

## 5 Ways To Protect Your Home And Family When Selling Your Home

Explore this FREE report to discover how to best protect your family, your house and your finances when exposing your home through the selling process.

- ✓ Learn how to choose the very best realtor for your situation, and why doing so will help you to keep your property safe during the selling process.
- ✓ Understand how easy it is to become a victim of identity theft, and how to protect yourself while your home is on the market.
- ✓ Recognize the importance of safely storing important documents, cash and other valuable items during home tours and open houses.
- ✓ Discover why decluttering and depersonalization are so important to help keep your children safe as viewers look through your home.
- ✓ Learn how to protect your family and home from phony viewers who are really scouting out homes for burglary.

Inside this report you'll be happy to find five foolproof ways to keep your home safe throughout the selling process and all of the exposure it brings. Plus, it's absolutely FREE!

If you aren't serious about selling your home, then this report isn't for you. But if you are ready to get the ball rolling while maintaining a secure lifestyle, you really should read through this FREE report.

Selling your home is a little unnerving, especially knowing that complete strangers are meandering through your home on a regular basis. With this FREE guide, you will learn tips and tricks that will keep you safe and help you prime your property for selling.

All you need to do to get this guide for FREE is to simply input your email address and click. You will have instant access to all of this useful information with no strings attached whatsoever.

You've got your home on the market, and you're ready to get the place sold. The problem is that it's taking a little longer than you expected. You aren't too sure that you're thrilled with all of these people you don't know moseying through what is still your personal space. The fact that most real estate agents will ask you to leave the property while they show it to prospective buyers may leave you feeling a little unsettled about the whole situation. Truthfully, you aren't just being paranoid or irritable. There are some known risks involved in bringing your home so much exposure.

### **Face It: Buyers Of All Kinds Snoop**

Perhaps the last viewers to come by actually left trademarks that they had been there, such as items being moved around or cabinet doors left open. This is actually very typical and understandable. When looking at a home, buyers want to see all of the ins and outs of the property including the insides of closets, cabinets and drawers. It's just the thought of not knowing what these folks do in your home when you aren't there to supervise that is rather irksome. Plus, it's a bit uncomfortable knowing that random strangers are peeking through your very personal spaces.

You aren't alone in feeling a little rattled by this invasion. Actually, you should consider the possible bad case scenarios of what could happen if the wrong person does indeed snoop. After all, there is such a thing as people who pose as buyers, but who are really criminals scouting out homes to burglar and worse. I don't mean to frighten you senselessly. Don't worry too much, because by and large the people looking at your home are really thinking of buying it. I personally always find that it's best 'to err on the side of caution,' as the saying goes. With that concept in mind, I've got some handy dandy safety tips and tricks for you that'll make you feel much more secure in leaving your home open to other's sneakiness. These little proactive measures will help you to keep your house and your family safe for as long as you need to keep your home on the market.

### **You Want To Aim For Exposure As Well As Safety**

The truth of the situation is that your realtor's ultimate goal should be to give your home as much exposure as possible. After all, you can't sell a home if no one knows it exists in the first place. However, putting your home out there for the world to see is a two-sided coin. Exposure to really interested perspective buyers, with tons of online photos and information about how wonderful your home is, is an excellent tool to help you sell your home quickly and for more money. On the other hand, all of these accolades can also expose you and your home to less than savory characters that may be looking for an easy target in terms of robbery, identity theft or worse.

Assuming that you've hire a decent realtor, they will do everything that they can to ensure that your home is treated with dignity and respect in your stead. The problem is that they are just as human as you are. Realtors don't have eyes in the backs of their heads, and it only takes a second or two for someone to pocket your personal mail from the kitchen counter. Additionally, any number of agents could be showing your home.

Think about it. What better way is there for a con artist to get into someone's home and scope it out than to pose as an interested home buyer? These kinds of criminals are practically invited inside to look around! Sure, doing so can be risky for the evil-doers, but we can't expect thieves and robbers

to let risks stop them. An even more frightening thought may be that they're really that good at what they do.

### **Get Into The Bad Guy's Head**

Getting into your home and seeing exactly how big your television is and getting a good layout of the house can help a robber get in and out of a job quickly and easily later on. After all, he'll know where everything is and have time to make a game plan before he acts. That's scary stuff, huh? Sure it is. There's more, too. Identity theft and stealing on the spot aren't unheard of when a house that is up for sale is being shown. Even worse is the prospect of people looking for victims, such as children, to exploit. BUT there are many actions you can take to protect yourself, your family and your home. You need your real estate agent on board with you in this proactive planning, as well.

Truthfully, most of the people who want to look at your home aren't interested in your mail, your jewels or your kids. They are interested in looking at your home and seeing if it could be their future personal paradise. There aren't bad guys lurking behind every corner, and chances are that you have nothing at all to worry about. However, it's best to be proactive about safety measures involving your family, home and finances so that you can rest easy at night.

### **Picture Your End Result**

Your goal is this. You want your home to get all of the exposure that it can, even if it does run some risk. You need to sell the place, and the only way to do that is to show off all of its assets to the umpteenth degree. Since you know that there are some risks involved in this kind of deliberate invitation for folks to poke around in your life, you can better protect yourself against the unknown. After all, forewarned is forearmed. You can handle this situation without a hitch. Most of the actions you need to take are common sense anyway. The steps I suggest will ultimately help with other aspects of the selling of your home while also protecting your safety.

### **Forearmed Tip #1: A Trustworthy Realtor Is Worth His Weight In Gold**

Realtors are great resources to have when selling a home, no doubt about it. That is, if you have good realtors, they are a great resource. A less than stellar realtor can feel like a stone about your neck. The very first move you can make to protect your property and your family when planning a move is to choose your realtor wisely. You might be at a loss as to how to do this. I mean, won't Great Aunt Louise's cousin's uncle's best friend's wife do? After all, you know people that know of her, and well, her commission is less than most. You've got her number and everything. Easy-peasy, right! WRONG! Picking a pretty random realtor because it's simpler than actually looking for a reputable one is not the best way to go about this at all. Seriously, you want a seasoned realtor who sincerely knows what they're doing.

Selling a home is one of the biggest financial endeavors most regular Joe's will ever encounter, and there's nothing easy-peasy about it. Trust me, you are going to want the very best realtor behind you so that everything will transition smoothly from beginning to end. No one wants to find out a year after they've sold their home that some technicality has come up that is going to drag them back into legal proceedings. Even more imminent is the fact that you don't want someone who isn't

100% reputable having access to your home without question. A trustworthy realtor will alleviate that worry.

### *How To Choose a Good Realtor*

Most folks don't buy and sell houses every day. People buy houses, most often, to turn it into a home for years to come. So, it can hardly be expected for regular guys and gals to be experts in how all of the buying and selling works. That's what a qualified realtor or real estate agent is for. They do help with the buying and selling of homes every day. It's second nature to them, and they completely understand the risks involved. Because they don't get paid unless you get paid, they have a pretty big motivation to help you as much as possible in every respect. As a realtor myself, I can attest to this completely. Helping your family is how I take care of my own.

However, motivation isn't always enough to push a person into doing a job right. Maybe they have homes that they'll make more cash off of than yours, so they don't pay adequate attention to your home. Perhaps they're overloaded and just can't give your needs their best effort. There are all sorts of ways that picking the wrong realtor for your needs can hinder you from selling your home in a timely and safe manner. So, there are many reasons, including the well-being of your home and family until it is sold, for taking the time to choose a highly recommended realtor. I'm happy to offer my assistance, of course, but I'd like for you to be well-informed in case you want to explore other options.

- *Ask Around* – It's okay to go through the Yellow Pages or to scout out real estate professionals online, but there's an even better way to get a feel for folks. Ask your friends, neighbors and acquaintances about experiences that they've had with local agents. Don't put too much stock in a mother's glowing appraisal of her son who is a new agent. I know that she is absolutely convinced that he is just fantastic and wonderful and perfect in every way. But, honestly, she's drumming up business. He may be the most exceptionally wonderful realtor ever, but then again, he may not. Look around and make your own judgment call.

On the other hand, do pay attention to those friends who have sold or tried to sell properties through realtors in your area. Particularly pay attention to those who have properties similar to yours. They can give you the real scoop on how a realtor acts when he's in the ring fighting for a sell. Start making a list of realtors you hear about. Follow up on those who have been positively reviewed, and stay far, far away from the others.

- *Search the Web* – Another great way to scout out high quality realtors is to use the Web to your advantage. Pay particular attention to the [National Association of Realtors](#). Also, the [Council of Residential Specialists](#) is an excellent resource. You can even narrow your search on these databases to agents who specialize in your type of property. For instance, there's no need to scout out great realtors who work in selling commercial property no matter how exceptionally fantastic they are if you're selling a residential home. If you're selling a double wide, you probably wouldn't want a realtor who typically deals with multi-million dollar mansions. Be selective and realistic.

- *Attitude Counts* – Unfortunately, a lot of realtors were disillusioned when we saw the housing market plummet and then agonizingly, slowly rebound. Many agents left the industry altogether, but there are still those hangers-on who half-heartedly peddle houses, and as a result get half-baked results. Stay away from these guys, as well as the overzealous car salesmen type. Both are huge turn-offs to buyers.
- *Use Your Realtor Prospects List Wisely* – Now that you have a list of good candidates, set up some interviews. Ask serious questions, and expect serious answers. For instance, a realtor should be able to give you solid, well-defined answers about suggested pricing. They should also be armed with statistics (a [comparative market analysis](#)) surrounding sells and pending sells that are comparable to your home and your location. If you aren't presented with this in writing, be wary. Also, if the agent you're interviewing tries to convince you that your home can bring in much more than these similar homes and in a much quicker time period, I instruct you to quite simply run. Run far, far away and do so quickly.
- *No Man is an Island* - In today's world, selling a home requires much savvier than sticking a sign in the yard and running an ad in the paper. As such, your agent really needs to have back-up. Ideally, he or she will have a team or an assistant who can be available to you when he is not. Also, the multi-person approach to selling frees up your agent to do hands on work while his assistant makes Internet listings and updates. However, do make sure that you have access to your actual agent on a regular basis.
- *Be Wary of Double Agents* - Most of the time an agent will tell you upfront who they are working for – you or the buyer. Naturally, it's best to work with an agent who is solely representing you as the seller. Although it's possible for an agent to represent both buyer and seller, you might have to wonder if they have your best interests completely at heart. You can opt for a dual-agent, but I wouldn't advise it. It's a serious conflict of interest where you might be pestered to lower your price so that the realtor gets their commission as opposed to you getting the best deal for your home.

You might think this is ludicrous since lowering your price means that the agent is lowering their commission, as well. Just realize that if your realtor is a dual agent they will get all of the commission from your sell, rather than splitting it with the buyer's agent. As a result, lowering your price in this event isn't nearly as hurtful to them. However, if you are okay with the dual-agent scenario, feel free to negotiate the commission a little. Insist, and get it in writing, that your dual agent's commission will be at least a full point or two lower than usual. It's the smart thing to do, and will save you money.

- *Get it in Writing* - Once you've pretty much settled on your agent, you're going to have to commit to a certain amount of time listing with them. Typical contracts are from three to six months, although higher priced properties may require a year-long contract. If you aren't happy with your realtor's performance during this contracted time, you can then

move on risk free. Just know what your time span is. If you're uncomfortable with it, ask if the timeframe can be altered.

## **Forearmed Tip #2: Identity Theft Is A Serious Issue When Selling Your Home**

Identity theft is a crime that is rather easy to commit, and it is one that is very difficult for the victim to bounce back from. You might think identity theft could never happen to you, but I beg to differ. Anyone who gets mail, uses the Web or has a social security number is at risk.

The beginnings of identity theft can easily begin during a home showing or open house. Ask yourself, who isn't guilty of leaving their mail stacked up on the kitchen counter? Maybe you're a little neater than I am, and you put your mail in a drawer or desk. Honestly, when you have a realtor showing your home to folks that you really don't know, these are some of the worst places to put your highly confidential materials. Why? Basically, it's the first place a thief would look for them.

Take a moment and peruse a credit card statement or even your home mortgage statement. All of those numbers are familiar to you, but they often have everything that a person looking to steal your identity would need to do so easily. So how do you protect yourself from possible victimization? Well, there are several simple steps that you can take to do just that.

- *Be Super Careful* - Keep your personal papers out of the way, and don't stash them in easy to reach, obvious places. For instance, if your desk has a locked drawer, this would be a fine place to stash your bills and correspondence. I'm pretty sure a realtor would notice if a home viewer were jimmying the lock, after all. On the other hand, if you simply file your stuff away in a kitchen drawer for later, it's easy as can be for someone to randomly grab several papers, hide it in an oversized purse and have no one the wiser.
- The best case scenario is that you lock your papers away in a secured environment, such as inside of a filing cabinet, lockbox or safe.
- Go through your kitchen drawers and other obvious areas, such as the catch-all table by the door, and remove everything that has account numbers, social security numbers and the like. Lock them up.
- Also, make sure that any pre-screened credit offers are shredded. It's a piece of cake to file a change of address and get a credit card in someone else's name without them ever knowing it. The most likely scenario would result in the thief running the credit card to the limit, or withdrawing cash advances from it, and you would never be the wiser...until the collection calls finally found you.
- Keep an eye out on your credit report through the three major credit reporting agencies. Equifax, Experian and Transunion are required by federal law to provide any consumer with one free credit report per year upon request. You can find all of their contact information at the [FDIC website](#), and request yours today. Check these for any errors, omissions or suspicious looking activity. I suggest requesting one from each agency several months apart. For instance, you could request one from Experian in January, one from Equifax in May and one from Transunion in October. This effectively helps you to monitor your credit year round for free.

By the time you realize that you are a victim of identity theft, your credit will have suffered tremendously. It's likely that through collection agents hunting you down that your employer, family and friends could know all about your supposed irresponsibility. Also, your credit will almost certainly be seriously damaged, and that will greatly affect your borrowing power. It's best to be proactive about identity theft at all times, but take extra precautions when showing your home. You can find out more about how to prevent all sorts of identity theft in this [NCPC guide](#).

### **Forearmed tip #3: Preventing Sticky Fingers**

Since you are already in gear to sell your home, you probably know all about [decluttering](#). This is the process of removing (hopefully) 50% of your belongings from your home to make it more appealing to viewers. Well, there are other advantages to decluttering, and one is to prevent sticky fingered viewers from succeeding in a small heist.

In reality, most of the people who are viewing your home are good, honest people who simply wonder if your house is right for them. But not everyone is honest or good, and it's best to be super prepared for those who aren't. Your good ole common sense will help you out a lot here. We've already addressed not leaving out paperwork that could lead to identity theft, but what about other valuable possessions? For instance, jewelry and cash are quick and simple to slip out of a home without a trace.

I really suggest that you refrain from leaving any valuable jewelry out and about when viewers are to come over. No one would do this intentionally, but what about accidentally leaving something out? For instance, many ladies remove their rings while washing the dishes and leave them next to the sink. It's a thoughtless habit, but it could cost a lady some of her most precious pieces, too. Additionally, I suggest not leaving any valuable pretties in your jewelry box, either. Why? The first place a sticky fingered viewer would think to hit gold, literally, would be right in the box meant to keep it safe. Out of sight is not always out of mind. Lock up your valuable jewelry! The same goes for cash, credit cards, debit cards and check books. By all means, lock these items away safely.

You know your home better than anyone, so go through it and view it from someone else's eyes. As you observe, note what appears valuable and that would be easy and inconspicuous to remove. By all means, pack up the silver candlesticks if it'll make you feel better. You can declutter and prevent small thefts in one go!

### **Forearmed Tip #4: How To Protect Your Children While Showing Your Home**

This one takes a lot of people by surprise, and is probably the scariest of all of the possible issues with bad apple home viewers. You watch the news. You know there are mean people everywhere, and some love nothing more than to take advantage of children. Well, while a huge majority of folks looking at your home wouldn't fall into this category, it is prudent to prepare accordingly if by chance one were a really, really bad guy.

Naturally, if your realtor asks you to leave while he or she is showing your home, you aren't going to leave the kids behind. So, the issue of your child being snatched right out from under your nose while a potential buyer is looking through your house is not what we're talking about here. Rather,

we're discussing a calculated attempt to get to your child later. Here are the ways to protect your kids.

- Remove photographs of your children throughout your home. This is part of the depersonalization process anyway, but make sure that your kid's photos are boxed up safely away from creepy eyes.
- Don't leave your children's certificates, calendars and awards out on display. For instance, nearly everyone with kids has the universal message center, otherwise known as the refrigerator. Yours might be covered with reminder sticky notes about ball practice, complete with beginning and ending times. It might proudly display a certificate for "Best Reader" from your child's school. There may even be a sweet magnet from your daughter's dance classes. There's nothing at all wrong with these things...unless the information provided inadvertently puts your children in danger. Leaving these items out in plain sight allows every viewer who enters your home to know a good deal about your daily routine and your children's whereabouts.
- Children's bedrooms are obviously just that. There's not a whole lot you can do about viewers knowing you have kids. All they have to do is look in your child's closet to know what gender, size and approximate age they are. However, make sure that your kids understand that any identifying objects (school paraphernalia, photos, team jerseys) are to be kept out of sight when viewers are scheduled to come by.

The precautions above may seem over the top, but I don't think so. Random scraps of information left on the fridge or on a desk combined with a picture of your child gives everything a pedophile would need to find and recognize your precious baby. They would know how they looked, where they went to school, when they'd be at practice and any number of other pieces of information that could be used to gain your child's trust, such as his or her full name.

In addition to the above precautions, I also recommend that you have the '[stranger](#)' talk with each of your kids. Even if you've already done so in the past, do it again. Make sure they know never to talk to people they don't know, never get in a car with someone they aren't very familiar with and that you will never have someone they don't know very well to pick them up. With your kids, it's always better to be safe than sorry.

### **Forearmed Tip #5: Prevent Being a Break-In Target**

Some folks are smart. Even many not-so-nice people have admirable brains. What better way to check out a nice home for burglarizing than to find one that is up for sale and schedule a viewing. People are practically invited inside to look around and be nosey. This sort of arrangement is a mighty fine one for a would-be burglar. However, there are many steps to take that can help you to lessen your risks of getting on the 'hit list.'

- We've already talked about decluttering and depersonalizing. While the primary reason for this is to make your home more appealing and personable to potential buyers, it also really does go a long way toward thwarting would-be burglars. If you don't have anything very

valuable on display, chances are good that they are going to consider your home unworthy of the risk involved in burglarizing it.

- Any agent showing your home should double check that your doors are locked upon leaving, as well as your windows.
- Once you get home after your viewers have left, check your window and door locks again. It would be a simple matter for a burglar posing as a potential buyer to leave a window unlocked for easy entry later.
- If you ever return to your home to find an entry door ajar, absolutely do not enter. It is super easy for a burglar/viewer to unlock a regular doorknob lock on their way out. Once the realtor has left the premises, and before you come home, they can sneak back in. You should call your realtor immediately to ask if there is a reason that the door might be open. If there isn't (and really, why would there be?), you should call the police to check your home for intruders before going inside.
- Another word to the wise is that whenever your home is to be showed, you should be notified in advance by your own agent or another professional agency wishing to conduct a walk-through. Never, ever let someone into your home that simply shows up at your door asking to take a look. Even if they claim to have been sent by an agent, don't let them in. I don't care how nice or friendly they are, either. Give them your agent's card. Tell them that they are more than welcome to set up an appointment, but that you are currently indisposed.
- Utilize temporary alarm codes with your agent. That way, the code you use from day to day is different from one that a phony viewer might take note of.

Naturally, there are other great generic tips for anyone who wants to thwart burglars, such as leaving lights on while out or the television on when no one is home. Find more of these tips [here](#).

Although most people interested in viewing your home are harmless, there are some risks that go along with the exposure necessary to quickly and efficiently make a sell. These risks can be minimized greatly if you take the above precautions and play your cards right. Your realtor should be able to help you with more tips on how to be aware of any possible dangers and how to thwart them.

In the event that you have yet to contract with a realtor, or if you're just unhappy with the one that you have, please feel free to call me. I'm happy to answer any questions that you might have about how to secure your home throughout the selling process, or about any home selling issues at all. Best of luck to you and stay safe!