



HOME SELLING GUIDE

————— Prepare. Price. Market. Move. —————



Your next chapter starts with a plan.

A practical guide to preparing your home,
attracting buyers, and navigating the sale.

Local Expertise. Honest Guidance. Real Results.

Start with a clear plan

A thoughtful beginning makes each next step easier.

Your sale, your priorities

Before choosing a price or preparing the house, decide what a successful move looks like for you. Your timing, financial goals, and next housing plans should guide the strategy.

Build your selling team

Your Harmony agent can help coordinate pricing, preparation, marketing, showings, and negotiations. Your lender, title company, and attorney may also have important roles. Agree on how updates will be shared and who handles each task.

Plan before you launch

A complete launch makes it easier for buyers to understand the home and arrange a visit. Avoid promising a sale date or proceeds amount before reviewing the market and costs.

Your action checklist

- Set a target listing date and preferred move date.
- Discuss your next home and any overlapping housing costs.
- Gather property information and decide on priority repairs.
- Confirm the marketing plan, showing access, and communication schedule.

What would make this sale successful for you?

Know your reasons for selling

Set priorities before you weigh offers.

Define what matters most

Is your main priority the amount you receive, a particular moving date, fewer contingencies, or a simpler transition? Rank these goals so an attractive offer can be evaluated against your real needs.

Share useful context with your agent

Explain deadlines, relocation plans, and any circumstances that affect your choices. Your agent needs that context to recommend a strategy. Discuss which personal details should remain private during marketing and negotiations.

Allow room for decisions

Consider your preferred outcome and your acceptable alternatives. Revisit those priorities when the market provides new information, rather than reacting to every comment or showing.

Your action checklist

- Preferred closing date and possession date.
- Estimated proceeds needed for your next step.
- Repairs or concessions you would consider.
- Backup plan if the home takes longer to sell.

My top three priorities are:

Price for the market

A well-supported price gives buyers a reason to act.

Use relevant comparisons

Review recent closed sales along with active and pending competition. Compare location, size, condition, features, and timing. An asking price shows what another seller hopes to receive; a closed sale shows a completed result.

Look beyond personal investment

Memories and renovation costs matter to you, but they do not automatically determine market value. Buyers compare your home with their other available choices.

Respond to the evidence

Agree on a review schedule with your agent. Showing activity, feedback, and offers can help identify whether price, presentation, or access needs attention. A lender appraisal may also affect a financed transaction.

Your action checklist

- Review the comparable sales selected by your agent.
- Identify the home's strongest features and limitations.
- Discuss a realistic listing range and pricing rationale.
- Set a date to review the results of the marketing launch.

Proposed price and the reasons supporting it:

Prepare a strong first impression

Help buyers notice the home, rather than distractions.

See it through a buyer's eyes

Walk from the curb through every room. Look for clutter, odors, dim lighting, worn surfaces, and visible maintenance concerns. Prioritize work that improves presentation and addresses genuine problems.

Keep the plan practical

Your agent can help distinguish worthwhile preparation from expensive changes with uncertain returns. Cleaning, organizing, and small repairs may be a better starting point than a major project.

Address concerns honestly

Preparation does not replace accurate property disclosures. Discuss known conditions with your agent, and use qualified professionals when needed. Financing and appraisal requirements can vary by buyer and loan program.

Your action checklist

- Tidy landscaping, entry areas, and walkways.
- Clean windows, floors, kitchens, and bathrooms.
- Declutter surfaces and organize closets and storage.
- Repair leaks, loose fixtures, and other known issues as appropriate.
- Use comfortable lighting and neutral, welcoming presentation.

Three preparation tasks to complete before photos:

Market the whole home

Tell a clear story with strong visuals and accurate details.

Lead with the best features

Professional-quality photos and a useful property description help buyers understand the layout, condition, and setting. Highlight meaningful details such as living spaces, outdoor areas, storage, and nearby amenities without exaggeration.

Use a coordinated launch

Discuss listing distribution, online exposure, social media, signs, and agent outreach. The mix should fit the property and local market. Advertising should use accurate information and inclusive language.

Follow through on interest

Marketing works best when inquiries receive timely answers and buyers can arrange showings. Keep the listing information current. Any virtually staged images should carry a clear disclosure and accurately represent the underlying space.

Your action checklist

- Approve the photos and property description.
- Confirm what stays with the home and what is excluded.
- Review the channels and timing in your marketing plan.
- Make showing instructions easy to follow.
- Ask how inquiries, activity, and feedback will be reported.

The features we want buyers to remember:

Make showings work for you

Easy access and a welcoming home support buyer interest.

Create a workable routine

Agree on showing windows, notice preferences, and instructions with your agent. Greater availability can help more buyers visit, but the plan should also account for your household, pets, and safety.

Give buyers room to explore

When practical, leave during showings. Buyers often feel more comfortable discussing the home and imagining their own life there without the owner present.

Handle feedback constructively

One person's preference does not define the home's value. Look for repeated themes with your agent. Feedback can help improve presentation, clarify a feature, or prompt a pricing discussion.

Your action checklist

- Secure valuables, medication, personal documents, and firearms.
- Arrange for pets and share access instructions through your agent.
- Keep the house clean, comfortably lit, and easy to walk through.
- Avoid sharing confidential moving or financial details with visitors.
- Review feedback and activity on an agreed schedule.

Our showing schedule and household arrangements:

Understand buyer readiness

Use the right professionals to evaluate financing.

Ask for appropriate evidence

For a financed offer, review the lender letter and financing terms with your agent. For a cash offer, request suitable proof of funds. A preapproval can be useful, but it is not a guarantee that financing will close.

Respect privacy

You do not need to personally investigate a buyer's employment, debts, or credit history. Let the lender handle underwriting. Your agent can help assess the documentation relevant to an offer while protecting sensitive information.

Evaluate the full picture

Consider down payment, financing contingency, appraisal terms, closing timeline, and any sale-of-home contingency. Different financing programs can have different property requirements. Evaluate offers consistently based on their terms and ability to perform.

Your action checklist

- Identify the financing type and lender contact.
- Review the letter date and any stated conditions.
- Check whether funds and timing support the offer.
- Discuss contingencies and deadlines.

Questions to clarify before accepting an offer:

Different buyers, different needs

Focus on the offer rather than assumptions about the buyer.

First-time and relocating buyers

Some buyers need more guidance about financing or the transaction process. Others may be purchasing from a distance or working within a relocation timeline. Clear information and predictable access help them evaluate the property.

Cash and financed buyers

Neither label alone tells you whether an offer is best. Cash buyers still need funds and may request inspections. Financed buyers may offer strong terms with a well-supported loan application.

Keep decisions objective

Avoid stereotypes based on a buyer's background, household, or financing program. Compare price, documentation, contingencies, and performance timelines. Your agent can help keep the review professional and consistent.

Your action checklist

- Does the offer include supporting documentation?
- Can the requested closing schedule work for both parties?
- Which conditions must be satisfied before closing?
- What questions can be answered through the buyer's agent or lender?

The offer terms that matter most to me:

Coordinate a move and another purchase

Two transactions call for one coordinated plan.

Map the connections

If you are buying another home, discuss whether that purchase depends on this sale. If your buyer must sell a property, review that contingency and its deadlines with your agent.

Plan for a timing gap

Closings do not always occur on the same day. Consider temporary housing, storage, movers, and any financing questions before committing to a schedule. Ask your lender about your borrowing options rather than assuming proceeds will arrive in time.

Put arrangements in writing

Closing and possession are separate details. Any agreement for occupancy before or after closing needs clear written terms. Coordinate keys, utilities, insurance, and moving logistics with the appropriate professionals.

Your action checklist

- Identify which transactions depend on one another.
- Review sale contingencies and evidence of progress.
- Set realistic moving and possession dates.
- Prepare a backup plan if a closing is delayed.

Our plan if the two closings do not align:

Negotiate with perspective

A strong offer is more than its purchase price.

Compare the complete package

Review price, financing, inspections, appraisal terms, earnest money, concessions, closing date, possession, and included items. An offer with a higher price may also carry more costs or uncertainty.

Use your priorities

Return to the goals you set at the beginning. Your agent can explain the tradeoffs and help frame a response. Keep communication professional and avoid allowing a disappointing first offer to dictate every later decision.

Make the response clear

Acceptances, counters, and amendments should follow the required process and deadlines. Do not rely on a casual conversation as a substitute for a completed agreement. Get clarification before signing terms you do not understand.

Your action checklist

- Estimate proceeds for each serious offer.
- Identify the conditions that could prevent closing.
- Discuss deadlines and possible counteroffer terms.
- Confirm what stays and when possession transfers.

Terms I would consider negotiating:

Organize your sale documents

Good records help prevent last-minute surprises.

Gather property information

Collect available records about improvements, warranties, permits, surveys, association information, and equipment. Keep factual details consistent with the listing and required disclosures.

Know who prepares each document

Your agent, lender, title company, and attorney have different responsibilities. Ask which documents apply to your property and transaction. Forms and requirements vary; this guide is not a complete legal checklist.

Protect sensitive information

Share financial and identifying records only through verified, secure channels. Confirm requests directly with known contacts. For any funds transfer, verify instructions independently with the closing provider.

Your action checklist

- Applicable property disclosures and association documents.
- Listing agreement, purchase agreement, and amendments.
- Mortgage payoff information requested by the closing provider.
- Inclusions, exclusions, and relevant repair records.
- Inspection responses and closing/settlement documents.

Records to locate and questions for my agent:

From accepted offer to closing

Track the milestones, not just the final date.

Watch the contract calendar

After acceptance, identify inspection, financing, appraisal, title, and other applicable deadlines. Assign responsibilities and keep a shared understanding of what must happen next.

Resolve questions through the agreement

Inspection requests, appraisal issues, and other concerns may lead to negotiations. Discuss options with your agent before agreeing to repairs or credits. Use qualified contractors when needed and retain relevant documentation.

Prepare for the handoff

Confirm signing arrangements, utilities, final walkthrough access, keys, and possession. Avoid assuming the transaction is complete until the closing provider confirms the required steps and the agreement's conditions have been met.

Your action checklist

- Keep a written list of key dates and responsible parties.
- Respond promptly to document and access requests.
- Confirm any repairs or credits in writing.
- Review the settlement statement and ask about unfamiliar charges.
- Follow the agreed possession and key-transfer instructions.

Upcoming dates and tasks:

Selling an occupied or vacant home

Presentation and maintenance matter in either situation.

If you are still living there

Create a manageable cleaning and showing routine. Keep rooms easy to navigate, reduce visual clutter, and arrange for pets. Your agent can help balance access with everyday life.

If the home is vacant

Maintain the property, grounds, and required utilities. Discuss security checks and insurance with the appropriate provider. Vacant homes can sell successfully; thoughtful presentation can help buyers understand scale and use of each room.

Consider staging thoughtfully

Physical or virtual staging may help show how a space can function. Virtual staging should be clearly disclosed and should not conceal defects or imply renovations that do not exist. Discuss whether staging makes sense for this home and budget.

Your action checklist

- Arrange regular property checks and maintenance.
- Keep appropriate utilities and climate control in place.
- Confirm insurance coverage for the home's occupancy status.
- Choose a staging approach that accurately represents the property.

Our maintenance and presentation plan:

Estimate your net proceeds

Know what you may receive after the sale.

Start with the full calculation

The purchase price is only the beginning. Proceeds may be reduced by mortgage and lien payoffs, negotiated brokerage fees, seller concessions, taxes or prorations, closing charges, and other applicable costs.

Use actual agreements and estimates

Brokerage compensation and who pays particular costs depend on the agreements and transaction terms. Ask your agent and closing provider for an estimate tailored to your sale. Consult your tax professional about personal tax questions.

Update the numbers as terms change

Compare the expected net for competing offers and revise it after negotiated credits or other changes. An estimate is a planning tool; the final settlement statement provides the transaction's actual figures.

Your action checklist

- Expected sale price: _____
- Mortgage and lien payoffs: _____
- Brokerage fees under signed agreements: _____
- Credits, closing charges, and prorations: _____
- Other costs: _____
- Estimated net proceeds: _____

Questions to review before choosing an offer:
