



St. Louis
Family Resources

Powered by

MORE
 **REALTORS**
MASTERS OF REAL ESTATE™



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Senior Real Estate Specialist (SRES)

Certified Probate Expert (CPE)



St Louis Family Resources

MORE Realtors (2006 to present)

With 15+ years of experience in residential real estate and over \$110 million in transactions , I have become an expert in home sales with an emphasis in senior transitions and probate.

Wells Fargo Home Mortgage

Area Manager (St Louis) (2002 to 2006)

Developed and managed a mortgage branch network of 24 branches, over 335 loan officers and over \$1 billion in loan originations.

Bank Of America Mortgage

Regional Manager (1994 to 2002)

Developed and managed a branch network over 4 states with loan originations over \$1 billion.

Commissions Are Negotiable

Can I pay less than 6%?

Since starting in real estate in 2006, I've worked with many clients who have paid commissions both below and above 6%. Recently, several class-action lawsuits targeted the National Association of Realtors and major brokerages, including HomeServices of America (Berkshire Hathaway HomeServices), Keller Williams, Re/Max, and Anywhere (formerly Realogy, which owns Coldwell Banker, Century 21, and other brands). These cases resulted in a \$1.785 billion judgment and mandated changes to the way commissions are handled, promoting greater transparency. Now, sellers pay their listing agent, and buyers pay their buyer's agent—though sellers may still negotiate to cover some or all of the buyer's agent's fee as part of the contract.

Professional Real Estate Fees Are Negotiable

There is no “set fee” or standard commission structure in this market—rates vary by brokerage. My listing fee ranges from **1% to 3%**, tailored to your specific transaction.

My Fee

When you list with me, I personally cover all expenses for photography, marketing, and exposure, both online and offline. You owe nothing upfront, and if the home doesn't sell, you pay nothing.

How Commissions Work in Today's Market

To simplify the commission process, remember that:

Both listing and buyer agent fees are negotiable.

The **Listing Contract** sets the commission for the listing brokerage.

The **Purchase Contract** may include a buyer's request for the seller to cover part or all of the buyer's agent fee—or none at all.

As the seller, you can accept, reject, or counter these requests, just as you would with price, closing date, or other contingencies.

At closing, the total agreed-upon commission—whether negotiated in the Listing or Purchase Contract—is paid to the listing brokerage, in this case, **MORE Realtors**. MORE Realtors then distributes the payment to the listing agent and, if applicable, the agent or brokerage representing the buyer.

Buyer's Agent Fee: Optional but Strategic

While you are not required to pay a buyer's agent or transaction broker, doing so may increase buyer interest. Some buyers might not have the financial resources to cover a down payment, closing costs, and their agent's commission. Offering this assistance can expand the pool of potential buyers.

Final Thoughts:

When negotiating with your listing agent, you'll agree on a listing fee. Later, as part of the Purchase Contract, a buyer may ask you to help with their agent's commission. You can accept, reject, or counter this request, treating it like a **seller concession**—similar to covering part of the buyer's closing costs.

CLOSING COSTS EXPLAINED

Prior to calculating your profits from sale, you will need to take care of the closing expenses. The Listing Agreement details your transactions closing costs.

Closing costs typically range from 3-8% of the home's sale price (not including mortgage payoffs, liens, judgements, etc).

Typical Closing Cost for Sellers:

- Prorations (Taxes, Sewer Lateral, Utilities)
- Commissions
- Title Charges
- Additional Settlement Charges (Sewer)
- Transfer tax or other government fees
- HOA transfer fee
- Trustee letter
- Closing protection letter
- Exchange fees
- HOA assessments

Note: You should also consider capital gains tax, home warranty for the buyer and your moving expenses.

HOSTING *OPEN HOUSES*

BENEFITS OF OPEN HOUSES

- Allows buyers to see the home in person
- Let's buyers immerse and picture themselves in the home
- Motivates buyers to explore the neighborhood
- Inquire about details of the home not mentioned online.
- Make an offer on the home.
- Share benefits not mentioned on the listing page.
- Receive immediate feedback.



DIGITAL MARKETING STRATEGIES

Since the internet is the leading channel that buyers use to find the home they purchase, we will market your home on the following websites, social media networks and our contact database:

LISTING COPY We'll make your listing shine by using enticing copy, professional photos and videos of your home. Highlight neighborhood perks to boost your home's perceived value.

MOBILE APPS To maximize access to your listing it will be added to our and third party apps.

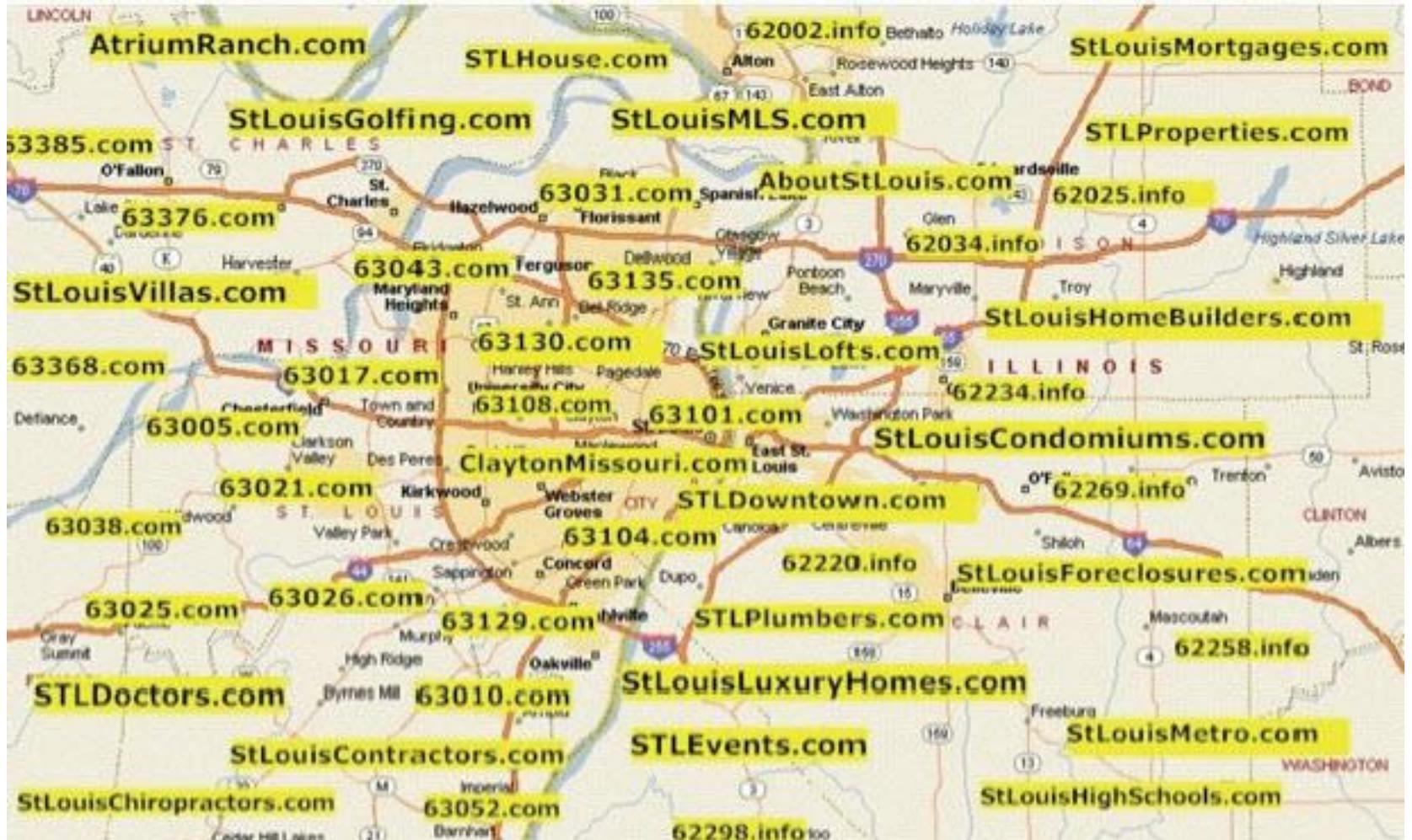
WEBSITES To maximize exposure for your listing, it will be added to our tremendously successful website, the MLS website and third party websites.

SEARCH ENGINE OPTIMIZATION Potential homebuyers will be able to easily discover and access your listing online via search engines.

SOCIAL MEDIA With a robust following, we will promote your listing on all our social media networks.

EMAIL & TEXT There are thousands of local contacts in our database that I will promote your listing to and motivate potential buyers to purchase your listing.

WE ARE EVERYWHERE IN THE INTERNET



LISTING YOUR *HOME*

ONLINE AND OFFLINE CURB APPEAL

To generate the most interest for your home, improving your home's curb appeal matters – online and offline. Curb appeal is the physical appearance of a home's exterior. It's the first thing buyers see before entering your home and it leaves a lasting impression. This is crucial for attracting new buyers and drive-by prospects, as well as increasing the perceived value of your home.

HIGHLIGHT NEIGHBORHOOD PERKS

BUSINESS & STORES

PROXIMITY TO NATURE

RESTUARANTS

PROXIMITY TO AIRPORT

SCHOOLS

PROXIMITY TO FREEWAY

PARKS





STAGING

The cost of staging will be less than your first price reduction.

Staging is a common strategy used to show off your home. It also help potential buyers visualize themselves living in the home and increases online requests for showings. Staging can also increase the dollar value offered on a home and decrease the time on market. I can manage this process for you.

BENEFITS OF STAGING

HIGHER-QUALITY OFFERS

INCREASES VALUE

POSITIVE FIRST IMPRESSION

SHOWS OFF POTENTIAL

VISUALIZATION OF SPACE

MORE APPEALING PHOTOS

TYPICALLY LOWERS D.O.M.

START PACKING EARLIER

PROFESSIONAL IMAGING

This cannot be overstated – professional images are a must. It is the first impression a buyer has of your property. If the pictures are not fantastic, the buyer will likely not come see your property. I have my own crew that I use for photos and videos. They understand the expectations.

PREPARE YOUR HOME FOR MARKET

TIPS FOR PREPARING YOUR HOME

DECLUTTER

Clear surfaces, store non-essential items/furniture, donate unwanted items, or trash it.

DEEP CLEAN

Clean everything – surfaces, floors, paths, driveway, siding, windows, doors, walls, appliances, patio, bathrooms, etc. Then organize them.

DEPERSONALIZE

Remove any portraits and family photos into storage.

TOUCH UP

Patch holes in walls, paint as needed, apply caulk as needed, etc.

REPAIR & REPLACE

Replace anything that cannot be fixed – plumbing, electrical, HVAC, light bulbs, etc.

MAXIMIZE NATURAL LIGHT

Trim outdoor plants in front of windows, clear furniture from windows.

ELIMINATE BAD ODORS

Neutralize unwanted odors from furniture, carpet, rugs, etc.



PRICING YOUR *HOME*

COST, PRICE & VALUE ARE NOT INTERCHANGEABLE

Cost is past, price is present and value is in the eye of the beholder.

FACTORS THAT AFFECT PRICING

- ✓ Comparable Homes
- ✓ Location
- ✓ Size & Usable Space
- ✓ Age & Condition
- ✓ Updates & Upgrades
- ✓ The Market, Demand & Supply
- ✓ Economic Indicators
- ✓ Interest Rates

BENEFITS OF PROPER PRICING

- ❖ Faster Sale
- ❖ Motivates Buyers
- ❖ Higher-Quality Responses
- ❖ Better Offers





IF PRICED TOO HIGH

- SCARE OFF POTENTIAL BUYERS (DECREASE BUYER POOL)
- LESS INQUIRIES FOR SHOWINGS
- LESS OFFERS OR NONE AT ALL
- LOW-QUALITY OFFERS
- MORE DAYS ON MARKET (COULD MISS DESIRED CLOSE TIME FRAME)

IF PRICED TOO LOW

- LESS VALUE FOR YOUR HOME
- COULD CREATE THE WRONG PERCEPTION ABOUT THE HOUSE
- MORE DAYS ON MARKET – (COULD MISS DESIRED CLOSE TIME FRAME)
- ATTRACT THE WRONG TYPE OF BUYER

THE *HOME SELLING* PROCESS

CHOOSE AN IDEAL CLOSE DATE

LIST HOME ON THE MARKET

RESEARCH THE MARKET
& HOME SELLING PROCESS

EXECUTE MARKETING PLAN
& OPEN HOUSES/SHOWINGS

HIRE A REAL ESTATE PROFESSIONAL

GET, EVALUATE
& ACCEPT OFFERS

PRICE YOUR HOME

UNDER CONTRACT & CLOSING

PREPARE YOUR HOME FOR MARKET*
STAGING/CURB APPEAL

MOVE OUT

*This should include a comprehensive presale building inspection.

HOME SELLING *GAME PLAN*

MARKETING GAME PLAN

As an experienced residential real estate broker, I have proven marketing strategies that we implement to get your listing in front of as many ideal home buyers as possible, as quickly as possible. I've also cultivated a strong network of consumers and business partner experts that I leverage to find a buyer quickly. In addition to my robust network, we will also market your listing where home buyers are known to find the home they purchased. According to the National Association of Realtors **Profile of Home Buyers and Sellers** report:

The First Step Taken During the Home Buying Process:

- 41% Looked online for properties for sale
- 20% Contacted a real estate agent
- 11% Looked online for information about the home buying process
- 8% Contacted a bank or mortgage lender
- 4% Drove by homes/neighborhoods
- 3% Visited open houses





OUR
STORY

VALUES

Trust, Transparency and Integrity

MISSION

At St Louis Family Resources our mission is unmistakable: to become the ultimate symbol of real estate expertise and authority by guiding buyers and sellers through the complex and ever-changing real estate landscape with confidence.

SERVICES

We go above and beyond, exceeding expectations, and forging relationships that stand the test of time. We understand that in the world of real estate, it's not just about transactions – it's about transforming lives and creating legacies.