ESSEX COUNTY, MA | ROCKINGHAM COUNTY, NH

SELLING YOUR HOME

A practical guide to preparing, pricing, marketing, negotiating, and closing with a clear plan.

PREPARE. PRICE. MARKET. NEGOTIATE. CLOSE.

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You do not have to be ready to list.
Sometimes the first step is simply a conversation.

START HERE

The plan comes before the sign

A successful sale starts before the home reaches the market. The first conversation should cover your goals, your timing, the condition of the property, the likely numbers, and what needs to happen next.

Four questions to answer early

1. Why are you selling?

Your reason affects timing, preparation, possession, and the kind of offer that may work best.

2. Where are you going?

If you are buying another home, downsizing, relocating, or moving across the MA-NH border, both sides need one plan.

3. What is your timeline?

Work backward from an ideal closing date and leave room for preparation, marketing, negotiations, inspections, financing, and moving.

4. What do the numbers look like?

Estimate likely sale proceeds after mortgage payoff, selling costs, credits, and other property-specific expenses.

A simple selling timeline

- Plan: review goals, value, condition, timing, and the next move.
- Prepare: decide what to repair, clean, remove, organize, and leave alone.
- Launch: price, photograph, market, schedule showings, and create buyer interest.
- Negotiate and close: compare offers, manage deadlines, solve problems, and prepare for the handoff.

JUDY'S RULE OF THUMB: Make the plan before the listing goes live. Once buyers are walking through the door, choices get smaller.

PREPARE WITH PURPOSE

Do what helps the sale - skip what does not

Most homes do not need a complete renovation before selling. The goal is to make the property feel cared for, easy to understand, and easy for a buyer to picture as their own.

Fix now	Disclose and explain	Leave alone
Address safety issues, active leaks, broken fixtures, obvious damage, strong odors, and simple items that make the home appear neglected.	Gather permits, warranties, invoices, utility information, system ages, condo documents, and known property information.	Avoid expensive projects that may not return their cost or may reflect a buyer's personal taste rather than market value.

The practical preparation checklist

- Create a clear path through entrances, hallways, stairs, garages, and basements.
- Reduce crowded surfaces and oversized furniture so rooms feel open and usable.
- Clean windows, lighting, kitchens, bathrooms, floors, and the first areas buyers see.
- Handle small repairs that draw attention away from the home itself.
- Improve curb appeal with a neat entry, trimmed landscaping, visible house number, and working exterior lights.
- Secure medications, documents, jewelry, firearms, keys, and personal information before showings.
- Plan for pets, alarm instructions, parking, and showing access.

Before spending money

Ask whether the improvement will help the home photograph better, show better, reduce buyer concern, or protect the transaction. If it does none of those things, it may not belong on the list.

FIRST IMPRESSIONS START ONLINE. The photographs and the opening moments of a showing shape how buyers experience everything that follows.

PRICING

Price for today's market, not yesterday's memory

The best pricing decision combines recent comparable sales, current competition, buyer behavior, property condition, location, and the direction of the market. An online estimate can be a starting point, but it cannot walk through the home or understand the full selling plan.

What the pricing conversation should include

- Recent sales that buyers and appraisers are likely to compare with your property.
- Active and pending competition in the price range where your home will appear.
- Condition, updates, layout, lot, location, parking, systems, and property-specific features.
- Likely buyer search brackets and how a small price change can affect visibility.
- Your timing, carrying costs, moving plan, and tolerance for market time.

NUMBER	WHAT IT MEANS
Market value	The range buyers are likely to support based on the home and current market evidence.
List price	A marketing decision designed to position the home and attract the right buyer attention.
Offer price	What a buyer proposes after weighing price, terms, condition, competition, and risk.
Net proceeds	What may remain after mortgage payoff, selling expenses, credits, taxes, and other closing costs.

The first weeks matter

A new listing gets its strongest burst of attention when it first reaches the market. Pricing too high can use that attention without producing a serious offer. The goal is not to leave money on the table. The goal is to create the strongest combination of buyer interest, terms, and final result.

A price is not a promise. It is a strategy that should be reviewed against real buyer response.

MARKETING AND SHOWINGS

Make the home easy to find, understand, and see

Good marketing is more than placing a listing online. The presentation, property story, photographs, showing plan, communication, and follow-up should work together.

A complete launch plan may include

- Professional-quality photography and a clear property description.
- Floor plans, video, aerial photography, or property-specific materials when they add value.
- Accurate details about systems, improvements, permits, utilities, taxes, parking, and included items.
- Broad online distribution through the MLS and major consumer real estate sites.
- Direct outreach, social media, open houses, private showings, and follow-up as appropriate.
- A process for collecting buyer and agent feedback without letting one opinion control the strategy.

Before a showing	During a showing	After a showing
Turn on lights, open appropriate shades, set a comfortable temperature, secure valuables, and remove pets if possible.	Give buyers room to look and talk. Clear access usually creates a better experience than having the seller remain in the home.	Review useful feedback, watch repeat activity, and compare the response with competing homes and current market conditions.

Keep private information private

Remove calendars, mail, financial papers, prescription bottles, family schedules, computer screens, spare keys, and anything else that reveals personal or security information.

Watch the market while you are listed

New competition, price changes, buyer activity, showing volume, and offer patterns help tell us whether the strategy is working. The plan should be steady, but it should not be blind.

ACCESS CREATES OPPORTUNITY. A home that is easy to show is easier for buyers to consider seriously.

OFFERS

The best offer is not always the highest number

Every offer is a package of price, financing, deposits, contingencies, dates, credits, included items, and risk. The goal is to compare the full package and understand what could affect the final result.

TERM	QUESTIONS TO ASK
Price	How does the price compare with likely appraisal support and the rest of the terms?
Financing	Is the buyer preapproved? What loan type, down payment, and lender timing are involved?
Deposit	How much is being deposited, when is it due, and what does the contract say about it?
Inspection	What inspections are requested? What are the deadlines, limits, and negotiation rights?
Appraisal	Is there appraisal language, a gap provision, or financing risk tied to value?
Home sale	Does the buyer need to sell another property? If so, what is its status and timeline?
Closing and possession	Do the date, moving plan, keys, and possible rent-back work for you?
Credits and inclusions	What is the buyer asking the seller to pay, repair, leave, or remove?

When more than one offer arrives

We can organize the terms side by side, clarify missing information, consider whether to set an offer deadline, and decide whether to accept, reject, counter, or request improved terms. The process should be consistent, documented, and focused on your goals.

A STRONG OFFER is one you understand, can perform, and can live with all the way through closing.

UNDER CONTRACT

Accepted offer does not mean the work is finished

Once an offer is accepted, deadlines begin. The transaction needs steady communication and a clear calendar so inspections, financing, title work, certificates, moving, and closing stay coordinated.

The road from offer to closing

1. Contract and attorney or settlement review	Confirm the written agreement, dates, deposits, included items, and the professionals involved in the closing.
2. Inspections and response	Track inspection deadlines and decide how to respond if the buyer raises questions or requests changes.
3. Financing and appraisal	Coordinate access, watch lender deadlines, and address appraisal or documentation issues promptly.
4. Title and property records	Respond to questions involving ownership, liens, permits, condo documents, solar agreements, easements, or other property-specific items.
5. Required property items	Complete the certificates, inspections, repairs, or documentation that apply to the property and transaction.
6. Final figures, walk-through, and closing	Review the closing figures, confirm moving and possession, prepare keys, and leave the property in the condition required by the agreement.

Massachusetts and New Hampshire are not identical

Massachusetts and New Hampshire use different contracts, customary closing practices, forms, and property-specific requirements. Massachusetts sellers may need smoke and carbon monoxide compliance and, when applicable, septic-related steps. New Hampshire has its own seller disclosure, contract, title, and transfer-tax practices. The exact requirements should be confirmed for the property and current transaction.

Closing week should be confirmation week - not discovery week. Important dates, documents, funds, keys, and possession should be planned early.

THE NUMBERS AND THE HANDOFF

Know what may come out of the sale

The sale price is not the amount a seller takes home. Before listing, ask for a preliminary estimate of likely proceeds. Before closing, review the actual settlement figures with the closing professional.

Mortgage and liens

Existing loan payoff, home equity lines, recorded liens, or other amounts that must be cleared.

Selling and closing costs

Brokerage compensation, attorney or settlement charges, transfer or recording charges, and property-specific expenses.

Credits and preparation

Repairs, buyer credits, staging or preparation, moving, storage, and possession arrangements.

ESTIMATED SALE PRICE	- PAYOFFS	- SELLING COSTS	= ESTIMATED NET

Before the listing goes live

- Confirm the selling goal, preferred timing, and next destination.
- Review the property, likely value, competition, and pricing strategy.
- Choose the preparation list and decide what will be left alone.
- Gather property information, documents, improvements, and system details.
- Review the marketing plan, showing instructions, communication, and offer process.
- Estimate the likely sale proceeds and build a moving and possession backup plan.

READY TO TALK? Call or text Judy Moynihan at 978-360-9495. No pressure. No forms. Just answers.

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Important note

This guide is for general educational purposes and reflects common practices as of September 2026. Every property, contract, market, and closing is different. It is not legal, tax, lending, inspection, engineering, or accounting advice. Judy coordinates the real estate plan and helps sellers identify the questions to bring to their attorney, tax professional, lender, inspector, and other specialists.