

OUR
HOME SELLING

difference

A PRE-LISTING GUIDE

PRESENTED BY:

Kirsten Kelley

REALTOR®

Smith &
Associates **Real Estate**



hello,



I AM KIRSTEN

YOUR LOCAL REAL ESTATE EXPERT

Success lives in the details.

I've built my career around that belief—first as an investor myself, and now as a trusted advisor for both buyers and sellers.

I'm Kirsten, a Safety Harbor resident and second-generation real estate professional with deep roots in Pinellas County. Coming from a retired Coast Guard family, I value precision, consistency, and integrity—qualities I bring to every client relationship.

For buyers, I combine local expertise with data-driven analysis to identify properties with strong potential—whether for personal use, income generation, or long-term appreciation. For sellers, I apply strategic pricing, market positioning, and my understanding of STR performance to highlight value and maximize return.

With hands-on experience operating profitable short-term rentals, I bring a unique perspective to evaluating homes, interpreting market conditions, and negotiating from a place of knowledge. I see what others miss—and I use those insights to guide clients toward confident, informed decisions.

Whether you're buying or selling on Florida's Gulf Coast, I'm here to ensure every detail supports your success.

LET'S CONNECT

📞 727-439-7545

✉️ KIRSTENSELLSFLOIDA@GMAIL.COM

f KIRSTEN KELLEY REALTOR @ KIRSTENKELLEYREALTOR

🌐 KIRSTENSELLSFLOIDA.COM

Smith &
Associates **Real Estate**

meet THE REST OF THE TEAM



David Kelley REALTOR®

About David

With a strong foundation in service and sales, I bring a unique blend of discipline, dedication, and approachability to Tampa Bay real estate. A proud 25-year U.S. Coast Guard veteran and seasoned sales leader with over a decade in outside sales and sales management, David knows how to navigate complex situations with calm confidence — skills that directly benefit his clients in today's fast-moving market.

Now in his first year as a Realtor with Smith & Associates, David is passionate about helping buyers find the right home with ease and clarity. He especially enjoys guiding first-time homebuyers and those relocating to the Tampa Bay area, taking the time to understand their needs and make the process smooth, straightforward, and even fun. David's clients appreciate his attentive communication, strong negotiation skills, and grounded, no-pressure approach. Whether you're moving across the country or across the street, David is the kind of agent who shows up, follows through, and keeps your best interests front and center.

Andrea Windsor, Paper Sync, TC

TRANSACTION COORDINATOR

FI specialize in providing reliable, comprehensive web based Transaction Coordinating services in all areas of Florida that protect you, your business and customers. I have been able to build a great "plug and play" system that streamlines every step of the closing process, ensuring clarity and peace of mind.





OUR TEAM

difference

IT'S ALL IN THE *numbers*

RESULTS DRIVEN

SMITH & ASSOCIATES STATS 2024

SALES VOLUME 2024	MARKET SHARE FOR HOMES \$1M+	AVERAGE SALES PRICE \$1M	TOTAL TRANSACTIONS
\$2.14B	14.6%	\$1.3B	2,062

MARKET AREA STATS 2024

AVG. DAYS ON MARKET	AVG. LIST TO SALE PRICE RATIO	MEDIAN SOLD PRICE	ACTIVE LISTINGS
67	91%	\$395K	7652





MY
commitment



WE DO REAL ESTATE DIFFERENTLY

We have one goal: **TO GIVE YOU AN ELEVATED FULL-SERVICE CLIENT EXPERIENCE!** With over 55 years of real estate experience, we will bring you a fresh, modern, and forward-thinking experience that will make you a client for life. Consider us your personal home concierge: Hand us the keys and we'll do the rest!

COMMITTED SERVICE

We promise to give you the level of service you deserve starting on the day you put your faith in us to sell your property. Our team is committed to providing you with the very best in professional and individualized service.

MANAGING DIFFICULT CONVERSATIONS

When selling a house negotiating is required. Don't worry! We will be your mentor and liaison throughout the whole process. We will handle negotiating pricing modifications, and help you secure and schedule necessary repairs.

BEHIND YOU

A seller's agent will be looking out for your best interest, as it is their fiduciary responsibility. With our knowledge of the local market and a sound understanding of what amenities and upgrades bring value to your home, we will make sure to price your home competitively and gain you the most amount of money in the shortest period of time.

ONGOING COMMUNICATION

We will go over the specifics of how our team operates and what you may anticipate working with us. Rest assured you will be kept up to date on all that is happening thanks to our regular communication.

PROBLEM SOLVER

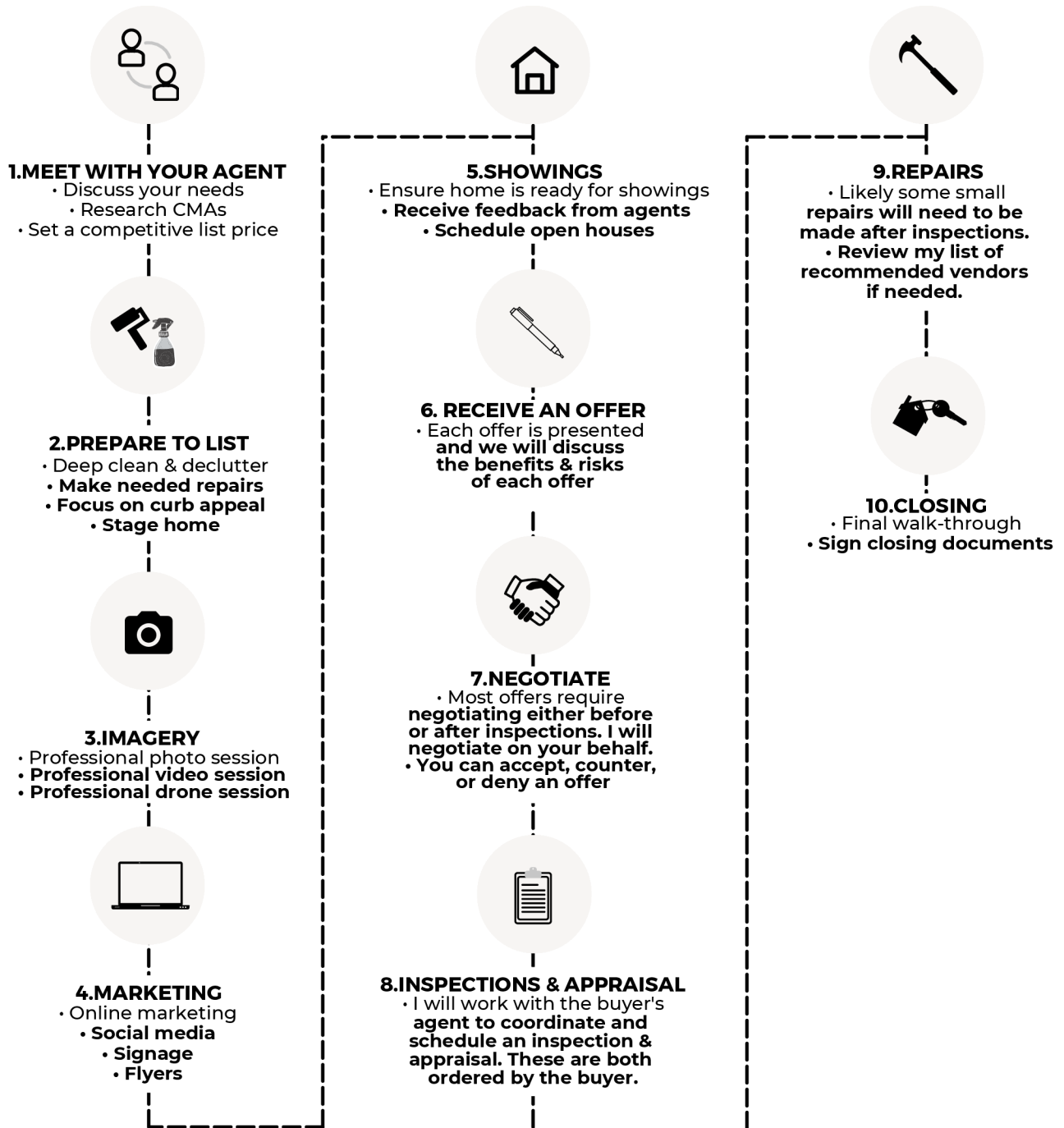
Throughout the entire home-selling process, we will make every effort to safeguard your interests and handle any problems that might come up. Making the process of selling your house as enjoyable and stress-free as possible.

RISK *free*

We frequently hear tales of customers who were dissatisfied with their former real estate agents. Frequently, the other agency attempted to pressure them by using a listing agreement that cannot be canceled or they would have to take on a hefty cancellation fee. I wouldn't want to subject any of my customers to that.

If you are ready to take the home-selling plunge give me a call and I would be honored to walk through the process with you!

THE *Agent Name* HOME SELLING PROCESS





TWELVE STEPS *to sold*

STEP ONE: DEEP CLEAN

Before you can really tackle all the things that need to be done before selling your home, you need to have a good look at what you are dealing with! Which means a thorough deep cleaning. A deep clean can also help you with foul odors. Ask a friend to give you an honest opinion if any scents could be a deal breaker. Avoid masking scents with strong candles and plug-ins and get rid of the source that is creating the smell.

STEP TWO: DECLUTTER

Buyers have a hard time picturing themselves living in your home when your clutter is all over the home. Get rid of all items in your home that you don't want or need. Your home will sell more quickly and your move will go more smoothly. It's no secret that the hardest part of the decluttering process is getting started. Dive in by taking one room, or even a portion of one room, at a time. Shred or recycle paper. Donate duplicate household items, and old clothing, toys, and books. A buyer may find it more difficult to picture living in your home if there are many personal objects and pictures on display. Consider storing family photos, and any political or religious items until you can proudly display them again in your new house.

STEP THREE: COMPLETE REPAIRS

The time has come to address all of those troublesome concerns that you have been putting off. Look for signs of neglect inside the home. Look for stained or broken surfaces and walls or ceilings that need to be painted. Make a list of everything you see, then choose what to work on first. Finding out what has to be done and what doesn't can be made much easier with the help of a real estate agent.

STEP FOUR: NEUTRALIZE

A coat of fresh paint can make a world of difference! Use neutral colors if you decide to paint the interior of your home. Loud paint colors are a very personal choice, and often distract the buyers from the great things about the room. Neutral colors allow your prospective buyers to easily picture their belongings in your home.

STEP FIVE: REMOVE SCUFF MARKS

So you are not up for undertaking a full-scale paint job? Pay close attention to cleaning and then touching up baseboards, walls, and doors to make the property glisten and look well-maintained. Using an eraser pad can make a world of a difference on scuffed walls and baseboards!

STEP SIX: CREATE A WARM ENTRYWAY

A home's entry is also an important first impression. Create your own entryway if your home does not have one. To prevent clutter, have plenty of baskets for storage, or purchase a simple entryway organizer. Place a comfortable bench, and place some hooks to hang bags and outerwear.

TWELVE STEPS *to sold*

STEP SEVEN: REARRANGE FURNITURE

A home is meant to be lived in and so we often arrange our furniture for that. When it's time to sell the goal is to arrange your furniture to make your space look at big and as open as possible. You may need to remove some pieces (although it may not be ideal) so that your spaces don't look over crowded. Move furniture away from the walls to open a room.

STEP EIGHT: UPGRADE LIGHTING

Replace out-of-date and obsolete lamps and other lighting fixtures with more modern ones. This inexpensive modification can have a big impact and will aid in the sale of your house.

STEP NINE: PET ISSUES

We love our furry friends! However, selling a home with pets can be a challenge. While you might consider them part of the family, not everyone agrees. To make your home appealing to everyone make sure to remove any evidence of pets just to be safe. Make sure to pick up all pet bowls, beds, and toys. Avoid using scented candles or perfumed goods to merely cover up scents. Strong perfumes can be irritating to certain people and don't get rid of the odor altogether. Instead, use pet-specific deodorizers or enzyme cleansers to neutralize odors.

STEP TEN: EXTERIOR

The outside of your home is the first impression of your home. Make sure the exterior of your home is in tip-top shape so that possible buyers will want to take a look inside. Pay close attention to your siding, gutters, and windows, and make sure they look fresh and clean. Repair any cracks in the driveway, walkway, or patio. Make sure the roof is in good condition. Nothing turns a buyer away faster than a leaky roof. Take care of any repairs to your fence if there are broken pickets. If any of these issues come up and you are unable to make the repairs be prepared for buyers to ask you to drop your asking price.

STEP ELEVEN: CURB APPEAL

Catch a buyer's attention by making sure walkways are clear, landscaping is freshly mulched, plants are freshly placed by the door and a colorful welcome mat welcomes them to a freshly painted front door. All of these things help create a sense of home to prospective buyers.

STEP TWELVE: GATHER PAPERWORK

Being prepared is the key to a smooth sale. Having said that, don't forget to have the house's paperwork prepared and organized. The deed, homeowners insurance information, loan information, property tax statements, appliance warranties, title report, purchase agreement, and any other information regarding the property are some of the documents that a seller will need when selling a home.



The background features a soft-focus arrangement of home decor items. In the foreground, two white ceramic vases are visible: a rounded, bulbous one on the left and a taller one with a handle on the right. Behind them, a wooden spoon stands vertically against a wall with a subtle geometric pattern. The overall aesthetic is clean, minimalist, and warm.

marketing
YOUR HOME

Print

MARKETING



CONSIDERING A MOVE?



Scan Here For Your Complimentary Home Valuation

JANE AGENT
REALTOR®

jagent@smithandassociates.com
janeagent.smithandassociates.com



Smith & Associates Real Estate



124 MAIN STREET | ST. PETERSBURG, FL 33703

Open to all, this home is a true masterpiece. The chef's kitchen is a dream come true, with a full suite of stainless steel appliances, including a double oven, a built-in refrigerator, a dishwasher, and a wine cooler. The island is a true masterpiece, with a large granite countertop, a sink, and a breakfast bar. The living area is a true masterpiece, with a large sectional sofa, a round coffee table, and a large area rug. The dining area is a true masterpiece, with a round dining table and chairs. The bedrooms are a true masterpiece, with large beds, dressers, and wardrobes. The bathrooms are a true masterpiece, with large tubs, showers, and vanities. The outdoor area is a true masterpiece, with a large pool, a patio, and a pergola. This home is a true masterpiece, and it is a true masterpiece.

Smith & Associates Real Estate

**124 MAIN STREET NE
ST. PETERSBURG, FL**



JUST LISTED
124 MAIN STREET NE, ST. PETERSBURG, FL 33703

Smith & Associates Real Estate

JUST LISTED
124 MAIN STREET NE, ST. PETERSBURG, FL 33703

Smith & Associates Real Estate

LOCAL **GLOBAL REACH**

OLD NORTHEAST
716 54TH AVENUE NE, ST. PETERSBURG, FL 33701

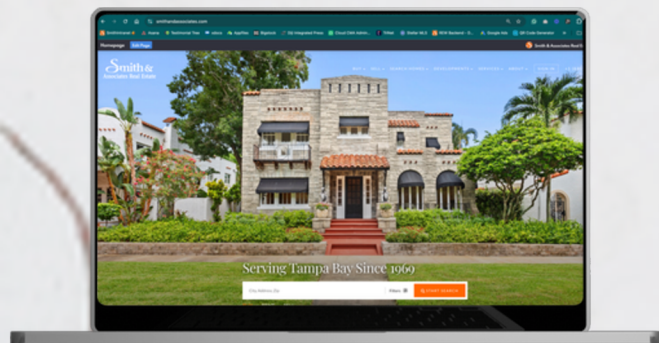
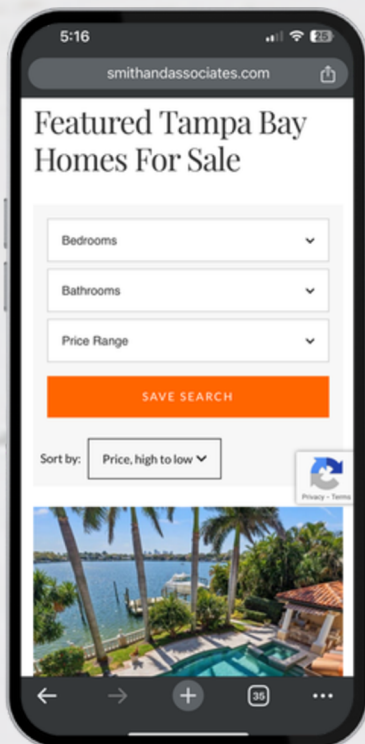
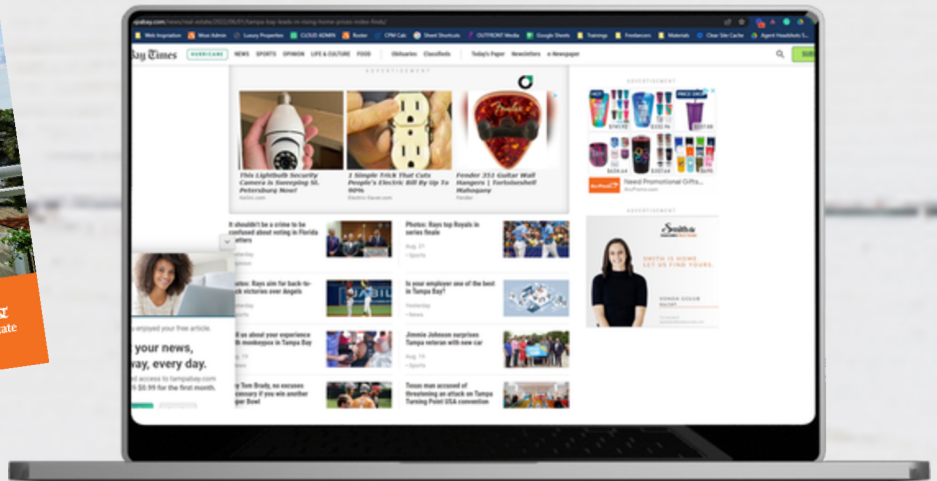
\$2,495,000
UB247749

4 BED | 3 BATH | 3,259 SF

This beautiful Old Northeast residence in the Old Northeast is a true masterpiece. The chef's kitchen is a dream come true, with a full suite of stainless steel appliances, including a double oven, a built-in refrigerator, a dishwasher, and a wine cooler. The island is a true masterpiece, with a large granite countertop, a sink, and a breakfast bar. The living area is a true masterpiece, with a large sectional sofa, a round coffee table, and a large area rug. The dining area is a true masterpiece, with a round dining table and chairs. The bedrooms are a true masterpiece, with large beds, dressers, and wardrobes. The bathrooms are a true masterpiece, with large tubs, showers, and vanities. The outdoor area is a true masterpiece, with a large pool, a patio, and a pergola. This home is a true masterpiece, and it is a true masterpiece.

Smith & Associates Real Estate

digital MARKETING



FACEBOOK & INSTAGRAM ADVERTISEMENTS





Positioning
STRATEGY

THE FIRST LISTING PRICE CAN AFFECT

the entire outcome of your home sale.

Pricing a home correctly is the number one factor in getting it sold in a timely fashion for the most money possible. Using a comparative market analysis (CMA) is the best bet for setting your price correctly the first time. Using this CMA, we will research sold properties in your area and determine the best listing price for your home. When a home is priced correctly the first time it generally sells quickly as there are buyers who see its value and jump at the chance to see it, hopefully creating a multiple offer situation. A home gets the most traffic when it is first listed so the first listing price is crucial to capturing all those buyers attention.

THE PROBLEM WITH LISTING TOO HIGH

PROBLEM 1

exclusion

Inflating the value of your home inadvertently could exclude your property from online search results to those that would be able and willing to pay you the actual value for your home.

PROBLEM 2

appear distressed

Due to a lack of interest you may have to later drop the price and now your house appears to be a distressed property.

PROBLEM 3

appraisal

Even if you are successful in finding someone to pay more for your house, you still need to go through the appraisal process so your buyers can secure financing. If the appraisal comes back with a much lower figure, the buyers will have difficulty obtaining a loan because lenders won't pay over-market prices. Your whole deal could fall through because your listing price was too high.



DETERMINES

the price of your home

- market condition
- comparative sold properties
- current inventory
- property features
- exposure
- location
- condition

DOES NOT DETERMINE

the price of your home

- what you paid for the home
- what online sites think it is worth
- what you need to make on the home

A photograph of a backyard deck with a table, chairs, and a large umbrella, overlaid with the text "RECOMMENDED resources". The deck is made of light-colored wood and features a square table with four wicker chairs with red cushions. A large, light-colored patio umbrella stands behind the table. To the left, there are several potted plants with pink and white flowers. The background shows a wooden fence and tall evergreen trees under a clear blue sky.

RECOMMENDED
resources

recommended RESOURCES

TITLE SERVICES

MODERN EDGE TITLE-BRANDON
BRIGHT
727-687-0845
<https://moderndgetitle.com/>

HOUSE CLEANING

VIOLET TUSHA
586-873-8033

PAINTING

PAINT & PATCH
JON LORGE
949-616-0796
EMAIL: JONLORGE@GMAIL.COM

ELECTRICIAN

CEP ELECTRIC- SHANE WIGHT
727-580-1457
<https://cepelectric.com/>

PLUMBING

GRAY WATER PLUMBING JEREMY
813-297-0790
<https://www.clearwaterlocalplumber.com/>

LANDSCAPING

NOAHS LANDSCAPING
727-480-0513

POWER

WASH/PAVERS

VETERANS PAVER SEALING AND
PRESSURE WASHING
727-505-0094 (DUSTIN)





CLIENT
Testimonials

REVIEWS



"Working with Kirsten Kelley was an exceptional experience as a seller. From our initial consultation, it was clear she possessed a deep understanding of the local market and a strategic approach to selling my home. Her honesty and expertise were invaluable, particularly in navigating the crucial aspects of staging and pricing. Kirsten provided clear, data-driven recommendations that ultimately led to a successful sale. Kirsten's proactive approach, including her emphasis on open houses, proved to be highly effective. Her strategy generated significant interest and ultimately facilitated a swift and favorable sale. I was particularly impressed by her responsiveness and dedication throughout the entire process. If you're seeking a realtor who is not only knowledgeable and experienced but also genuinely committed to selling your property, look no further than Kirsten Kelley. She is truly the best in the business, and I wholeheartedly recommend her services.

"Kirsten was fantastic! Great follow up skills, communicates very well and really made the process pretty smooth! We have bought several houses over the years and she was the best realtor we have ever worked with by far!

"Attention HOME BUYERS! Are you looking for a top notch, knowledgeable real estate agent to be your trusted advocate when buying your next home?

A friend recommended Kirsten Kelley to represent us on our home search. We had been looking for over a year and tried a number of well known real estate agents in the Clearwater/Safety Harbor area without success. Kirsten took the time to listen to our wants and needs while learning our idiosyncrasies as buyers. She provided us with a wealth of knowledge about neighborhoods, the housing market and helped us find our needle in a haystack.

Kirsten's work ethic and integrity is second to none. She helped us work through difficult negotiations and investigated some unexpected situations that most agents would not have taken the time to look into. Her tenacity for keeping things moving forward and digging in to learn any topic that is presented as a possible concern is what makes Kirsten the best real estate partner a homebuyer (or seller) could ask for. Kirsten is a true professional who is responsive, very knowledgeable about real estate processes and is a highly effective communicator.

We HIGHLY recommend Kirsten Kelley for your real estate needs and feel grateful to have a friend who will be there if we ever decided to embark on this journey again!

REVIEWS



"I have had a few realtors in my life, but Kristin is by far the best! Her knowledge and dedication to her client is superb. I wish I had the time and talent to write the novel on how she should be the model all realtors aspire to!

Kirsten and her team were one of the best I've worked with in the market. Kirsten was always ready to help us at every point of the way, Andrea sent daily updates on our progress, and they were always available by phone, email, and text. I highly suggest utilizing them for your next purchase.

"From the first time I spoke with Kirsten, I could instantly tell how truly great she is! Kirsten is incredibly knowledgeable, trustworthy, transparent, and hard-working. She always does what is right, and there is no one else I would want representing me in a real estate transaction. No matter if buying, selling or investing - Kirsten is someone that you need to have in your corner. I am thankful to have gained Kirsten not just as my real estate agent, but as a friend and a neighbor as well. I look forward to working with her for years to come!

"Kirsten stands out as the best realtor I've ever had the pleasure of working with. Her expertise in the Tampa area and short-term rentals (STRs) is remarkable, and her genuine commitment to matching you with the perfect property is evident. She went the extra mile during the closing process and has an extensive network of contacts in the area for any necessary work. I look forward to the opportunity to work with her again soon.

"Kirsten Kelley is who you want as a realtor. We had many hurdles to overcome with selling my parents home. She maneuvered each and every one with professionalism, grace, efficiency and a lot of knowledge. Thank you Kirsten!

"Kirsten went above and beyond in listing and selling our home. She had a high end open house, advertising that was absolutely incredible and followed up on anything that my wife and I or potential buyers had questions about. Our home had my offers immediately and she handled all of them with professionalism and worked tirelessly to find the best buyer for us. She also helped find us a new home and made the purchase as seamless as possible. I would highly recommend contacting her if you are interested in selling your home or purchasing a new one. Our experience could not possibly have gone any better.

WHAT TO EXPECT

HONESTY & TRANSPARENCY

INTEGRITY

RESPECT

TIMELY & REACHABLE

ACTING IN YOUR BEST INTEREST



GLOSSARY

ADJUSTABLE-RATE MORTGAGE (ARM)	Interest rates on this type of mortgage are periodically adjusted up or down depending on a pecified financial index
AMORTIZATION	A method of equalizing the monthly mortgage payments over the life of the loan, even though the proportion of principal to interest changes over time - in the early part of the loan, the principal repayment is very low, while the interest payment is very high - at the end of the loan, the relationship is reversed
ANNUAL PERCENTAGE RATE	The actual finance charge for a loan, including points and fees, in addition to the stated interest rate
APPRAISAL	An expert opinion of the value or worth of a property
ASSESSED VALUE	The value placed on a property by a municipality for purposes of levying taxes - it may differ widely from appraised or market value
BALLOON PAYMENT	A large principal payment due all at once at the end of some loan terms
CAP	A limit on how much the interest rate can change in an adjustable-rate mortgage
CERTIFICATE OF TITLE	A document, signed by a title examiner, stating that a seller has an insurable title to the property
CLOSING	The deed to a property is legally transferred from seller to buyer, and documents are recorded
CLOSING COSTS	See "settlement" or refer to "Settlement and Closing" in this guide
COMMISSION	A fee (usually a percentage of the total transaction) paid to an associate or broker for services performed
COMPARATIVE MARKET ANALYSIS (CMA)	A survey of the attributes and selling prices of comparable homes on the market or recently sold; used to help determine a correct pricing strategy for a seller's property
CONTINGENCY	A condition in a contract that must be met for the contract to be binding
CONTRACT	A binding legal agreement between two or more parties that outlines the conditions for the exchange of value (for example: money exchanged for title to property)
DEED	A legal document that formally conveys ownership of a property from seller to buyer
DOWN PAYMENT	A percentage of the purchase price that the buyer must pay in cash and may not borrow from the lender
EXCLUSIVE BUYER BROKERAGE AGREEMENT (EBBA)	An agreement between the buyer and their brokerage that reflects the terms they have negotiated with your agent for their services. This outlines what services and value will be provided, and for what potential cost

EQUITY	The value of the property actually owned by the homeowner: purchase price, plus appreciation, plus improvements, less mortgages and liens
ESCROW	A fund or account held by a third-party custodian until conditions of a contract are met
FIXED-RATE MORTGAGE	Interest rates on this type of mortgage remain the same over the life of the loan - compare to "adjustable-rate mortgage"
FIXTURE	A recognizable entity (such as a kitchen cabinet or light fixture) that is permanently attached to a property and belongs to the property when it is sold
HAZARD INSURANCE	Compensates for property damage from specified hazards such as fire and wind
INTEREST	The cost of borrowing money, usually expressed as a percentage rate
LIEN	A security claim on a property until a debt is satisfied
LISTING CONTRACT	An agreement whereby an owner engages a real estate company for a specified period of time to sell a property, for which, upon the sale, the associate receives a commission
MARKET PRICE	The actual price at which a property sold
MARKET VALUE	The price that is established by present economic conditions, location, and general trends
MORTGAGE	Security claim by a lender against a property until the debt is paid
MULTIPLE LISTING SERVICE (MLS)	A system that provides to its members detailed information about properties for sale
ORIGINATION FEE	Application fee(s) for processing a proposed mortgage loan
PITI	Principal, interest, taxes, and insurance; forming the basis for monthly mortgage payments
POINT	One percent of the loan principal - it's charged in addition to interest and fees
PREPAYMENT PENALTY	A fee paid by a borrower who pays off the loan before it is due
PRINCIPAL	One of the parties to a contract; or the amount of money borrowed, for which interest is charged
PRORATE	Divide or assess proportionately
PURCHASE & SALE AGREEMENT	A contract between buyer and seller that outlines the details of the property transfer; or refer to "Purchase and Sale Agreement" in this guide
SETTLEMENT	All financial transactions required to make the contract final - See "Settlement and Closing" in this guide
TITLE	A document that indicates ownership of a specific property
TITLE SEARCH	A detailed examination of the entire document history of a property title to make sure there are no legal encumbrances