate all your own tax issues, legal issues, and research every step of the formal process of selling your home. Unless you have lots of time on your hands, using the expertise of a real estate agent is well worth the extra money.

Real estate agent - a good real estate agent will walk you through the process, do much of the actual legwork, and give you expert advice on how to squeeze the best bargain you can out of your sale. She or he knows how to market, negotiate, and often will coordinate everything for you - from home inspectors to escrow agents - and help you through the pitfalls of paperwork and legal issues. Plus, a real estate agent gives you access to the MLS listing service, which can only be used by registered realtors. Remember that real estate agents live and breathe home selling, and a good one will be able to help you get the best bang

for your buck in preparing your house for sale and negotiating with potential buyers.

Don't expect a realtor to do absolutely everything for you. He or she is not going to clean your house and stage it for you, or paint the window frames and fix the furnace, but if you're like most people you'll be glad you chose to work with an agent. As a home seller, a good real estate agent will earn you many times the 4% - 7% commission he or she will usually charge.

Some agents will agree to a fee reduction right off the bat, and others will discuss it, but nobody will feel upset that you asked. It's expected. Not only can you negotiate the commission, but some websites actually get agents to bid for your business by offering commission reduction. [Doorfly](#), for example, allows agents to bid against each other to see who will give you the biggest rebate. Try finding a lawyer or doctor who does that!

Choosing a Realtor

People often contact real estate agents before they do any legwork at all, and that's fine, but if you haven't found a real estate agent yet, don't wait any longer.

All real estate agents are required to take an in-depth course on all aspects of the profession, but not all agents are created equal. Successful agents make customer satisfaction their number one priority and put their customers' needs before their own.

You can look online for agents, like the [Doorfly](#) website mentioned above, and every real estate company has its own website as well. Or, alternatively, you can browse through [MLS](#) or [Zillow](#) to find agents predominant in your area.

There are other ways to find an agent too: Go to open houses and meet agents in a non-threatening manner, keep track of neighborhood signs to see who has the most, watch the real estate sections of your local newspaper (usually the Sunday edition) to see who specializes in the area you are interested in, or ask your friends to refer an agent.

When you find a likely candidate, make sure you ask the right questions before you decide. Some of the most important questions to ask are:

- *Are they a full time agent?* There is no right or wrong answer, but agents who are not full time may have some scheduling conflicts.
- *Do they have any assistants or a team?* If the answer is yes, find out who will be communicating with you.
- *Who do they represent in the transaction?* You want exclusive representation because "dual agency" restricts the agent from performing in the same manner as they would in representing one party.
- *How often will they communicate with you?* This question is critical, and the answer should be at least once a week.
- *Do they have references?* This answer should obviously be "yes," and most realtors will be able to give you a number of references.
- *What is their marketing plan?* They should supply a yard sign, high traffic web sites, and custom color flyers.

- *What do they expect from you as the seller?* If an agent expects you to participate in showing the home or open houses this should be discussed to avoid any problems in the future.

Preparing to sell your house

If you've determined that you have to move, the next step is to do your homework. If you're selling a home and moving to a new home in the same city, it probably won't make that much difference - you're selling when prices are low but you're also buying when prices are low so it's a straight across trade as long as you're careful. If, on the other hand, you're selling your home and moving to a different state or even a different city, it may matter quite a bit.

Where are you moving to? As of 2011, the sunshine states have been hardest hit in home prices, while other states have seen less of a housing downturn. That means if you're selling a home in California, which has seen a substantial decline in housing prices, and moving to Nebraska, which has seen less price decline, you'll be selling low and buying high. On the other hand, moving in the other direction - from Nebraska to California - may net you a real deal! The important thing is to be aware of what you're doing before you do it. Start by checking out the housing statistics at the [National Association of Realtors](#), or the [Mortgage Bankers Association](#) to keep up on the latest housing trends across the country. Then talk to professional - real estate agents spend every waking hour learning the market and most of them are willing to give you initial advice at no cost. Some will even give you a rebate if you choose to sell your house through them.

Be aware that federal, state and local laws require you to disclose any information you know that affects the property's value or desirability to prospective buyers. Buyers and their agents will request disclosure statements before they make an offer. These disclosures include:

- Physical condition - overall structural integrity of the home, including roof, foundation, electrical system, plumbing, sewer, insulation, etc.

- Health, safety, and environmental hazards - if you know of the existence in the house of asbestos, lead-based paints, radon, effects from natural disasters like floods, tornadoes, earthquakes, or any other cause, be prepared to disclose it.

- Legal condition - disclose the status of any pending lawsuits, and compliance with local building and zoning codes. Ask your real estate agent or attorney for the appropriate forms for your city and state.

Chances are the buyers are going to find out about any such defects anyway when they contract a house inspection, so be up-front about any such disclosures.

How Much Is Your House Worth?

Determining the price of your house is too important to get wrong. Where your final price eventually ends up depends on whether you need to sell it fast or can afford to wait for the right buyer, but your first step is to determine a price range within which you feel confident your house is valued in the current market.

Online estimates - Sites like [Zillow](#), [Eppraisal](#), or [Realestateabc](#) will give you free ballpark estimates based on automated valuations models (AVM) using publicly available information like comparable sales, property characteristics, tax assessments, and price trends. These sites also list recent sale prices and often have satellite photos of nearby homes available. Other sites, like [ElectronicAppraiser](#), charge a small fee for slightly more detailed reports. These analyses are also based on information you can access yourself, so while they may save time, you could do the work yourself if you have time to look up records.

Comparative Market Analyses - Comparative market analyses are prepared by real estate professionals and estimate a selling price for your house. These estimates are usually more accurate than online estimates because they're based on the agent's knowledge of the area, posted prices, and recent sales of comparable properties in your neighborhood. They also have the benefit of the real estate agent's knowledge of recent market dynamics (like foreclosures or underwater properties in the area) - something especially crucial in the current choppy market. A real estate agent will also take into consideration improvements you have made to the property since purchasing it - something no AVM can possibly do. A real estate agent will usually include this service at no cost once you agree to list with him or her.

Home Appraisal - A traditional home appraisal is the most complete home valuation product available. It's also the standard appraisal that lending institutions use to determine property valuation. A licensed appraiser will look through your home and give you a written report that includes the appraiser's opinion of value in the current market. Each report includes comparable sales,

the formulas used, and the qualifications of the appraiser. Make sure the appraiser you choose has state certification in addition to a license, at least three year's experience, and membership in a voluntary professional organization like the Appraisal Institute. You can find an appraiser on the internet, or ask a real estate agent for a recommendation.

Things to do to prepare your house

There are a number of things you can do to make your home more appealing to potential buyers; both practically and emotionally. Put yourself in their shoes - if you were the buyer, what practical things would you worry about? If you're in a northern climate, it might include the furnace and energy efficiency; in a southern climate, air conditioning. Everyone needs to worry about things like hot water tanks, wiring, plumbing, and systems that keep the house maintained. Curb appeal - refers to a good first impression - and the interior appearance of the house itself are also important, and tend to impact potential buyers on a more emotional level. How well the house "shows" throughout is an important part of the selling process. Something as insignificant as a coat of paint can set your house above an identical house next door.

The main thing to be aware of when preparing your house to sell is cost effectiveness. For example, don't build an elaborate \$30,000 fountain out of Italian marble in the front yard because you think it might look nice - you won't get your money back, and believe it or not some people won't like it. The best place to get home preparation advice is from a seasoned real estate agent. They have first hand experience and a great deal of

education in knowing which home improvements are the best bang for the buck, and they'll be able to apply that advice to your particular house.

Major Systems Repairs - Making repairs to major systems is costly and you won't likely see a full return on your dollar by fixing them. On the other hand, it's a good bet potential buyers are going to factor in the replacement cost of a hot water tank that's past its prime when they are deciding whether to buy your house. And you can advertise anything you replace as "new," thereby removing a potential objection right up front.

Renovations - These can be major or minor, but don't expect to make a killing on them. In fact you'll be lucky if you even recoup your cost on most renovations, although some do pay off in a higher selling price. Like major systems repairs, renovations may tip the scales when potential buyers are weighing the pros and cons of your house, but unlike major systems repairs, they also have an emotional impact - which means some renovations may actually make the sale for you. The renovations most likely to allow you to raise your asking price are:

- **Bathroom and kitchen renovation or remodeling** - these can either be major overhauls, involving all new cabinets and appliances; or minor refinements like recaulking a tub or replacing a faucet. Renovated kitchens and bathrooms usually give you the best bang for the buck. Not only will a 1978 Harvest Gold stove turn buyers off, but a new kitchen floor may turn them on!

- **Wall updates - Walls are usually easy to refresh with paint. Use a neutral color; you may think fluorescent orange is a great color for the east wall of the living room, but the wilder the color, the fewer people will like it - and the point is to make your renovations appeal to the largest number of people possible. Try to keep the colors light - it makes the rooms seem larger. If the walls in your house have been recently painted in a reasonably neutral color, then take the time to wash them - it costs almost nothing and makes the house look newer.**

- **Floor replacement - This can range in price, depending on what you do. The first floors you should replace are ones with old, ratty carpet. Unfortunately the first thing most viewers imagine when they see stains is how they got there, and the first thing they'll ask is if you have pets. Use your common sense in deciding if floor replacement is worth doing.**

- **Window replacement - these are especially important in colder climates, where energy efficiency is a concern, but old windows in wooden frames may also have issues like rot and mildew no matter where they are. Get professional advice as to whether you'll recoup your investment if you install new windows.**

- **Exterior renewal - this is a factor in curb appeal. The outside of your house is a first impression, and if it's not a good one it may be a last impression too. A complete re-siding is usually not a good idea, but repainting the outside of your house may add many times the cost of**

paint to your final price. You can usually stay with the existing color scheme, but if your house is pink or green with black polka dots you may want to choose a more neutral décor for the outside walls.

- **Landscaping - another factor in curb appeal. Ruts on the front lawn? Driveway seriously broken up? Landscaping is relatively inexpensive, and a few dollars can go a long way toward making your property look good from the outside. Always balance the cost by what you think you can add to the price of your house.**

- **Basement remodeling - again this is something to be careful with in terms of cost, but brightening walls or revamping dated paneling often pays off in a better overall presentation. If you have an unfinished basement, consider hiring a contractor to frame and insulate it.**

- **Add a deck or fence - will a new fence help make the house look newer or better maintained? Is your yard made for a deck but you never got around to building one? If you're handy enough to do it yourself and produce a professional looking final product, it may be something to think about.**

- **Attic remodel or development - if your attic has a high enough ceiling and enough room, turning it into a room is fairly inexpensive and will increase the amount of square footage you can advertise.**

Preparing for an open house

Preparing for an open house or for presentation is so important that entire businesses (called "stagers") focus on it. It's a different process from repairing or renovating, but it's just as important. A clean, presentable home will set you apart from the guy down the street who just puts a "for sale" sign on his front yard. Here are a few things you can do to put the best face on your house:

- Clean the windows - dirty, grimy windows will turn people off. Clean windows make your house look newer and better cared for. It takes a little elbow grease, but it pays off in presentation.
- Wash the exterior siding - outside walls are important for the same reason windows are - because clean exterior walls give the impression of good maintenance, pride of ownership, and a newer appearance. Power wash the siding at least once every 3 months while your home is on the market.
- Professionally clean the carpets - don't try to do this yourself. Hire a reputable company to come in, steam clean the carpet and raise the nap. Nothing makes a house look fresher than new-looking carpets.
- De-clutter - clutter zones are eye sores to buyers looking for the best value per square foot in a home. Keep piles of clutter down while showing your home and you're likely to sell it sooner.
- Put new comforters on all of the beds - spend a few dollars on stylish, up to date comforters that fit the ambiance of each room. It'll make the rooms look newer and fresher, and like all the other tips, it'll give the impression of good overall maintenance.

Negotiating a final price

Begin with a bottom line. Set limits on how much you're willing to accept for your home based on the property appraisal you had done earlier, how fast you need to sell the house, what your real estate professional suggests, and how much you can live with as a final price. While the appraisal price is a good guide, you have to be prepared for the fact that the negotiation process is a two way street, and that you're unlikely to get everything you want. Be flexible, but don't snatch at the first offer that comes along unless you absolutely need to sell the house *now*.

If you're using a real estate professional, he or she will manage the negotiation process under your direction. You will still have absolute control, but you'll never need to embroil yourself in tricky negotiations with someone who may be more familiar with the process than you are.

Informal offer - These usually take the form of vague offers that tend to disappear the minute things start to get specific, so don't spend a lot of time negotiating with these kinds of offers. They can sometimes be useful as an indication of interest, but they usually come from tire kickers who may have no interest in buying a house at all, much less yours.

Formal offer - Most real estate law is local or state, but a formal offer usually includes something called "earnest money," which is a deposit the buyer makes to indicate that she or he is serious enough to put cash on the line. Generally speaking, most real estate law says that if you accept the offer and the buyer tries to back out, you get to keep the earnest money.

A formal offer includes: The *proposed price, financing ability and contingencies, inspection contingencies, general contingencies, and a clear description of what the offer is for.* The offer(s) will almost always come with a time limit too.

A financing contingency means that the offer stands subject to the buyer's ability to secure financing. An inspection contingency means that the offer stands subject to a passing grade on a house inspection. General contingencies may be anything at all, from something as simple as painting a single room or removing an old freezer, to installing a new roof or filling in a pool in the back yard. The time limit is usually 24 hours to a few days, and the purpose of it is to ensure that the buyer's earnest money is not tied up for too long. What a time limit means is that you must reply within that time period or the offer expires.

Replying to a formal offer - When you reply to the offer you can accept it, reject it, or counteroffer. Accepting the offer is self-explanatory, but rejecting it may actually come into play as a bargaining technique. For example, the potential buyer may love the house, but is offering a lowball price to see how desperate you are to sell. Instead of replying with a counteroffer, an outright rejection signals to the buyer that you are willing to wait for a more serious offer from someone else, and the buyer may offer a price much closer to your asking price. Of course, the buyer may not be all that serious about the house or may have his or her own bottom line in mind, so be careful of using rejection as a bargaining technique if you need to sell the house quickly.

Counteroffer - A counteroffer is just what it sounds like. You have no choice in agreeing to a financing or inspection contingency - if the buyer can't get financing or the basement is crumbling, he or she obviously isn't going to buy the house -

but you can counteroffer based on the selling price or on a general contingency. For example, let's say you're asking \$200,000 and you're offered \$180,000 with a contingency that you repave the driveway. You can counteroffer with any combination of price and contingency - say \$190,000 with no changes to the driveway.

Expect to have to make several rounds of offers and counter offers with a prospective buyer before you both agree on a final price. If the potential buyer is dealing in good faith and is sufficiently interested in your house, you'll eventually arrive at a deal everyone can live with.

Home inspections

Chances are you're going to have to deal with a home inspection at some point after you've agreed to a price and conditions. A home inspection is different from a home appraisal, and is more concerned with structural problems than price. The good news is that the buyer pays for the home inspection - an indication that they're serious about purchasing it. The bad news is that it gives them an excuse to torpedo the deal if even one minor negative thing is found (usually this doesn't happen - if the buyer is willing to pay for a house inspection, they want the house).

Typically, a home inspection will include a fairly exhaustive analysis of the roof, basement, heating system, water heater, structure, plumbing, air-conditioning system, electrical, and other systems that may need repairs. A home inspection may also include general maintenance and fire and safety issues. It will not typically include things like code or zoning violations, permit research, property measurements or surveys, boundaries, easements or right of way, conditions of

title, proximity to environmental hazards, noise interference, soil or geological conditions, well water systems or water quality, underground sewer lines, waste disposal systems, buried pipes, underground water tanks, sprinkler systems or things of that nature. For more complete information, visit the [National Association of Home Inspectors](#). Most, but not all, states require a home inspector to be trained and licensed.

As a seller you should be aware that a home inspector will be looking for all of the above, but there are a few trouble areas that seem to worry buyers more than others. Among these are:

- Mildew stains and odors - If your basement is damp or has an odor to it, be aware that buyers will often walk away right then and there. Even if the mold is normal and harmless, kill it and fix the problem before the inspector arrives.
- Plumbing - The home inspector will check plumbing pressure by turning on multiple taps and flushing the toilet at the same time, so fix any leaks before the inspection takes place - it's usually inexpensive and avoids problems.
- Electrical wiring - The inspector will make sure the wiring is safe and adequate for the house. This usually includes a fair bit of detail, like looking for ground fault circuit interrupters in bathrooms and kitchens. These are mini circuit breakers that click off during a short circuit or overload.

- Heating and cooling systems - The inspector will analyze these and comment on their efficiency. While this is not a category that usually kills the deal, it can affect the price you get.
- Roofs and chimneys - Old shingles are one of the first things home buyers and home inspectors notice. If rot is found underneath the shingles, repairs will almost always be requested. Make sure the mortar and bricks on your chimney are in good condition and that the flashing around the base of the chimney is watertight.
- Structure and foundation - These repairs can be wildly expensive and a big enough problem can kill the deal. If you suspect you have a foundation problem, consult a contractor to see what can be done to fix it.
- Appliances - This is another category that won't likely kill the deal, but may affect the price. Try to update your appliances, and make sure smoke detectors are all working properly.

If the inspector finds a serious enough problem, it can either kill the deal or be presented to you in the form of a contingency. At this point you can either fix the problem or refuse to fix it. Don't make unreasonable repairs just because the buyer asks you to - if a roof is older but still waterproof, it's in good working order and doesn't require repair. The buyer may walk away, but there's usually room for movement both ways if she or he is dealing in good faith.

Hint - Keep in mind that a home inspection is almost certainly going to have a few negative comments, and that those are not always relevant to the contingency - an inspectors job is to make note of everything they see.

Closing costs

You can expect certain costs when all is said and done. They may include, but are not always limited to, the following:

- **Realtor Commission** - This is usually the biggest expense you'll have, but it's also the best investment you'll make. There's a 4% to 7% commission on the sale price of the house if you choose to go with an agent. For example, if you sell your house for \$300,000, the standard 6% commission will be \$18,000. That commission is split with the selling agent and covers all the work the agent does on your behalf. Remember to check out places like [Doorfly](#) to get excellent agents at sale price commissions.
- **Closing Costs** - These can add up to 2% to 5% of the purchase price and include title transfer, any county transfer taxes, escrow charges and other miscellaneous fees. The real estate rules that apply in your area determine who is responsible for paying what.
- **Property Taxes** - If you didn't pay all of your property taxes before you sell a house, a prorated tax amount will be included in closing costs.
- **Home Warranty** - Sometimes the seller buys a yearlong home warranty for the buyer, so be prepared for this.

- **Repairs on the House** - Although the buyer pays for the home inspection, you may want to get your own inspection and fix problems before putting your house on the market.

Conclusion

Congratulations - you now know the basic process of selling your first house, and hopefully you have a clearer idea of who is available to help you make it happen.

If your reason for selling your home is that you're having trouble making mortgage payments, the [US Department of Housing and Urban Development](#) (HUD) offers approved counselors who will give you free or low-cost services. They'll explain the entire home-selling process, including contracts, home inspections, hazard insurance, title and escrow, and they'll help you determine the best way to avoid foreclosure.

If you're selling your home for any other reason, realtors are always your best resource.