

HOME SELLING GUIDE



Real Estate Mortgage Title Insurance



BLACK DIAMOND
GROUP

www.blackdiamond.group

440.724.0271

jeniferblack@howardhanna.com

THANK YOU

Thank you for considering Black Diamond Group to sell your home. We realize that there are many agents to choose from, and we appreciate the opportunity to serve you. Our goal is to make this experience as rewarding as possible for you.

Selling your home can feel like an overwhelming process, but we want you to rest assured that you will be in good hands with our team. We will be there every step of the way to field any questions you may have, provide advice, and will stay in communication with you throughout the entire course of the sales process.

After all, we want to be much more than just your Realtors—we want to build a relationship based on trust, respect and clear communication. We're looking forward to working with you, and we are confident that we will accomplish the sale of your home as quickly and profitably as possible!

Thank you again for your trust and consideration. Please feel free to contact us at any time—your satisfaction is our highest priority.

Jenifer Black, Realtor
Black Diamond Group

OUR TEAM



Angie Black, REALTOR®

- 30+ years of experience
- Accredited Buyer Representative
- Certified Residential Specialist
- Graduate Senior Appraiser
- Homes of Distinction Agent
- Consistently recognized as a top performer in sales and customer service



Jenifer Black, REALTOR®

- Certified New Home Specialist
- Professional Property Stager
- Residential Construction Certified
- Residential Relocation Specialist
- Consistently recognized as a top performer in sales and customer service



**Sue Balsom
REALTOR®**



**Doug Black
REALTOR®**



**Casey Gruden
REALTOR®**



**Alyson
Krasniewski
REALTOR®**



**Blair Mooney
REALTOR®**



**Cheryl Pietrafese
REALTOR®**

10 REASONS WHY YOU NEED US

1. **We will help get your house ready to sell.** From point-of-sale inspections to maintenance items to staging, we have the expertise to help you get the most money for your home.
2. **We will help you price your home.** Using our in-depth knowledge of the marketplace, we will help you determine the best pricing strategy to meet your personal objectives.
3. **We are marketing experts.** We will aggressively market your property to other real estate agents and the public.
4. **We work with qualified buyers.** Realtors work with pre-approved buyers who have the credit and funds to purchase your home.
5. **We take the hassle out of selling your home.** From scheduling showings, to answering buyer questions and obtaining feedback, to printing flyers and hosting open houses, we take care of the details so that you don't have to.
6. **We are skilled negotiators.** We will help you objectively evaluate offers and will work to get you the best price and terms for your house. But our job doesn't stop at a signed contract. We will help you negotiate through the inspections and contingencies too!
7. **We put emotions aside.** Selling a home can be stressful and there are many personalities involved. We will advocate for you while bringing objectivity to the process.
8. **We take care of the paperwork.** There are a lot of details that have to be monitored throughout the sale. We will work closely with the buyer's agent, the title company and the lender to make sure that deadlines are met and your house closes on time.
9. **We aren't done until it closes.** Home sales are complicated, and there are many things that can go wrong. With 30+ years in the business, we are adept at solving difficult problems and keeping deals together that may have otherwise fallen apart.
10. **We earn our keep.** Studies show that homes listed by Realtors sell faster and for more than those sold by owner. And remember—we don't get paid until your house is sold!

100% MONEY BACK GUARANTEE

A value-added program available exclusively from Howard Hanna. If for any reason the buyer of a home listed by Howard Hanna is not satisfied, we will buy back the home for 100% of the purchase price.



Benefits Home Sellers

- Sets your home apart from others in the market
- Assurance that Howard Hanna believes in the value of your home
- Your home sells faster than competing properties
- Your home sells for the highest fair market value

Benefits Home Buyers

- Provides them with the confidence in the value of the home
- Reassures out-of-town buyers who are unfamiliar with the local area
- Unlike any other real estate company, Howard Hanna stands behind your home purchase for 100% of the value

* Restrictions apply. Please contact Howard Hanna Real Estate Services for program details and eligibility requirements.

HOME WARRANTY PROTECTION

Sellers can protect the equity investment in their home with an HAS Home Warranty. A warranty placed during the listing period can eliminate many "out-of-pocket" expenses sellers often experience from unexpected breakdowns and repairs to mechanical systems and appliances.

Seller coverage is FREE to the seller for up to 12 months when they commit to purchase coverage for the buyer at closing. If the property never closes, the seller owes nothing, even if claims were paid.



Benefits

- Coverage while your home is on the market. Mechanical system failures are covered during the listing period for up to one year. This means if something goes wrong, you can continue to concentrate your efforts on selling your home instead of worrying about repairs.
- A powerful marketing tool. Buyers prefer to buy a house that includes a home warranty. In fact, research shows that 8 out of 10 buyers prefer to buy a warranted home. It's added incentive that gives you the edge and sets your home apart from the competition.
- Help prevent post-sale disputes. If an unexpected failure occurs in the home after the sale, the buyer will turn to HAS to solve the problem.

Avoid the worry and inconvenience of dealing with unexpected home repairs. With Howard Hanna Real Estate Services and our exclusive home warranty partner, HAS Home Warranty, you'll get reliable protection backed by exceptional service.

Home Warranties can be purchased from HSA – www.onlinehsa.com • 800.367.1448

PREPARING YOUR HOME



Your home has just one chance to make a great impression on each potential buyer. And it can! The following tips can help you to sell your home more quickly and at a better price.

First impressions are lasting. Make sure that the yard and front entrance are clean and inviting.

Decorate for a successful sale. Why try to tell prospects how your home could look when you can show them? Neutral colors fit with **any buyer's color scheme, and a touch of new paint will often result in a quick, profitable sale.**



Repairs can make a big difference. Leaky faucets, loose knobs, sticking doors and windows, warped cabinet drawers and other minor flaws detract from home value. Have them fixed. When prospects see things that need attention, they begin to worry about **things they can't see.**

Safety first. Keep stairways clear. Avoid a cluttered appearance and possible injuries.

Make closets look bigger. Neat, orderly closets show that the space is ample.



Kitchens and bathrooms help sell homes. Make these rooms sparkle!

Arrange bedrooms neatly. Remove excess furniture. Use attractive bedspreads and freshly laundered curtains.

Remove items that are not for sale. If you plan on taking your chandelier with you, take it down before you list your house. This will eliminate potential problems during negotiations.

NEUTRALIZING HOUSEHOLD ODORS

Fragrances in your home should be on the edge of perception—clean and inviting, but not overpowering. Fresh, natural aromas are much more appealing than harsh chemical smells. Below are some natural deodorizers for neutralizing common household odors.

Baking Soda. Sprinkle some baking soda on your carpets and sofas. Let it sit for 15-30 minutes, then vacuum it up.

Vanilla. Make your prospective buyers and guests feel at home by leaving carefully hidden, open jars of vanilla extract around the house.

Citrus. Toss some lemon or orange rind in the garbage disposal while it runs to freshen the kitchen. Simmer a few sprigs of rosemary, a teaspoon of vanilla and a couple of lemon slices in a pot to have your entire home smelling great. Dab cotton balls in grapefruit scented essential oils and place them in a bowl on a bathroom shelf.

Pine. Around the holidays, many people love the smell of fresh pine. Consider a real tree or rope garland. The wonderful smell will fill your home and put buyers in a holiday mood.

Coffee. Put coffee grounds in a sock to freshen a closet, or place a candle in a bowl filled with French vanilla coffee beans to make the whole room smell wonderful.

Dryer Sheets. Place dryer sheets anywhere that needs a little extra deodorizing—the bottom of trash cans and laundry hampers, or inside a pair of stinky shoes.

Charcoal. Great for absorbing moisture and odor in musty basements. You can sew pouches for them out of dish towels, or just place a few bricks in an aluminum pie pan. Make sure to buy the kind without lighter fluid!



HOME PREP CHECKLIST

Your home's curb appeal

- ☐ Mow lawn
- ☐ Trim shrubs
- ☐ Edge gardens and walkways
- ☐ Weed and mulch
- ☐ Sweep walkways and driveway, remove toys
- ☐ Add color and fill in bare spots with plantings
- ☐ Remove mildew or moss from walls or walks with bleach and water or other cleaner
- ☐ Take stains off your driveway
- ☐ Stack woodpile neatly
- ☐ Clean and repair patio and deck area
- ☐ Remove any outdoor furniture not in good repair
- ☐ Make sure pool or spa sparkles
- ☐ Replace old storm doors
- ☐ Check for flat-fitting roof shingles
- ☐ Repair broken windows and shutters, replace torn screens, make sure frames have solid caulking
- ☐ Hose off exterior wood and trim, replace damaged bricks or wood
- ☐ Touch up exterior paint, repair gutters and eaves
- ☐ Clean and remove rust from any window air conditioning units
- ☐ Paint the front door and mailbox
- ☐ Add a new front door mat and a seasonal door decoration

- ☐ Shine brass hardware on front door, outside lighting fixtures, etc.
- ☐ Make sure doorbell is in good working order

General Interior Tips

- ☐ Add a fresh coat of interior paint in light, neutral colors
- ☐ Shampoo carpeting, replace if necessary
- ☐ Clean and wax hardwood floors, refinish if necessary
- ☐ Clean and wash kitchen and bathroom floors
- ☐ Wash all windows, vacuum blinds, wash window sills
- ☐ Clean the fireplace
- ☐ Clean out and organize closets, add extra space by packing clothes and items you won't need again until after you've moved
- ☐ Remove extra furniture, worn rugs, and items you don't use; keep papers, toys, etc. picked up—especially on stairways
- ☐ Repair problems such as loose door knobs, cracked molding, leaking taps and toilets, squeaky doors, closets or screen doors which are off their tracks

The Living Room

- ☐ Make it cozy and inviting, discard chipped or worn furniture and frayed or worn rugs

HOME PREP CHECKLIST

The Dining Room

- ☐ Polish any visible silver and crystal
- ☐ Set the table for a formal dinner to help viewers imagine entertaining here

The Kitchen

- ☐ Make sure appliances are spotless inside and out (try baking soda for cleaning Formica stains)

The Bathrooms

- ☐ Remove all rust and mildew
- ☐ Make sure tile, fixtures, shower doors, etc., are immaculate and shining
- ☐ Make sure all fixtures are in good repair
- ☐ Replace loose caulking or grout
- ☐ Make sure lighting is bright, but soft

The Master Bedroom

- ☐ Organize furnishings to create a spacious look with well-defined sitting, sleeping, and dressing areas

The Garage

- ☐ Sell, give away, or throw out unnecessary items
- ☐ Clean oily cement floor
- ☐ Provide strong overhead light
- ☐ Tidy storage or work areas

The Basement

- ☐ Sell, give away, or throw out unnecessary items
- ☐ Organize and create more floor space by hanging tools and placing items on shelves
- ☐ Clean water heater and drain sediment
- ☐ Change furnace filter
- ☐ Make inspection access easy
- ☐ Clean and/or paint concrete floor and walls
- ☐ Provide strong overhead light

The Attic

- ☐ Tidy up by discarding or pre-packing items stored in attic
- ☐ Make sure energy-saving insulation is apparent
- ☐ Make sure inspection access is easy
- ☐ Provide strong overhead light

PREPARING FOR PHOTOS

GENERAL

- ☐ Thoroughly clean whole house (vacuum carpet, mop hardwood and tile floors, clean countertops, clean windows)
- ☐ Turn all overhead lights and lamps ON
- ☐ Replace any burned out light bulbs
- ☐ Turn all ceiling fans, TVs and monitors OFF
- ☐ Open blinds and window treatments
- ☐ Remove personal photographs
- ☐ Remove small floor rugs and mats
- ☐ Place all shoes/jackets in closets

EXTERIOR

- ☐ Close garage doors
- ☐ Remove cars from driveway and front of home
- ☐ Clean up landscaping
- ☐ Remove empty planters
- ☐ Use broom to remove any cobwebs
- ☐ Remove visible water hoses
- ☐ Remove toys, soccer goals, etc.
- ☐ Tidy up outdoor tables/chairs/cushions
- ☐ Pillows/cushions should be fresh, not faded
- ☐ Clean pool and hide pool cleaning supplies
- ☐ Turn on fountains/water features
- ☐ Remove trash cans

BATHROOMS

- ☐ Clear countertops completely. No soap, toothbrushes, medication, etc.
- ☐ Put toilet seats down
- ☐ Close closet doors
- ☐ Remove shampoo, soap, loofahs, etc. from showers and tubs
- ☐ Remove dirty towels—leave out only new, unused towels
- ☐ Remove floor mats

BEDROOMS

- ☐ Make beds, including decorative pillows if available
- ☐ Clear nightstands of all personal items
- ☐ Store away phone/tablet charging cables
- ☐ Remove all clutter from top of dressers
- ☐ Removing items from under beds that may show

KITCHEN

- ☐ Clear countertops completely
- ☐ Clear refrigerator of magnets, photos, etc.
- ☐ Hide garbage cans in pantry or closet
- ☐ Remove dishes from sink

DINING ROOM

- ☐ Clear table, dust and polish top
- ☐ Feature one centerpiece
- ☐ Straighten all chairs and space them evenly
- ☐ Remove child seats/booster chairs

LIVING ROOM/FAMILY ROOM

- ☐ Remove stacks of magazines, mail, etc.
- ☐ De-clutter fireplace, mantel/hearth
- ☐ Fluff and arrange furniture pillows
- ☐ Remove kid's toys

PETS

- ☐ Place food and water bowls in closet
- ☐ Place pet beds/toys in closet
- ☐ Use lint roller on furniture to remove pet hair
- ☐ Contain pets in crate or outside
- ☐ Clear back yard of pet waste/toys

COST VS. VALUE REPORT

COST VS. VALUE 2015

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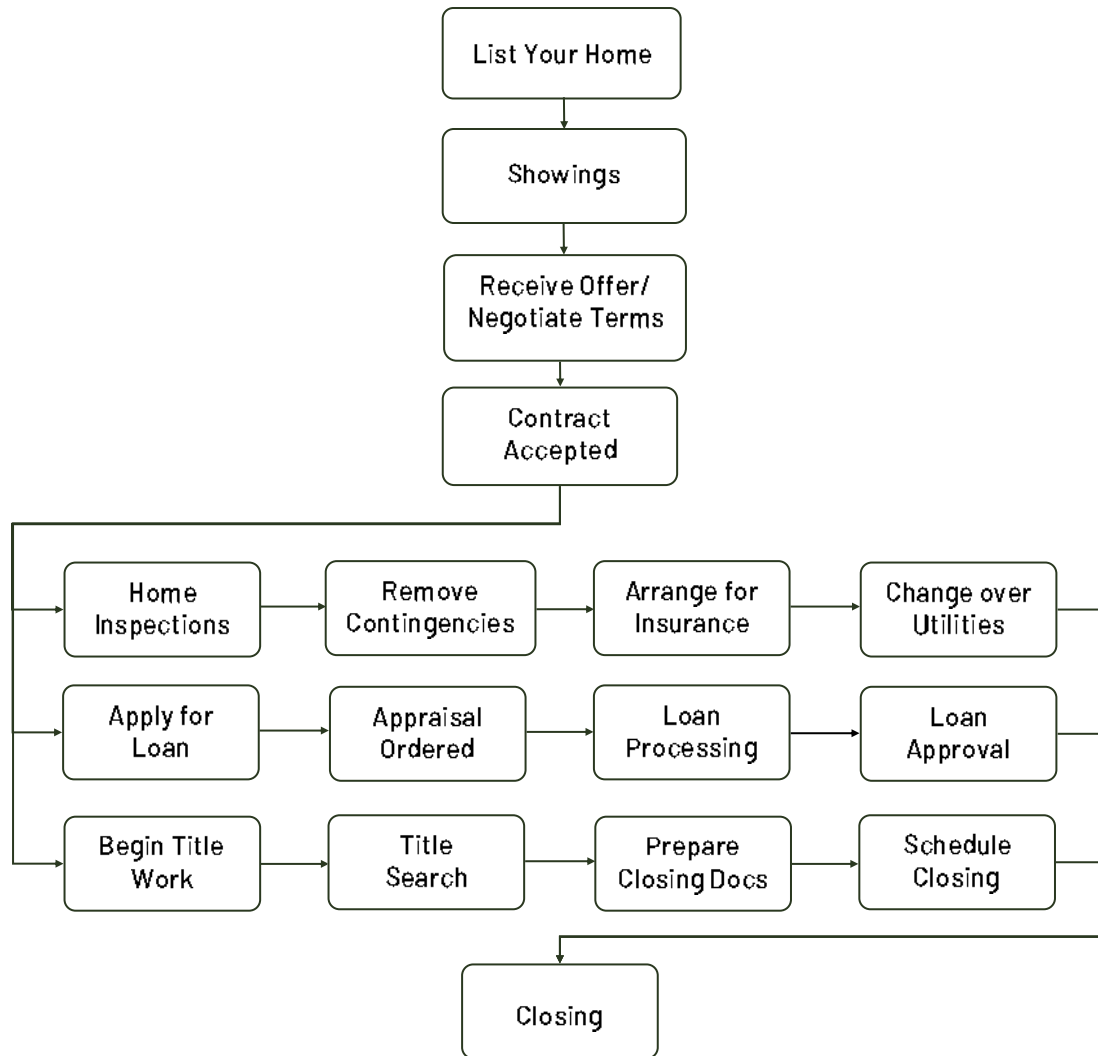
Cleveland, OH

PROJECT TYPE	CLEVELAND			EAST NORTH CENTRAL			2015 NATIONAL AVERAGES		
MIDRANGE	Job Cost	Resale Value	Cost Recouped	Job Cost	Resale Value	Cost Recouped	Job Cost	Resale Value	Cost Recouped
Attic Insulation (fiberglass)	\$1,280	\$1,052	82.1%	\$1,275	\$1,236	97.0%	\$1,268	\$1,482	116.9%
Backup Power Generator	12,957	8,133	62.8%	12,883	6,936	53.8%	12,712	7,556	59.4%
Basement Remodel	69,967	47,198	67.5%	69,921	42,643	61.0%	68,490	48,194	70.4%
Bathroom Addition	43,177	27,954	64.7%	43,411	22,743	52.4%	42,233	23,727	56.2%
Bathroom Remodel	18,262	12,643	69.2%	18,383	10,991	59.8%	17,908	11,769	65.7%
Deck Addition (composite)	16,948	11,155	65.8%	16,901	9,539	56.4%	16,798	10,819	64.4%
Deck Addition (wood)	10,299	7,998	77.7%	10,468	6,974	66.6%	10,471	7,850	75.0%
Entry Door Replacement (fiberglass)	3,141	2,609	83.1%	3,136	2,429	77.5%	3,126	2,574	82.3%
Entry Door Replacement (steel)	1,353	1,130	83.5%	1,342	1,090	81.2%	1,335	1,217	91.1%
Family Room Addition	89,139	63,608	71.4%	88,379	56,367	63.8%	86,615	58,807	67.9%
Garage Door Replacement	1,660	1,480	89.2%	1,677	1,343	80.1%	1,652	1,512	91.5%
Major Kitchen Remodel	60,533	49,521	81.8%	60,689	38,626	63.6%	59,999	38,938	64.9%
Manufactured Stone Veneer	7,532	6,667	88.5%	7,534	5,881	78.1%	7,519	6,988	92.9%
Master Suite Addition	118,299	71,118	60.1%	117,828	68,587	58.2%	115,810	74,224	64.1%
Minor Kitchen Remodel	20,486	18,094	88.3%	20,477	15,057	73.5%	20,122	16,716	83.1%
Roofing Replacement	20,028	14,960	74.7%	20,173	13,055	64.7%	20,142	14,446	71.7%
Siding Replacement	14,192	10,658	75.1%	14,252	9,573	67.2%	14,100	10,857	77.0%
Two-Story Addition	172,985	133,304	77.1%	172,109	112,171	65.2%	171,056	118,555	69.3%
UPSCALE	Job Cost	Resale Value	Cost Recouped	Job Cost	Resale Value	Cost Recouped	Job Cost	Resale Value	Cost Recouped
Bathroom Addition	\$80,746	\$55,489	68.7%	\$80,551	\$43,086	53.5%	\$79,380	\$45,006	56.7%
Bathroom Remodel	58,376	39,512	67.7%	58,200	32,769	56.3%	57,411	32,998	57.5%
Deck Addition (composite)	38,564	25,582	66.3%	38,381	20,306	52.9%	37,943	21,877	57.7%
Garage Door Replacement	3,135	2,707	86.3%	3,137	2,456	78.3%	3,140	2,830	90.1%
Grand Entrance (fiberglass)	8,040	5,543	68.9%	7,991	4,953	62.0%	7,971	5,545	69.6%
Major Kitchen Remodel	120,678	92,831	76.9%	120,872	71,380	59.1%	119,909	73,707	61.5%
Master Suite Addition	249,388	149,745	60.0%	248,191	136,780	55.1%	245,474	140,448	57.2%
Window Replacement (vinyl)	14,870	10,551	71.0%	14,814	9,871	66.6%	14,725	10,794	73.3%
Window Replacement (wood)	18,210	12,672	69.6%	18,203	12,872	70.7%	18,087	13,050	72.1%

CONFIDENCE LEVEL: 95% +/-5.9

CONFIDENCE LEVEL: 95% +/-2.6

SALE FLOWCHART



WHEN AN APPOINTMENT IS MADE

Agents from many real estate firms will want to show your home. Please allow any agent who calls to show your home at the suggested time. If you cannot accommodate the showing time, call us and we will try to get the appointment rescheduled for another time.

Before a Showing:

- Make sure the property book and flyers are set out
- Open all draperies and shades, turn on all lights
- The kitchen and bathrooms should sparkle
- Pick up toys and clutter, check to make sure beds are made and clothes are put away
- Give the carpets a quick vacuuming
- Open all the doors between rooms to give an inviting feeling
- Add some strategically placed fresh flowers
- Open a few windows for fresh air, weather permitting
- Turn off the television and turn on music at a low volume
- Make a fire in the fireplace, if appropriate
- Remove pets or put them in a secure area
- Make sure pet areas are clean and odor-free
- Make sure all trash is disposed of in neatly covered bins
- All jewelry and small valuables should be stored in a safety deposit box or in a locked closet
- Remove or lock up prescription medication

During the Showing

It is best if you are not present during showings of your house for several reasons...

- It gives the potential buyer the opportunity to speak freely and openly about the house and to ask questions. It also can help them to envision living in the home.
- A professional who knows the buyer's requirements can better emphasize the matching features of your home when you are not present.
- It allows the real estate agent to discuss price, terms, possession and other factors with the buyer. Realtors are trained and qualified to bring negotiations to a favorable conclusion.

WHAT A TITLE COMPANY DOES

The title company conducts a title search, which is a history of previous owners of the property and details of all prior transactions, existing liens and encumbrances or other factors that affect the title to the property.

The title company will also provide title insurance. There are two types of title insurance policies. A Buyer's Policy protects the buyer from flaws in the title. The Lender's Policy protects the lender against loss due to unknown title defects or other matters that affect title, but are not known at the time of sale.

When the buyer's loan is approved and the loan documents are drawn up, they are sent to the title company. The escrow officer will compute your closing costs and calculate any credits that you are due from the buyer. They will then prepare the papers for you and the buyer to sign.

At this point, you will receive a call from the title company to schedule your signing. You will be told exactly how much money you will be receiving from the sale, or the amount you need to bring to closing, if applicable. You may also be required to sign additional documents for the buyer's lender.

The lender will review the loan documents, and if everything is satisfactory, the lender funds the loan. Then the title company records the deed of trust and escrow is closed, transferring the property from you to the buyer. We will call you as soon as it transfers to tell you that the house has sold! It typically takes a few business days to get the funds from the proceeds to you. If you are using your proceeds to purchase another home, the title company will apply the funds to your down payment. If you are using a different title company for your purchase, the title company will wire the funds to their account.

CLOSING COSTS

It is important to note that buyers and sellers both have closing costs in a home sale transaction. Below is an overview of typical closing costs you may incur during the sale of your home. Some of these fees are fixed, while others are variable. The title company will give you a settlement statement before closing that estimates your net proceeds or funds to close.

Owner's Title Insurance: One-time fees that cover the title insurance policy. This fee is typically split 50/50 between buyer and seller.

Miscellaneous Title Charges: Covers title search, title examination, document preparation, notary fees, recording fees, escrow fees and a settlement or closing fee, all one-time fees.

Taxes: Property taxes are paid in arrears, so you may owe as much as a year of taxes at the time of closing. The title company will prorate the taxes to the date of title transfer and give the buyer a credit from the seller's proceeds for any taxes due. If the seller's lender has been escrowing funds for taxes and/or insurance payments, any funds remaining in the account will be refunded to the seller after closing.

Home Warranty: If you are providing a home warranty to the buyer, the premium will be deducted from the net proceeds.

Lien Repayment: All outstanding mortgages and liens will be paid at closing.

Escrow: At times, the buyer and seller may agree to have a portion of the seller's funds held in escrow by the title company to cover the cost of future expenses related to the property. One common item that is escrowed for is the final water bill, since water is the only utility to stay with the property. Once the bill has been paid, any remaining funds will be returned to the seller.

Buyer Closing Costs: Often, a buyer will request that the seller pay all or part of their closing costs. This would be negotiated as part of the purchase agreement.

FHA/VA: Under FHA and VA guidelines, there are certain expenses that the buyer is not allowed to pay if they are using this type of financing. Therefore, some of these expenses will be charged to the seller.

Real Estate Commission: The title company will pay the Broker's commission from the proceeds.

MOVING CHECKLIST

Household Goods

- ☐ Start packing early—place boxes in storage if necessary
- ☐ Arrange a moving company
- ☐ Have garage sale or give unneeded items to charity (keep receipts for taxes)

Address Change/Phone Number

- ☐ Give forwarding address to the post office
- ☐ Notify employer and/or former employer to ensure W-2s are sent to new address
- ☐ Notify bank, brokerage, charge cards, and insurance
- ☐ Notify friends and family
- ☐ Notify any companies holding title to your car, boat, vacation home, etc.
- ☐ Update any online shopping sites where you have your shipping address stored
- ☐ Register to vote at the new address

Banking

- ☐ Arrange to remove contents of Safe Deposit Box and cancel box rental
- ☐ If changing banks, stop all automated drafts from your account

Automobile & Home Insurance

- ☐ Contact insurance agent for new quote on home and auto insurance
- ☐ Notify insurance company of last day of coverage on your present home

Schools

- ☐ Contact new school to determine what information the school requires
- ☐ Notify children's school of pending move

Utility Companies

- ☐ TRANSFER service for old address... START service for new address
- ☐ Obtain refunds on any deposits
- ☐ Return cable boxes, modems, routers, and other leased equipment, if necessary

Medical, Dental, Eye Doctor, Prescriptions

- ☐ Ask your Doctor and Dentist for referral in the new city
- ☐ Obtain copies of all medical, immunization records and dental records
- ☐ Transfer needed prescriptions, eyeglasses, x-rays, etc.

Pets

- ☐ Ask about registrations and licenses in new city
- ☐ Obtain your pets medical records and ask for referral to vet in new city
- ☐ If you are transporting pet via air, make sure license and vaccines are current

Church, Fitness Club & Other Organizations

- ☐ Transfer/cancel memberships

RESOURCES

CHIMNEY SWEEP

Chimney Wizard 440.286.4469

CLEANING

Molly Maid..... 440.255.0303

DONATIONS

Purple Heart phdonationcleveland.com

Donate Stuff..... donatestuff.com

Easter Seals..... donateclothinges.com

DRYWALL

Mitchell Stalzer..... 330.603.0113

B&M, Brian..... 216.338.9912

ELECTRICIANS

Tim Phillips..... 216.906.3190

Mike Cavallaro..... 440.669.3684

GLASS REPAIR/REPLACEMENT

Great Lakes Glass 440.341.4613

GRANITE

GS Marble and Granite..... 216.322.2796

HANDYMEN

Monty Carlo 216.701.0949

Jeff Smith 440.622.9586

Willie..... 440.796.4032

HARDWOOD FLOOR REFINISHING

Tom Uras..... 440.479.5832

Jon Gregory..... 440.525.5251

Jim DallaRiva..... 440.354.2222

HAUL AWAY

Gary Eppinger..... 216.630.4949

Dale Fry..... 440.221.5650

LANDSCAPER

R&R Landscaping..... 440.655.9312

Alternative Landscaping..... 440.342.6159

LIQUIDATORS

Vi Tedeshi..... 216.513.3388

Susan Durham..... 440.570.6506

Miscellaneous Barn 440.354.2700

MOVERS

Alexander Moving Company..... 440.266.0444

Brickman Movers..... 216.215.8886

PAINTERS

Karen Sudnick 440.479.0785

Chris Traina 440.591.8368

Neil Taylor..... 440.479.2448

RADON MITIGATION

Advanced Radon Technology 440.735.9022

SunTech Radon Systems..... 440.871.5203

Radon Survey Systems 330-963.6633

Radon Solutions..... 330.660.2009

ROOF CLEANING

Calvetta Bros..... 216.662.5550

TREE SERVICE

Kleins Tree Service 440.251.7003

Grace Tree Service..... 440.667.0782

JMS Tree Service 440.635.6192

TUB REGLAZING

Stuart Lieberman 216.904.9679

EQUAL HOUSING OPPORTUNITY

The sale and purchase of a home is among the most significant events most people will experience in lifetime. This process often impacts the hopes, dreams, aspirations and economic destiny of those involved in it. Equal Opportunity in Housing is "the law of the land," and the right of every person in this country. Discrimination in the sale, lease or rental of real property based on race, color, religion, sex, military status, disability, familial status or national origin is illegal. It is also illegal for anyone to coerce, intimidate, threaten or interfere with any other person who is exercising his or her right under the fair housing laws. Federal law requires that all people be treated equally, with no difference in the terms or conditions of a sale or lease. Additionally, some communities have local laws that expand upon the basic protections offered by the federal law.

Home Sellers Should Know...

As a home seller or landlord you have a responsibility and a requirement under the law not to discriminate in the sale, rental and financing of property on the basis of race, color, religion, sex, handicap, familial status, or national origin. You cannot instruct the licensed broker or salesperson acting as your agent to convey for you any limitations in the sale or rental because the real estate professional is also bound by law not to discriminate. Under the law, a home seller or landlord cannot establish discriminatory terms or conditions in the purchase or rental; deny that housing is available, or advertise that the property is available only to persons of a certain race, color, religion, sex, handicap, familial status, or national origin.



BLACK DIAMOND GROUP

Sue Balsom

440.376.5359

susanbalsom@howardhanna.com

Angie Black

440.840.8773

angieblack@howardhanna.com

Doug Black

440.352.0842

douglasblack@howardhanna.com

Jenifer Black

440.724.0271

jeniferblack@howardhanna.com

Casey Gruden

440.669.5736

caseygruden@howardhanna.com

Alyson Krasniewski

440.840.0772

alysonkrasniewski@howardhanna.com

Blair Mooney

440.487.1971

blairmooney@howardhanna.com

Cheryl Pietrafese

440.461.8843

cpietrafese@sbcglobal.net



Real Estate Mortgage Title Insurance



8396 Mentor Ave., Mentor Ohio 44060 ♦ 440.724.0271 ♦ FAX 440.606.1881