

SOLD.

Guiding You Through a Smarter, Simpler,
More Successful Sale

REXANNE COLLINS
& BECKI FERGUSON

YOUR LOCAL REAL ESTATE EXPERTS

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TABLE OF CONTENTS

Hello	3
About the Velvet Ditch Home Team	4
Our Mission and Values	5
Our Fiduciary Duties to You	6
Our Qualifications	7
Why Partner with Us	8
4 Stages of Selling Your Home	9
Our Initial Meeting	10
Timeline and Property Condition	11
Selling As-Is	12
Pre-Listing Preparation Checklist	13
Strategic Pricing	15
Net Proceeds	16
Marketing	17
Tools for Content	18
Presentation	19
New Listing Launch	20
From Contract to Closing	21
Representation and Compensation	22
Contract Acceptance and Contingencies	23
Our Commitment to You	24
Thank You	25

hello

Home is more than a structure. It is where holidays are hosted, milestones are celebrated, and everyday life quietly unfolds. It holds memories, routines, and meaning. When the time comes to consider selling, it is rarely just a financial decision – it is a life transition.

As you begin this next chapter, our role is to provide steady leadership and a clear plan from the very first conversation all the way through closing. We believe the process should feel organized, thoughtful, and calm – **never rushed or confusing.**

Our commitment is simple:

- Clear, honest communication
- Experienced guidance at every step
- A strategic plan tailored to your home
- Careful negotiation that protects what you have built

Every home has a story. Our job is to present yours with professionalism and intention – attracting qualified buyers who recognize its value.

We understand that this process can feel overwhelming at times. It's completely normal for emotions and logistics to intersect. That's why we take the lead in coordinating details, solving problems before they escalate, and creating a structured plan so you can move forward with clarity and confidence.

From preparing and positioning your home, to implementing a customized marketing strategy, to negotiating strong terms and guiding you carefully to a successful close – this guide outlines what you can expect from us.

What matters most to us is the people we serve. We value long-term relationships over transactions and we are deeply committed to protecting your equity, your time, and your peace of mind.

It would be our privilege to walk alongside you in this transition and help you move forward with confidence.

Warmly,

Rexanne Collins and Becki Ferguson

Rexanne Collins and Becki Ferguson

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About the Velvet Ditch Home Team

The Velvet Ditch Home Team is led by two experienced, licensed agents – Becki Ferguson and Rexanne Collins.

We work collaboratively, bringing complementary strengths and shared standards to every client we serve. This structure allows for thoughtful strategy, consistent communication, and careful attention to detail throughout the entire process.

With more than 20 years of combined experience, we provide seasoned guidance, in-depth knowledge of the local market, and steady oversight from listing to closing.

For our clients, this means you are never without support

— and never without experienced representation focused on protecting your interests.

The Story Behind Our Name

The Velvet Ditch Home Team name was inspired by a well-known nickname for Oxford, Mississippi – “The Velvet Ditch.” The phrase describes a place so welcoming and full of character that those who visit often find themselves staying. **And that’s the feeling we hope our clients experience, so they can feel confident referring us to friends and family, and choosing us to guide them time and again themselves.**

We chose the name because of what it represents – strong community, meaningful connections, and the feeling of truly being at home.

While the nickname originated in Oxford, the surrounding communities share that same warmth, charm, and sense of belonging. Throughout North Central Mississippi, you’ll find towns rooted in tradition, relationships, and a slower, more intentional pace of life. **That spirit is what our name reflects.**

As members of the North Central Mississippi REALTORS®, we serve clients across Oxford and the surrounding areas – going wherever our clients need us.

Our focus is not on one specific address. It is on the people we represent and the communities they call home.

“Velvet Ditch” reflects the experience we strive to provide – steady guidance, thoughtful strategy, and a process that feels personal rather than transactional. **No matter the location, our commitment remains the same.**

Who We Are

A boutique, high-touch real estate team serving Oxford and the surrounding communities of North Central Mississippi.

We specialize in representing homeowners who value thoughtful strategy, careful preparation, and a well-managed selling experience. Our approach is rooted in lifestyle as much as location – because how you live matters just as much as where you live.

We are organized, intentional, and client-centered in everything we do. Our focus is on serving sellers who appreciate informed guidance, steady communication, and a professional experience designed to protect both their equity and their peace of mind.

Our Mission

Our mission is to guide homeowners through meaningful life transitions with clarity, care, and confidence – protecting what they've built, honoring the memories they've made, and creating a clear, strategic path that safeguards their equity while supporting the next chapter of their lives.

We believe significant decisions deserve steady leadership, thoughtful communication, and experienced guidance so every client feels understood, prepared, and at peace from beginning to end.

Our Core Values

1. We Strive to Do the Right Thing – Always

Integrity is not situational. We try to choose honesty, transparency, and ethical leadership in every decision, even when it is difficult. Trust is built through consistency.

2. Faith Guides Our Priorities

God first. Family second. Business third.

We believe when our priorities are in the right order, our service reflects patience, wisdom, and steadiness.

3. Relationships Before Transactions

Homes are deeply personal. We value long-term relationships over single transactions and measure success by the trust we earn and keep.

4. Trust Begins with Honesty

Clear communication and straightforward guidance create confidence. We tell the truth kindly, early, and often.

5. Stronger Together

No one succeeds alone. Through collaboration, shared expertise, and mutual respect, we achieve more for our clients than we ever could individually.

WE GIVE BACK WITH EVERY CLOSING

Home is about comfort, loyalty, and belonging.

As dog moms, we know how much our pets shape our lives. They are part of our families – offering companionship, joy, and unconditional love. Supporting animals in need is something deeply personal to us.

For every home we sell, we make a \$25 donation to a local animal shelter in our seller's name. It's a small but meaningful way to honor your transition while giving back to the community we all share.

Every closing marks a new beginning. And with each one, we're proud to help the homeless pets in our community find a new beginning, as well.



OUR FIDUCIARY DUTIES TO YOU

An agency relationship exists when one person is authorized to represent the interests of another.

In real estate, agents are licensed by the state to represent clients in the purchase, sale, exchange, or lease of property. Our responsibilities are defined by state law, the REALTORS® Code of Ethics, and established principles of agency.

When you choose to work with us, we enter into what is known as a **fiduciary relationship**. This is the highest standard of representation – requiring loyalty, honesty, full disclosure, and diligent protection of your interests.

Simply put, agency means you are not navigating this process alone. You have professional representation, legal accountability, and an advocate committed to serving you with integrity and care.

When you hire us to represent you as a seller, we owe you fiduciary duties – the highest standard of care under the law. This means we are legally and ethically obligated to act in your best interest at all times.

These responsibilities include:

Loyalty

Your interests come first. Always. Our advice and actions are centered on protecting your goals – not our convenience, not another party's preferences.

Obedience

We follow your lawful instructions and respect your decisions throughout the process.

Disclosure

You will be informed of all material facts that could affect your position – from buyer qualifications to market conditions and potential conflicts.

Confidentiality

Your private information remains protected. Details such as your motivation for selling or the lowest price you would consider are never shared – even after the transaction closes.

Accounting

All funds and documents entrusted to us/Keller Williams Realty are handled with accuracy, transparency, and care.

Reasonable Care & Diligence

We apply our professional experience and skill in pricing, marketing, negotiation, and problem-solving to protect your equity and advance your interests.

At its core, fiduciary duty means this:

- You have an advocate.
- You have representation.
- You have someone legally bound to protect you.
- and that responsibility is one we take seriously.

OUR QUALIFICATIONS

Partnering Together to Bring You Exceptional Results

REXANNE COLLINS, REALTOR, SRES, SRS, ABR, C2Ex

Rexanne's background in digital marketing and advertising began in 2011, giving her a strong foundation in thoughtful strategy and intentional presentation. When she earned her real estate license in 2016, she brought that expertise into a profession built on relationships and trust.

She holds several respected professional designations, including Senior Real Estate Specialist (SRES), Seller Representative Specialist (SRS), and Accredited Buyer's Representative (ABR), along with the Commitment to Excellence endorsement from the National Association of REALTORS®. These reflect her ongoing commitment to professionalism, ethics, and service.

Rexanne also has extensive experience in photography and videography, allowing her to ensure each home is presented with care and precision. She believes presentation matters – not for show, but because it honors the home and protects her client's equity.

With deep roots in Lafayette and Calhoun counties, she brings local insight and a steady understanding of the communities she serves.

Above all, Rexanne believes real estate is personal. Selling a home often marks a significant life transition, and she approaches each client relationship with patience, clear communication, and thoughtful guidance. Her goal is simple: that every client feels heard, supported, and confident from the first conversation through closing – and long after.



BECKI FERGUSON, ASSOCIATE BROKER, GRI, ABR, C2Ex

Becki earned her Bachelor of Science in Interior Design from The University of Texas at San Antonio and has worked across multiple areas of the design field throughout her career. Her background in interior design naturally led her to home staging, where she began partnering with agents in the Austin, Texas area to help homeowners present their properties thoughtfully and strategically.

Originally from Vicksburg, Mississippi, Becki returned to North Mississippi and moved to Oxford in 2019. She earned her real estate license in 2013 and brings both design insight and transactional expertise to every client she serves.

As an HSR Certified Professional Home Stager and Redesigner, Becki completed one of the most comprehensive staging and redesign certification programs in the country through Home Staging Resource, accredited by the Real Estate Staging Association (RESA). This specialized training allows her to guide sellers in preparing their homes in a way that feels intentional, refined, and market-aware.

Becki also holds the Accredited Buyer's Representative (ABR) designation and has received the Commitment to Excellence endorsement from the National Association of REALTORS®. In her role as an Area Leader and Associate Broker, she leads with integrity, organization, and genuine care.

At her core, Becki believes that preparation and presentation matter – not for show, but because they create confidence. Her clients value her calm guidance, design perspective, and steady support throughout the selling process.





WHY PARTNER WITH US?

Selling your home requires more than experience. It requires preparation, strategy, and careful positioning.

When you bring your largest asset to market, you deserve a clear, customized plan — not a generic approach. Every home is different, and every transition is personal. We take the time to understand both.

Our role is to thoughtfully prepare and position your home so it stands out for the right reasons. That means studying the market carefully, advising you honestly, and implementing a strategic marketing plan designed to attract qualified, serious buyers.

From professional presentation and targeted exposure to skilled negotiation and steady guidance through closing, we manage the details so you can move forward with confidence.

Our goal is not simply a sale. It is a smooth process, strong terms, and a result that protects the equity you have built over time.

Through local knowledge, proven marketing strategies, and consistent communication, we provide the steady leadership you deserve from beginning to end.

“ Just when I thought the days of promptly returning phone calls and following through on promises were over, we met Becki. Completely blown away with the ease, professionalism and kindness she showed throughout the entire process of selling our condo. She took care of all of our needs which was especially important since we live out of state. Becki is responsive, communicative, friendly and fun to work with! Her expertise as a former interior designer was an added bonus. Highly, highly recommend Becki Ferguson! ”

- Lorri

the 4 stages of
SELLING YOUR HOME

01

PRE-LISTING

- pre-listing appointment
- property evaluation
- discuss listing strategy
- discuss staging
- establish sale price
- sign listing paperwork

02

PREP FOR MARKET

- clean and declutter
- stage the home (inside and out)
- complete disclosures
- determine showing times
- discuss staging
- establish sale price
- content day (photography, video, etc.)
- submit listing to the MLS

03

ACTIVE ON MARKET

- install signage
- begin social media campaign
- monitor listing performance
- open house (if applicable)
- keep house ready to show
- keep up curb appeal
- showing feedback requested
- monitor market

04

OFFER AND CLOSING

- offer(s) received
- offer(s) negotiated
- offer accepted
- backup offer received (if applicable)
- inspection completed
- appraisal completed and approved
- contingencies removed
- property closes
- send us your referrals

Seller's Homework

Helpful Info to Have on Hand

- Prior year's tax receipt
- Prior year's utility bills
- Name and address of electric and gas provider
- Prior year's water and sewer bills
- Name and address of water and sewer provider
- Name and phone # for Home Security Company
- List of home security components staying with home.
- Name and phone # of termite company and details of contract
- List of current repairs being made, and estimated date of completion
- A set of keys for me to put in the lockbox. At closing, you should provide the buyer with at least two sets of keys
- Payoff information for home security contract and details on contract transferability
- Documentation for any easements, covenants, or deed restrictions
- Information on any assessments or special assessments
- Copy of survey and/or plat map
- Age of all appliances, major components (heating and cooling units, roof, etc.)
- List of repairs you are aware that need to be performed
- A list of things you love about the house

The Selling Process

01 INITIAL MEETING *Book Your Private Consultation*

Our first conversation is relaxed and thorough. This is your time to share your story, your goals, and what this transition means for you.

We'll walk through your home together so we can understand its history, strengths, and any areas that may benefit from thoughtful preparation before going to market. My recommendations are always practical and focused on protecting your equity – I'll never recommend unnecessary updates, only what truly makes a difference for your bottom line.

We'll discuss:

- Your reasons for moving
- Where you want to move to
- Your ideal timeline
- What you hope to accomplish financially
- Any questions or concerns you may have about the process
- Current market conditions and what they realistically mean for your home

We'll also talk through a customized marketing approach designed to attract qualified buyers who will see the value in your home.

By the end of our meeting, you will not feel pressured – you will feel informed, confident, and clear on the next steps.

Good communication is the beginning of a lower stress experience.

As your professional advisor, it's vital that you share information that may help me serve you better. Please share any details that could be important.



“ I had the pleasure of having Rexanne Collins as my Realtor. I had no idea what was involved in selling a home! WOW! It's stressful enough to go thru the process of moving without having to juggle all of the issues with showing, communicating with potential buyers and the legality of it all. She is AMAZING and there's no way I could have gotten through it without her!

- Teresa



02 CREATING AN INTENTIONAL TIMELINE

Every successful sale begins with a clear, well-paced plan.

Before we discuss listing dates, we'll talk through what timing feels right for you. Whether you're coordinating a move, waiting on new construction, downsizing, or simply planning ahead, your timeline matters.

Together, we will outline:

- When preparation should begin
- How long staging or updates may take (if needed)
- Ideal photography and listing windows
- Anticipated time on market based on demand
- Closing timing that aligns with your next step

Some sellers prefer a quicker transition. Others need more time to prepare emotionally and practically. There is no "one-size-fits-all" approach.

My role is to anticipate each step in advance so nothing feels rushed or uncertain. When you understand the sequence — from preparation to closing day — the process feels manageable and calm.

A clear timeline creates confidence.

And confidence makes every decision easier.

03 PROPERTY CONDITION

The condition of your home plays a significant role in both buyer motivation and final sales price.

Today's buyers are thoughtful. Many are balancing careers, families, and busy schedules. When a home feels well-maintained and move-in ready, they feel confident. And confidence leads to stronger offers (and potentially multiple offers with the right strategy).

When buyers notice deferred maintenance or visible wear, even if minor, it can create apprehension and hesitation. Hesitation often shows up in two ways:

- Lower offers
- Longer time on market

It's not about perfection. It's about presentation and perceived care.

Before we list your home, I will walk through and note practical, cost-effective recommendations that can truly make a difference. My goal is never to have you overspend. Instead, we focus on improvements that can:

- Increase buyer confidence
- Reduce inspection surprises
- Protect your negotiating power
- Maximize your return

Sometimes small adjustments — fresh paint, updated lighting, minor repairs, decluttering — can dramatically change how buyers respond emotionally to a home.

When a property feels well prepared, buyers compete. When buyers compete, you retain leverage.

My role is to explain your options, buyer/lending expectations, and help you make informed decisions so you invest wisely, present beautifully, and move forward with confidence — knowing your home is positioned to achieve its full value.

SELLING AS-IS

In some situations, selling a home “as-is” makes the most sense.

This may be the right choice if you prefer not to invest additional time or resources into updates or repairs before listing. An as-is sale simply means you are choosing not to make improvements – not that the home lacks value.

That said, it's important to understand how this decision can influence buyer behavior.

When a home is sold as-is:

- Buyers may factor anticipated repairs into their offer price
- Inspection negotiations can become more detailed
- The buyer pool may narrow slightly

None of this is negative – it simply requires thoughtful pricing and clear positioning.

If selling as-is is your preference, my role is to:

- Price strategically from the beginning
- Market the home honestly and professionally
- Set clear expectations to reduce unnecessary back-and-forth
- Protect your negotiating position throughout the process

Every home has value. The key is aligning condition, pricing, and buyer expectations from day one.

My commitment is to help you make the decision that feels right for you – while ensuring you understand how each choice impacts your bottom line.



Pre-Listing Preparation Checklist

A Practical Plan to Protect Your Equity

Before your home goes on the market, our goal is simple:

- Increase buyer confidence. Protect your negotiating power. Maximize your return.

We focus only on improvements that matter.

MAINTENANCE FIRST - Confidence Builders

- Repair minor leaks (faucets, toilets, under sinks)
- Replace burned-out light bulbs (match color temperature throughout)
- Service HVAC system if overdue
- Clean HVAC filter grille/covers
- Replace air/vent filters
- Address loose door handles, cabinet hardware, or squeaky hinges
- Repair small drywall cracks or nail holes
- Touch up scuffed paint where noticeable
- Repair or replace any and all rotten wood on the exterior or interior.

These small details prevent buyers from mentally “adding up” future repair costs.

SIMPLIFY and EDIT - Create Spaciousness

Buyers need to see the space – not your personal belongings.

- Remove excess furniture to open walkways
- Clear kitchen counters of small appliances
- Edit bookshelves and decorative items
- Pack rarely used items to create breathing room (consider renting a storage unit for items you want to take with you that need to be removed to present your home in the best light)
- Remove personal photos (store safely for your next chapter)

This step often makes the biggest visual difference – without spending a dollar.

LIGHT and BRIGHT - Increase Emotional Appeal

Buyers respond emotionally within seconds.

- Open curtains and blinds (make sure they're clean)
- Clean interior windows
- Replace dated or overly heavy drapes if needed
- Add fresh white towels in bathrooms
- Consider fresh, neutral bedding in the primary bedroom

Light feels fresh. Fresh feels valuable.

DECLUTTERING and DEPERSONALIZING

This step is often the most emotional – and the most impactful.

Over the years, your home has become a reflection of your life: family photos, collected treasures, meaningful décor. These details tell your story beautifully.

When preparing to sell, our goal is to help buyers imagine their story here. Decluttering is not about removing warmth. It's about creating space – visually and emotionally.

When a home feels open and simplified:

- Rooms appear larger
- Natural light feels stronger
- Buyers focus on the home itself rather than its contents
- Emotional connection happens more easily

Depersonalizing allows buyers to picture their furniture, their artwork, their holidays in the space.

We will approach this thoughtfully and respectfully. I will guide you on:

- Which areas make the biggest difference
- What can stay
- What should be safely packed for your next home

Many sellers find this step surprisingly freeing – it becomes the beginning of the transition rather than the end of a chapter.

We will move through it together, at a pace that feels comfortable for you.

PAINT and COSMETIC UPDATES (Only Where Needed)

We will determine together if any of these are worthwhile.

- Neutral paint in heavily personalized rooms
- Refresh high-traffic areas with visible wear
- Update outdated light fixtures (if cost-effective)
- Replace worn or stained carpet in key areas

We do not update for trends.

We update only when it protects your price.

CURB APPEAL - First Impressions Matter

Buyers begin forming opinions before they walk inside.

- Pressure wash driveway and sidewalks
- Trim shrubs and tidy flower beds
- Add fresh mulch if needed
- Replace worn doormat
- Ensure front door hardware is clean and polished

A clean, orderly exterior signals a well-maintained interior.

A FINAL WORD

You do not need to do everything.

Our role is to help you prioritize wisely so you invest only where it strengthens your position. Some homes need very little. Others benefit from thoughtful adjustments.

Either way, we create a clear, manageable plan – so you feel confident, not overwhelmed.

“ I cannot recommend Rexanne Collins enough. If you are looking for a top notch agent to help your parents sell their home in Oxford, MS or anywhere in Central Mississippi, you will not be disappointed. She is honest, super responsive, professional, and knowledgeable. She immediately also connected me with anyone else I needed to speak to. Rexanne is a gem of a person and you'd be fortunate to have her on your team. Thank you, Rexanne!! ”

- Beth

04 STRATEGIC PRICING

Before we determine a list price, I complete a detailed analysis of homes similar to yours — those that have recently sold, those currently under contract, and those actively competing for buyers' attention.

This allows us to see how the market is truly responding — not just what homes are listed for, but what buyers are actually willing to pay.

We carefully evaluate:

- Interior square footage and lot size
- Condition and level of updates
- Floor plan and functionality
- Outdoor living space
- Location and surrounding influences
- Current competition

Pricing is not guesswork. It is strategy.

- If we price too high, buyers hesitate and the home can lose momentum.
- If we price too low, you risk leaving equity behind.

The goal is to position your home to attract serious, qualified buyers — creating confidence and, ideally, competition. We will also consider timing, seasonal demand, and overall market conditions so your home enters the market with strength.

Our role is to guide you through this decision with clarity and honesty, so you feel confident that your home is positioned to achieve its full value.



CASE STUDY

Seller: "I got greedy, and I apologize. I was listening to everyone but the professional...YOU."

Over the years, I've had more than one seller start with a strong, well-supported pricing strategy — only to reconsider after hearing outside opinions.

Well-meaning friends and fellow professionals encouraged them to "aim higher." Against my advice, we raised the price.

At first, there was attention. A lot of attention. Compliments galore. Online engagement. But interest from qualified buyers was quiet. Few calls. No showings. The listing lost momentum quickly — and once that initial window passes, it's difficult to regain.

Eventually, we reduced the price to where it should have been from the beginning. By then, buyers were cautious, wondering why it hadn't sold. What could have been a strong launch became a longer, more stressful process.

It was a wonderful home. It was simply priced too high from day one. Strategic pricing matters. Protecting your momentum matters even more.

Understanding Net Proceeds

When an offer is presented to you, the price is only one part of the equation.

Before you make a decision, we prepare a detailed net proceeds estimate so you can clearly see what you can anticipate receiving at closing.

This includes:

- Contract price
- Real estate fees
- Termite Inspection
- Buyer agent compensation (if applicable)
- Estimated closing costs
- Prorated property taxes or HOA fees
- Any agreed-upon repairs or concessions
- Attorney/Settlement Fees
- Mortgage payoff (if applicable)

Seeing the full picture allows you to evaluate an offer based on what truly matters – your bottom line.

If multiple offers are received, we will compare them side by side, not just on price, but on terms and projected net proceeds.

Our goal is to ensure you make decisions with clarity and confidence, knowing exactly how each offer impacts your bottom line.



05 MARKETING

Launching Your Home with Intention

Once our pricing and preparation strategy is complete, we move into the most important moment – your home’s introduction to the market.

We have one opportunity to make a strong first impression. That first week is when serious buyers and local agents are paying close attention.

Your home will not simply be “listed.” It will be thoughtfully launched. Before going live, we ensure:

- High-quality photography highlights your home’s best features
- Marketing materials are polished and consistent
- Pricing is strategically positioned
- The property is fully prepared for showings

From there, your home is introduced across multiple channels to reach qualified buyers – both locally and beyond. Exposure includes:

- Strategic digital marketing
- Direct outreach to area agents
- Email marketing to active buyers
- Targeted online placement (well over 100 websites) where today’s buyers are searching

The goal is not just visibility – it is attracting the right buyers. When a home is properly prepared and strategically introduced, it generates early momentum. And early momentum creates leverage.

Our focus is always quality over noise – presenting your home in a way that reflects its value and captures serious attention from the very beginning.

What the Data Shows



Homes listed with professional photography sell 32% faster.



The average ROI on high-resolution, high-quality real estate photography is 826%.



68% of consumers say that great photos made them want to visit the home.

TOOLS FOR CONTENT



VIRTUAL TOURS (when it's beneficial)

We use advanced 3D imaging technology to create a fully immersive virtual tour of your home — allowing buyers to explore the layout and flow from anywhere.

This experience gives serious buyers the opportunity to “walk through” the property online, gaining a clear understanding of room sizes, connections, and overall feel before scheduling a showing.

Virtual tours increase engagement particularly from out-of-town buyers or those coordinating busy schedules.

When buyers feel informed before they visit, showings tend to be more purposeful — and offers more confident.

Your home is presented with depth, clarity, and professionalism — both in person and online.

VIDEO

Video brings your home's story to life. From cinematic walkthroughs to short-form social clips, we use high-quality video content to highlight the details, lifestyle, and charm that photos alone can't capture.

These videos are then shared across multiple platforms — YouTube and social media — reaching buyers where they're already scrolling.

Because when marketing is done right, your home doesn't just get noticed — it gets remembered.

EXAMPLE 

THIS VIDEO GOT OVER 4,000 PLAYS AND THE PROPERTY CLOSED 62 DAYS AFTER LISTING. CLICK TO WATCH.





PHOTOGRAPHY and PRESENTATION

In today's market, your home is viewed online before it is ever walked through in person. For most buyers, the photographs are their first introduction – and often determine whether they schedule a showing.

That is why presentation matters.

Capturing a home with accuracy and intention is crucial. Lighting, angles, and composition are carefully considered to highlight space, flow, and architectural features – without misrepresenting the property.

The goal is not to over-edit or exaggerate. It is to present your home in its best, most compelling light. Strong photography generates early interest, and early interest creates momentum.

When buyers pause, look closely, and schedule a showing, we know the strategy is working.

Your home deserves to be presented with care, professionalism, and attention to detail from the very beginning.

85% of homebuyers consider photos the most critical factor when evaluating a property online. The listing photos are the most important factor in deciding which homes to view

06 LAUNCHING YOUR HOME WITH INTENTION

Once our pricing and preparation strategy is complete, we move into the most important moment — your home's introduction to the market.

We have one opportunity to make a strong first impression. That first week is when serious buyers and local agents are paying close attention.

Your home will not simply be "listed." It will be thoughtfully launched. Before going live, we ensure:

- High-quality, curated photography highlights your home's best features
- Marketing is polished and consistent
- Pricing is strategically positioned
- The property is fully prepared for showings

From there, your home is introduced across multiple channels to reach qualified buyers — both locally and beyond. Exposure includes:

- Strategic digital marketing
- Direct outreach to area agents
- Email marketing to active buyers
- Professional print materials
- Targeted online placement where today's buyers are searching

The goal is not just visibility — it is attracting the right buyers.

When a home is properly prepared and strategically introduced, it generates early momentum. And early momentum creates leverage.

Our focus is always quality over noise — presenting your home in a way that reflects its value and captures serious attention from the very beginning.

07 MONITORING MARKET PERFORMANCE *Ongoing Communication and Updates*

Clear, consistent communication is an essential part of protecting your position.

While your home is on the market, I will keep you informed every step of the way. You will never be left wondering what is happening or what comes next.

Feedback is more than commentary — it is information. When we review it together, we can make thoughtful decisions that protect your time and equity.

Our role is to monitor the details, interpret the signals, and guide you with clarity so you always feel informed and confident in the decisions we make.

Communication is proactive, not reactive.

08 ***NEGOTIATION*** *and Protecting Your Equity*

Securing the strongest possible outcome requires more than accepting the highest number. Effective negotiation begins before an offer is ever written.

From the moment showings begin, I am evaluating buyer interest, seriousness, and financial strength. When an offer is submitted, I carefully review:

- The buyer's qualifications
- Loan type and terms
- Strength of earnest money
- Contingencies and timelines
- Overall likelihood of closing smoothly

We personally communicate with the buyer's lender to confirm financial readiness. For cash offers, proof of funds is required and verified.

Price matters – but so do terms.

The right offer protects not only your sale price, but also your time, your timeline, and your peace of mind.

Our role is to negotiate thoughtfully, position you strategically, and ensure every decision strengthens your outcome.

09 ***FROM CONTRACT TO CLOSING***

Once your home is under contract, the focus shifts to execution. This stage involves detailed timelines, multiple parties, and important milestones – all of which must be carefully managed.

We will oversee:

- Timely delivery of the earnest money deposit
- Inspection and appraisal scheduling
- Contingency deadlines
- Contractual obligations for both parties
- Communication between agents, lenders, and closing professionals

Every deadline is tracked. Every detail is monitored.

As we approach closing, we coordinate the final walkthrough and ensure all documentation is properly prepared.

On closing day, you can expect:

- Final document signing
- Confirmation of funds
- Official transfer of ownership

While much is happening behind the scenes, my role is to keep the process organized, steady, and predictable – so you feel informed, not overwhelmed.

From contract to the exchange of keys, we remain fully engaged to ensure a smooth and successful close.



REPRESENTATION and COMPENSATION

In many home sales, there are two agents involved – one representing the seller and one representing the buyer. Each agent is responsible for protecting their client's interests while working cooperatively toward a successful closing.

In some cases, we may have the opportunity to represent both the buyer and the seller. This is known as dual agency and only occurs with full written consent from both parties. When this situation arises, our role shifts to more of a neutral facilitator, ensuring fairness, clear communication, and a smooth transaction.

Your information and goals **are always kept confidential**, even in a dual-agency situation.

Transparency matters. You will always understand how representation works and how compensation is structured before moving forward.

BUYER AGENT COMPENSATION

In North Mississippi, you can expect buyers to include in their offer that the seller pays their agent's brokerage compensation. While this is obviously a point of negotiation, the seller agrees to pay the buyer's agent compensation in the majority of cases.

During our initial meeting, we will discuss:

- How compensation (or the lack thereof) impacts buyer interest
- How it can be used strategically
- How we typically address it in our market

Our goal is to make sure you feel informed and comfortable with every decision, which is why we address this during our listing consultation.

** When reviewing comparable sales to determine an appropriate list price, it's important to understand that the final sale prices of those homes reflect all costs associated with the transaction – including any buyer's agent compensation paid by the seller. In the ten years I have been a real estate agent, I have never seen a seller not pay the buyer's agent compensation (whether it was originally offered by the seller or negotiated by the buyer in the offer).*

In other words, the sales data we rely on represents net proceeds after all concessions were factored into the transaction. As we develop your pricing strategy, we consider the full picture so you have a clear understanding of how compensation and other costs relate to your bottom line.

“ Becki is so knowledgeable about the Oxford market! She really had an understanding of what I was looking for in an investment property. Even though both the buyer and sellers were out of state the entire time, Becki kept us completely up to date and arranged for the easiest closing I've ever experienced! ”

- Cindy

10 CONTRACT ACCEPTANCE

Once an offer is accepted, both parties have agreed to the terms and conditions outlined in the purchase agreement. When all signatures are in place, the contract becomes legally binding. At that point, escrow is opened and the buyer submits the earnest money deposit according to the agreed timeline. Those funds are held in a secure trust account by the designated closing professional until the transaction is successfully completed – or formally terminated under the terms of the contract.

COMMON CONTRACTUAL CONTINGENCIES

Contingencies are built into a contract to protect both the buyer and the seller. They outline specific conditions that must be satisfied before the sale moves forward – creating clarity rather than uncertainty.

Inspection Contingency

Every contract offers the buyer the opportunity for a home inspection. Home inspections must be completed within an agreed-upon timeline (usually less than 10 days from the acceptance date). This allows the buyer to conduct their due diligence on the property through a professional inspection by a licensed Mississippi Home Inspector.

Financing Contingency

Most contracts are contingent on the buyer's obtaining acceptable financing.

Appraisal Contingency

In addition to the buyer's financing contingency, there is an appraisal contingency. This means the buyer's financing is contingent upon the home appraising at or above the purchase price.

Wood-Destroying Insects

The seller is required to provide a recently completed wood-destroying insect report by a licensed pest control company. If wood-destroying insects or damage is discovered, treatment will be needed.

11 THE FINAL WALKTHROUGH

Prior to closing (usually 1-3 days), the buyer's agent will schedule a final walk-through of the property to verify it is still in the same condition as it was on the day the offer was accepted. This is common practice with every purchase transaction.

12 CLOSING DAY Congratulations!

On the day of closing, ownership officially transfers from you to the buyer. The buyer(s) sign the loan document; funds are disbursed; the deed is recorded; and the sale becomes final.

While it marks the end of this chapter, it also opens the door to what comes next.

For many sellers, this day brings a mix of emotions — pride, reflection, and anticipation. Our goal is to ensure that by the time you reach this moment, everything feels orderly, complete, and well handled.

You can move forward knowing your home was thoughtfully prepared, strategically positioned, and professionally represented. And as one chapter closes, a new one begins — with clarity, confidence, and peace of mind.

Our Commitment to You



Selling a home is more than a transaction. It is a transition.

For many of my clients, their home represents years of memories, milestones, and meaningful moments. We approach that responsibility with respect and care.

Our commitment to you is simple:

- Clear, honest guidance
- Consistent communication
- Thoughtful strategy
- Calm and creative problem-solving
- Protection of your equity at every step

When challenges arise — and occasionally they do — they are handled promptly, professionally, and without unnecessary drama.

You will always know where things stand. You will always have a plan. And you will never feel alone in the process.

Long after closing day, we remain a resource. Our business is built on relationships, not transactions. Many of my clients become long-term connections and trusted friends — and that is something I value deeply.

If and when you decide the time is right, we would be honored to guide you through your next chapter.

Rexanne & Becki

Thank You

Selling your home isn't just about putting a sign in the yard – it's about strategy, presentation, and partnership.

Thank you for taking the time to review the information in this guide.

We understand that choosing someone to represent you in the sale of your home requires trust, and that trust is never taken lightly. Our commitment is to provide thoughtful guidance, consistent communication, and the level of care and attention you deserve throughout the entire process.

It would be an honor to serve you.

Rexanne Collins & Becki Ferguson



Rexanne and Becki bring a thoughtful blend of strategic marketing, intentional pricing and relationship-centered guidance to every client they serve. Known for their steady communication, attention to detail, and commitment to doing things the right way, they approach every sale as both a financial milestone and a personal chapter. Their clients value their calm leadership, honest advice, and the confidence they feel from the first conversation through closing – and long after.

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