Why Sellers Choose ENCORE



Selling is not listing and waiting. It is a price, a plan, and knowing which way out is actually best for you.

ALL OF IT IS HERE.

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WHY SELLERS CHOOSE ENCORE

Local knowledge, **every exit, one team.**

I am Desmond Pollock, broker and owner of Encore Investment Realty, licensed in Florida since 2014. Encore is three businesses under one roof — a brokerage, a property management company and an investment business — and each one runs with its own people: a transaction coordinator, leasing and maintenance support, photographers, marketers and the trades we have worked with for years.

That range is the whole point. A brokerage that only lists houses has one answer to every question. Because we also manage rentals and buy property with our own capital, we can tell you what your house is worth on the open market, what an investor would pay for it today, and what it would produce as a rental — then which of those is actually best for you.

You deal with me on the decisions that change what you walk away with: pricing, strategy and negotiation. The specialists handle the execution, so nothing waits on one person's calendar.



> **We own and manage rentals ourselves. The numbers you get are operating numbers, not spreadsheet numbers.**

WHAT YOU GET BEFORE YOU DECIDE ANYTHING

A market valuation, a cash number and a rental projection for the same address — in writing, at no cost, with no listing agreement attached to any of them.

2014	BK3308374	Statewide
LICENSED IN FLORIDA	BROKER LICENSE	CASH OFFERS

THREE BUSINESSES, ONE TEAM

Brokerage
Listings, buyers, offers and closings, with a transaction coordinator on every file.

Property management
All of Central Florida. Leasing, maintenance and owner reporting.

Investment
Houses and land, bought with our own capital.

WHAT YOU ARE ACTUALLY HIRING

Most agents have one answer. You should have three.

Ask a listing agent what to do with a house and you already know the reply. It is the only product they have. Before we talk about listing yours, you get all three numbers in writing, and an honest read on which one wins.

1. **List it on the open market**
   Highest likely price. Takes longest, needs the house presentable, and you carry it until it closes.

2. **Take a cash offer**
   We buy it, or bring the investor who will. Under retail — but no repairs, no showings, no financing contingency, and you name the closing date.

3. **Keep it and rent it**
   Hold it as a rental — long-term, mid-term, furnished or by the room, whichever the numbers favor. You keep the asset and the cash flow, and we can manage it for you.



Ask us to price all three. It costs you nothing, and it is the only way to know what you are giving up.

The Easy Exit Agreement

If we are not doing what we said we would do, you can cancel the listing. We would rather earn it every week than hold you to a signature from the first month. Terms are in the listing agreement — read them, and ask about anything in them.

BEFORE YOU SIGN ANYTHING

What you actually walk away with.

Nobody sells for the headline number. Before we agree on a price I put the whole deduction stack in front of you in writing, so the figure you are deciding on is the one that reaches your account.

Brokerage compensation

Ours, agreed in the listing agreement. Whether the buyer's side is paid, and by whom, is negotiated deal by deal — it is no longer set by the MLS.

Title and closing costs

Who pays for the owner's title policy is customary by county and still negotiable. Settlement fees, recording and the municipal lien search sit here too.

Taxes and prorations

Property tax is prorated to the closing date. HOA dues, estoppel fees and any prepaid items are split the same way.

Payoffs and liens

Mortgage payoff with per-diem interest, plus anything recorded against the property — open permits, code liens, solar or PACE balances.

Documentary stamp tax

Florida charges a documentary stamp tax on the deed, customarily the seller's. It is assessed against the sale price, so it moves when the price moves.

Repairs and concessions

What you agree to after inspection, plus anything you put toward the buyer's closing costs. This is the line that moves most after the contract is signed.

YOU GET THIS TWICE

Once before we set the price, as an estimate against the number we are aiming at. Again when we have a live offer in hand, against that offer's actual terms — because a higher price with a concession attached can net less than a lower one without.

Ask for the net sheet before you agree to a price, not after. It is the only number that matters.

THREE WAYS IN

How your home enters the market.

Going live is a choice, not a formality. Each route trades exposure against control, and the right one depends on how ready the house is and how much you want the neighbors to know.

1

Office exclusive

Marketed privately, never entered into the MLS. Useful when privacy matters more than price, or while a tenant is still in place. Stellar MLS requires a signed listing exclusion form before a home can be withheld — and you should understand that fewer buyers seeing it usually costs money.

2

Coming soon

In the MLS, visible to agents, no showings yet. It builds a waiting list while the painters finish. Days on market do not start accruing, and syndication is held back until you go active.

3

Active

Live everywhere at once. The first two weeks are the audition, so nothing goes active until the photography, the copy and the house itself are all finished.



THE PART MOST SELLERS ARE NOT TOLD

Withholding a listing from the MLS is allowed, but it is regulated, and the paperwork is not optional. If anyone suggests keeping your home off the MLS without explaining what that costs you in buyer reach, ask them to put the reasoning in writing. We will.

FROM FIRST CONVERSATION TO CLOSING TABLE

The home **selling process.**

Five stages. You will always know which one we are in, and what has to happen before the next one starts.

1

Prepare

We walk the house together. You get a short list: what is worth fixing, what is better handled with a credit or in the price, and what to take out before the photographer arrives.

2

Price and photograph

A comparative market analysis on your actual address, not a ZIP-code average. Then professional photography, reshot if the first set does not sell the house.

3

Launch

Listed in Stellar MLS and syndicated to Zillow, Realtor.com, Redfin and the rest. The first two weeks are the whole audition, so nothing goes live half-ready.

4

Show and negotiate

Showings booked without friction, feedback collected verbatim. Every offer presented. You may accept, reject or counter any of them.

5

Contract to close

Inspection, appraisal, buyer financing, title. This is where deals wobble, and it is the stretch that decides whether you actually close.



EVERY WEEK, IN WRITING

Showings, the feedback in the agent's own words, and what the market did.

Sent whether or not there is good news. Silence is not a status.

BEFORE ANYTHING GOES LIVE

The right price is not a guess.



Every buyer already searching your price band sees your house in the first few days. That is the most motivated audience you will ever get, and you get them once. Four things set the number.

Condition

What a buyer sees sets the number in their head. Condition can be fixed, credited or priced in — we work out which costs you least.

Competition

What is actively for sale right now — not what you paid, and not what you need.

Timing

How you enter the market, and whether you are ready when you do.

Location

The street, the school, the commute. The part nobody can renovate.

THREE SIGNALS WE WATCH, AND WHAT EACH ONE MEANS

Traffic, but no offers

Buyers are coming and leaving without writing. Something about the value does not add up for them, and there is more than one way to close that gap: adjust the price, offer a credit toward repairs or closing costs, or fix the one thing every buyer mentions. We pick whichever gets you there for the least.

Showings, but never a second one

The house is showing worse than the photos. The answer might be presentation, a targeted repair, a credit the buyer can use to do it themselves, or a price that already accounts for it. Putting money into the house is one option, not the default.

No traffic at all

Buyers in your band are not even clicking. That is a pure pricing problem, and waiting does not solve it.

2

Weeks, no showings

It is the price. Not the photos, not the season. We agree in advance what we do if the first two weeks tell us we were wrong.

NOTHING GOES LIVE HALF-READY

What we put behind your listing.

Buyers meet your house on a screen before they ever meet it in person. What that screen shows decides whether the showing happens at all.





Professional photography

Wide-angle, corrected verticals, properly lit. If the first set does not sell the house, it gets reshot.

Aerial stills

For lot, setting and anything the ground-level camera cannot explain — water, acreage, a corner lot.

Floor plan

Buyers filter on layout as hard as they filter on price. A drawn plan answers it before the showing.

Twilight and video

Where the house earns it. Not every home needs it, and we will tell you when yours does not.

The written description is not filler

It is where the searchable facts live — roof, HVAC, flood zone, lease restrictions, what conveys. Vague copy makes a buyer's agent guess, and guessing agents write low offers or skip the showing. Yours will be specific.

WHERE IT GOES

Your listing does not sit in one place.

Entering a home in Stellar MLS is the start of the distribution, not the end of it. From there it fans out automatically, and then we push it by hand where automation does not reach.

Stellar MLS

The system of record for Central Florida. Every cooperating agent in the region searches here first.

The portals

Zillow, Realtor.com, Redfin and the rest pull from the MLS feed. Accuracy at entry is what makes them accurate.

Brokerage and agent sites

Agent and brokerage sites across the region republish the same feed, which is why the data has to be right once.

Direct to buyers we know

Investors and owner-occupant buyers already in our database, matched to your price band and area.

- Agent-to-agent outreach to the people who just sold or listed nearby — they know who lost out.
- Social and paid placement where the house and the price band justify the spend.
- A property page of its own on myencoreteam.com that we control and can update the same day.
- Open houses when the house suits them, and only when they will produce more than they cost you.

Reach is the easy part — the feed does most of it for every listing in the county. What separates one listing from the next is whether the data going into the feed is complete, and whether anyone follows up on what comes back out.

WHILE YOU ARE ON THE MARKET

Showings, and how they get handled.

The showing process should be invisible to you and frictionless for the agent bringing the buyer. Friction is the cheapest way to lose a sale you were going to make.

1

Booked without a phone call

Agents request online and get an answer immediately. Every hour a request sits unanswered is an hour they spend booking someone else's listing instead.

2

You get notice, not surprises

Requests reach you by text with the time and the agent. You can approve, decline or propose another window — and on the day, you get a text reminder before each showing, so nobody walks in on you.

3

Feedback is chased, not hoped for

Agents get asked after the appointment, and asked again if they do not answer. What they say comes to you in their words, not summarized into nothing.



What to do with the house

Lights on, blinds open, pets out, and you out. Buyers will not open a closet or say what they really think while the owner is standing in the kitchen — and what they really think is the whole point of the appointment.

ONCE YOU ARE ACTIVE

What you hear from us, and when.

Silence is the complaint sellers have about agents more than any other. So the reporting is scheduled rather than requested, and it goes out whether or not the news is good.

Showings

How many, booked and completed, and how many were canceled or declined before they happened.

Feedback, verbatim

Exactly what the agent said. Paraphrasing is how a pricing problem gets described as “slow traffic.”

Portal and MLS activity

Views and saves — the leading indicator. They move before showings do, in both directions.

What moved around you

New listings, price drops, pendings and closings near you. Your competition changes weekly.

Every week, in writing

A report lands whether or not anything happened. A week with nothing in it is itself information, and it arrives on time.

Immediately, when it matters

An offer, a serious second showing, or a competing home cutting its price — those do not wait for the weekly report.

You will never have to ask how it is going. If you find yourself wondering, something has already gone wrong on our side.

BEFORE THE CAMERA ARRIVES

Getting the house ready to be seen.

Most of what returns money before a sale is cheap, and most of what is expensive does not return it. Here is the split, so you spend on the first list and stop at the second.

WORTH DOING

- Declutter hard, then take out half of what is left. Rooms photograph by how empty they look.
- Deep clean including windows, grout and the inside of the oven.
- Paint anything scuffed in one neutral color rather than patching three.
- Fix the visible small things — running toilet, torn screen, sticking door, dead bulbs.
- Pressure-wash the drive and the walk; trim, edge and mulch the beds.
- Put away family photos, mail, medication and anything with your name on it.



Usually not worth it

A full kitchen or bath remodel before listing. Buyers rarely pay back the cost, and they often would have chosen different finishes anyway. Price for the condition, or offer a credit, instead.

Bigger items: fix it, credit it, or price it in

Roof, HVAC and anything a lender will flag. Sometimes it is cheaper to fix it than to sell around it, and sometimes a credit or a price that already reflects it gets you further for less. We price every route before you spend a dollar.

READING AN OFFER

Everything that is not the price.

The highest number on the page is not always the best offer, and it is frequently not the one that closes. Every offer you receive gets presented, and every one gets read the same way.

How it is financed

Cash, conventional, FHA or VA. Each carries different appraisal and condition risk, and different odds of surviving to the closing table.

Proof behind it

Proof of funds, or a lender letter from someone who has actually reviewed documents rather than run a credit pull.

Deposit and when it goes hard

Size signals commitment. The date it stops being refundable signals it more.

Inspection window

In an as-is contract this is the buyer's exit. Shorter is better for you; what happens at the end of it matters more.

Appraisal terms

Whether the buyer covers a shortfall, and up to how much. This is where a strong price quietly turns into a renegotiation.

Timing and possession

Closing date, and whether you need days in the house afterwards. Both are negotiable and both have a price.

Every offer is presented to you. Accept, reject or counter any of them — that decision is yours, and it stays yours.

THE STRETCH THAT DECIDES IT

Contract to close, and where deals wobble.

Signing is the halfway point. What follows is a sequence of deadlines, and a deal usually dies because one of them was missed rather than because anybody changed their mind.

1

Inspection

The buyer looks, then either proceeds, asks, or leaves. What you agree to here comes straight off your net.

2

Appraisal

The lender's opinion of value. If it lands under the contract price, the contract terms — not the market — decide who absorbs it.

3

Loan approval

Underwriting is where most surprises live. We track the milestones rather than waiting to be told.

4

Title and payoffs

Liens, open permits, survey issues and estoppels get cleared here. Start late and you move the closing date.



Who is actually doing this

A transaction coordinator runs the calendar and chases the paperwork, so nothing depends on one person remembering. You get the deadlines in advance and a note when each one clears. I stay on the decisions — pricing, negotiation, and anything that changes what you net.

THE CONVERSATION MOST AGENTS AVOID

When it is not working.

Sometimes the house does not sell. What happens next is the real test of who you hired, so we agree on it at the start rather than argue about it in week six.

We agree the triggers up front

A number of showings, a number of weeks, a level of portal traffic. When one is missed we have the conversation on schedule instead of on your patience.

We name the cause before the cure

Condition, presentation and price all look identical from the outside. The signals tell them apart, and the fix is different for each one.

1. **Fix the presentation**
   Reshoot, restage, rewrite. Cheapest option, and the right one when buyers come and leave unimpressed.
2. **Change the terms**
   A concession, a repair credit, a different closing date. Sometimes moves a buyer that a price cut would not.
3. **Move the price**
   Once, decisively, to a number below the next search break — not in small steps that teach buyers to wait.
4. **Change strategy entirely**
   Take the cash offer, or keep it and rent it. Both are still on the table, and both are better than a listing that sits.

I would rather tell you something you do not want to hear in week three than let you find it out in month four.

ASKED AND ANSWERED

Questions sellers ask me first.

The ones that come up in nearly every listing appointment, answered the way I answer them at the kitchen table.

Do I have to pay the buyer's agent?

No. It is negotiable and it is handled deal by deal. Many buyers now sign an agreement with their own agent and then ask the seller to contribute toward it. Whether you do, and how much, is part of what we decide together and part of what shows up on your net sheet.

How long am I locked in?

There is a term in the listing agreement, and there is an Easy Exit: if I am not doing what I said I would do, you can cancel. The specific terms are written in the agreement itself — read them, and ask me about anything in them.

Should I sell before I buy?

Usually, unless you can carry both. Selling first gives you a real number and a much stronger position as a buyer. If the timing is tight we can build a bridge with a rent-back or a longer closing date.

What if I get a cash offer myself?

Bring it to me and I will price it against the open market so you can see the gap. Cash offers are legitimate and sometimes the right answer — but you should know what you are giving up before you take one.

Do I need to be there for showings?

No, and it is better if you are not. Buyers do not speak freely in front of owners, and the things they do not say are the things that would have helped us.

Who am I actually working with?

Me on the decisions. A team of specialists — photography, coordination, marketing — on the execution, so no step waits on one person's calendar.

Anything not on this page, ask. If I do not know, I will tell you that instead of guessing.

THE PAPERWORK, IN PLAIN WORDS

The agreement, and how you get out of it.

You should be able to explain your own listing agreement to someone else. If you cannot, it has not been explained to you properly.

What it is

A Florida exclusive right of sale listing agreement. It names the price, the term, the compensation and what I am committing to do.

How I represent you

As a transaction broker, which is the Florida default. I owe you limited confidentiality, honesty, accounting and skilled service, and I deal fairly with the other side too.

What it does not do

It does not force you to accept any offer, at any price, ever. Accept, reject or counter — every one of those stays your call.

The Easy Exit

If we are not performing, you can cancel. We would rather earn the listing every week than hold you to a signature from the first one.



Read the compensation paragraph twice

It says what the brokerage is paid, when it is earned, and what happens if a buyer comes back after the listing ends. Those are the clauses that cause arguments, so we will go through them line by line before you sign, and I will answer any of them in writing.

WHAT HAPPENS NEXT

One conversation, three numbers, no pressure.

Book an hour. We walk the house, then come back with what it lists for, what a cash buyer pays for it today, and what it would produce as a rental — all three in writing, with the net sheet underneath each one. If the answer is that you should not sell right now, that is a legitimate outcome and we will say so.

1. **Book the walkthrough**
   An hour at the house. Nothing to prepare, and nothing signed on the day.
2. **Get all three numbers**
   List, cash and hold — each with the deductions shown, not just the headline.
3. **Decide, or do not**
   If none of them works for you, we shake hands and you owe nothing.

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