

Home Seller Guide:

Step-by-Step From Pre-Listing to Closing



Selling your home is a major decision! It can be overwhelming if you don't know what to expect. My goal is to guide you through every step of the selling process with clarity, strategy, and steady communication. This guide walks you through what to expect so you feel informed and prepared from day one. You don't need to manage all of this alone. That's what your agent is here for. But if you like understanding the process, this guide was made for you.



Don't hesitate to reach out with questions anytime! I am your NH Real Estate Resource.

*From your NH REALTOR,
Julia Morgan*



**REALTY
LEADERS**

Timeline Snapshot

Typical 30-60 Day Timeline (changes with the market)

Week 1: Preparation

Comparative Market Analysis (CMA)
Pricing strategy
Preparation recommendations
Listing agreement signed

Strongly consider the CMA your agent gives you. It's more than just a hunch.

Week 2: Go Live

Professional photos & drone photos/videos
MLS launch
Showings begin
Open house (if applicable)

This is where an agent with modern & bold marketing is important.

Week 3: Offers

Review offers
Negotiate terms
Accept offer
Under contract

The best offer is not always the highest price. Terms such as financing, contingencies, and closing timeline all play an important role.

Week 4-6: Under Contract

Buyer inspection & appraisal
Repair negotiations
Title work
Buyer financing

Your agent should aim to be present for showings and appointments whenever possible to represent your home professionally.

Closing Week

Final walkthrough
Sign documents
Funds transfer
Keys delivered

Congratulations! You're on the last step

That timeline might feel like a lot at first, but don't stress.
Let's walk through it step by step.

Step 1: Pricing your home *(using a free CMA)*

Wait...What Is a CMA?

A Comparative Market Analysis (CMA) is a detailed report that estimates your home's market value by analyzing recent MLS data:

- Recently sold comparable homes
- Active listings (your competition)
- Location, condition, and upgrades
- Property size, layout, and features
- Pending sales (what buyers are currently agreeing to pay)

Your CMA provides a pricing range, not just one number. When determining the right listing price, we consider current buyer demand, competing listings on the market, your home's condition and upgrades, and your desired timeline for selling. The goal is to position your home where buyers are actively searching, while still maximizing your final sale price.

Why Pricing Matters

Overpricing can lead to:

- Fewer showings
- Longer time on market
- Price reductions
- Lower final sale price

**Strategic pricing creates
momentum
and
momentum creates
negotiating power.**

Pricing Strategy Tip: The first 7–14 days on the market are when your listing receives the most attention. Pricing correctly from the beginning helps generate strong interest and can lead to multiple offers. Homes that start overpriced often lose momentum and may ultimately sell for less.

Step 2: Preparing Your Home to Sell

Preparing your home isn't about perfection, it's about presenting it well and preventing avoidable delays.

Condition Matters... But what should you focus on?

- Deep cleaning and decluttering
- Minor repairs (loose handles, dripping faucets, damaged trim)
- Safety items (handrails, smoke detectors, stair repairs)
- Visible issues (water stains, peeling paint, broken fixtures)

Other Financing-Friendly Repairs: Attract more buyers.

If you already know something could be flagged during appraisal or financing, it's often wise to address easy fixes upfront. Small proactive fixes can prevent larger delays once you're under contract.

Common examples:

- Peeling paint
- Broken steps or missing handrails
- Minor roof or plumbing leaks
- Exposed wiring
- Non-functioning utilities

Mental Preparation:

Selling a home can feel personal at times. Buyers may comment on décor, request repairs, submit offers below the asking price, or ask for concessions. This is completely normal and simply part of the negotiation process. Feedback from buyers isn't meant to be personal. It's information that helps guide the transaction. Your agent will help you filter what truly matters and make strategic decisions that support your goals.

Q&A

Should I do an open house?

Open houses can be helpful for exposure and can allow multiple buyers to tour the home at once. However, they aren't necessary for every property. We will decide together if hosting one makes sense for your home and market conditions.

Step 3: Marketing Your Home (*my fav. part!*)



A strong REALTOR does far more than simply list your home on the MLS and wait for buyers to appear.

A REALTOR's market strategy should include:

- | | |
|----------------------------------|------------------------------|
| Professional grade photo & video | Email marketing |
| Drone photo & video | Brokerage network exposure |
| MLS exposure | Open houses (if appropriate) |
| Social media promotion | Out-of-state buyer outreach |

Strong marketing is essential to attracting the largest pool of qualified buyers, generating more interest in your home, and ultimately helping you achieve the best possible sale price.

What should you do before your realtor comes over to take photos and videos? (If you forget, most realtors will help)

1. Declutter and clean house
2. Wipe down windows (If they are coated in dog drool like mine)
3. Shut off all fans (confirm blades are visually clean)
4. Remove family photos where it is easy to do so
5. Separate pets or give agent instructions to do so
6. Remove vehicles from garage



For drone shots:

1. Remove vehicles from driveway if possible
2. Pickup any trash from around the yard

Heads up: Around this time, your agent will ask you to do a lot of paperwork, including a property disclosure. This is a long list of questions about the house such as septic details, water quality, insulation types. Please answer these questions to the best of your ability. It is helpful in the long run.

Step 4: Reviewing Offers

An offer includes more than just a price and your agent will help guide you through what is the best offer, considering everything.

What's Included in an Offer?

Purchase price

Earnest money deposit

Loan type

Inspection contingency

Appraisal contingency

Financing contingency

Requested closing timeline

Seller concessions

Included/excluded items

Q&A

What is an earnest money deposit (EMD):

An earnest money deposit (EMD) is a deposit made by the buyer to show they are serious about purchasing the home. It is held by the title company or brokerage until closing and is applied toward the buyer's closing costs or down payment. It is typically around 1–3% of the purchase price.

What are seller concessions

A seller concession is when the seller agrees to contribute toward the buyer's closing costs or other expenses. This can make the purchase more affordable for buyers who may not have enough cash available at closing, especially first-time buyers.

Why does the loan type matter?

Some loan types require much stricter conditions to be met during the inspection and appraisal. It is important to know what repairs may need to be done to hit certain financing requirements.

How long do I have to accept, decline, or counteroffer?

You typically have a few days which is why it's important to price your home right in order to receive a couple of offers to choose between.

Step 5: Under Contract

Now things start to move fast!

Many things happen after you accept an offer to get the ball rolling on the many different parts of a transaction.

After accepting an offer we have:

Buyer inspection

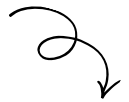
Repair negotiations

Appraisal

Title work

Get fuel tank numbers

Buyer underwriting



Fuel prorations allow the buyer to reimburse the seller for the remaining fuel for the current cost at closing (oil, propane, NOT usually pellets/wood. This is built into the contract unless stated otherwise.



The title company and your agent should be in contact with you every step of the way so you aren't surprised by anything.

Q&A

What if anything pops up on the inspection?

Your agent will help you and the buyer's agent negotiate a solution such as repairs, credits, or price adjustments. Most inspection concerns focus on safety issues or major systems, such as missing handrails on stairs or a non-functional heat source rather than cosmetic concerns.

What if the appraisal comes in low?

Typically the seller reduces the price to the appraisal value unless if the buyer is willing to pay that difference, (not common)

What if the buyer backs out?

Analyzing contingencies is important and allows us to see for what reasons the buyer could legally back out. If one of their contingencies is not satisfied, they can back out. They can still back out outside of those contingencies but you have the right to keep that earnest money deposit from their original offer.

Step 6: Closing Day! You are on the last stretch!

Closing day usually takes place at the title company or one of the agent's offices. Typically both agents, the buyers, yourself, and a title company processor is present. Both parties will sign lots of paperwork, review their closing costs, and transfer funds & keys!

What to expect for closing costs:

- Mortgage payoff
 - Prorated property taxes and fuel
 - HOA transfer fees (if applicable)
 - Attorney fees (if applicable)
 - Real estate commission
 - Agreed-upon seller concessions
 - State or local transfer taxes (usual range)
 - Title or settlement fees (title fees range for sellers)
- 

How much does a REALTOR cost when selling?

Before we break it down, REALTOR® commissions are entirely negotiable and agreed upon before listing your home. There is no standard, or base, or minimum, BUT like any professional service, agents may decline a listing if they cannot reach an agreement on compensation.

There is the overall % (commonly 4-6%)

A % goes towards the buyer's agent's brokerage

&

A % goes towards the your agent's brokerage

That total % is usually split evenly between brokerages, the brokerage takes their fee and pays the agent.

Why does the seller pay the buyer agent's commission too?

No again it is negotiable, however, most agents will advise you do. Offering compensation to buyer agents attracts increased exposure to more potential buyers and allows more room for buyers who have less funds for closing. Otherwise, they would likely have to pay their agent out of pocket.

Planning To Sell Worksheet

Map Out Your Goals Before You Sell

Why do I want to sell my home?

When would I ideally like to sell?

- ☐ ASAP (0–3 months)
- ☐ 3–6 months
- ☐ 6–12 months
- ☐ Just planning ahead

Estimated home value:

Target move-out month:

Home Criteria:

Let your REALTOR know details about your home

Town(s)/location:

☐

Bedrooms

☐

Bathrooms

☐

Acreage

☐

Sq Ft

☐ Garage

☐ Pool

☐ Water Access

What are some features about your home you find special?

Ready to Sell Checklist

What to do and NOT to do before listing

☐ Declutter

- The less clutter the better, but your house shouldn't feel like a pristine hospital room. It should still feel like a cozy home.

☐ Clean the house

- We call this 'broom clean' it should be clean for photos, showings, open houses, the 24 hour walkthrough, and closing.

☐ Repair any concerns

- This can include basic repairs like drywall holes, or things you know will need to be fixed for a financing inspection, such as finishing exposed floors

☐ Make small curb appeal improvements

- Simple things like mowing the lawn, trimming bushes, and clearing walkways can dramatically improve a buyer's first impression.

☐ Map out your finances and understand what you can expect to make

- Think, if your house doesn't sell for what you dreamed, are you sure you still want to sell right now, especially if you are buying too.

☐ Gather dates for all renovations, repairs and utilities (boiler repair, floors)

- It's helpful to be upfront about everything.

☐ Make sure all utilities are on and accessible

- The inspectors will need to test heating systems, water, electrical panels, and appliances.

Do not assume certain renovations need to be done.

- Talk to your agent or home inspector to prepare for what you may need to do, or better yet, get a home inspections yourself so you are sure what to fix.

Do not remodel or remove anything permanently fixed to the house after you are under contract

- If you aren't sure what stays and goes, ask your agent!

Do not ignore showing feedback

- Feedback from buyers and agents can help us understand how the market is responding and adjust strategy if needed.

Net Proceeds

Don't hesitate to ask your agent for help preparing

Mortgage and Liens

Mortgage payoff estimate:

2nd mortgage/HELOC (if any):

Other Leins (if any):

Total debt to payoff:

Your lender can
provide an
updated payoff

Estimate Selling Costs

Estimated sales price:

Commission (% of sale price):

Estimated seller closing costs:

→ Transfer tax, title
fees, etc.)

Estimated seller Concessions(if any):

Estimated total selling cost:

Net Proceeds

$$\begin{array}{ccccccc} \boxed{} & + & \boxed{} & - & \boxed{} & = & \boxed{} \\ \text{Sale Price} & & \text{Total Debt} & & \text{Total Selling Cost} & & \text{Net Proceeds} \end{array}$$

What will I do with my proceeds?

- | | | |
|--|---------------------------------------|---------------------------------------|
| ☐ Purchase another home | ☐ Relocate | ☐ Pay off debt |
| ☐ Use as down payment | ☐ Other: _____ | ☐ Invest |

If buying, check out my other guide for buyers to map out your buying goals and prepare.

Thank you for using this guide!

I look forward to helping you navigate your home sale.

I've found that every seller approaches the process a little differently. Some prefer to stay hands-off and trust their agent to manage the details, while others like to understand each step so they feel fully prepared.

No matter which type of seller you are, my goal is the same: to guide you with clarity, organization, and steady communication from start to finish. Even if you're simply planning ahead and not ready to sell just yet, understanding the process early can make things much smoother when the time comes.

If you have questions that weren't answered in this guide, I'm always happy to help. And if your plans involve buying or selling outside of New Hampshire, I may be able to connect you with a trusted agent in the area you're considering.

Contact Me or Follow Along on Social Media

📞 Agent ph#: 603-205-5088

📞 Office ph#: (603) 539-9595 x110

✉️ JULIA@REALTYLEADERS.COM

📍 810 RT 16, OSSIPPEE, NH 03864

@Julia.NH.REALTOR



*From your
NH REALTOR,
Julia Morgan*



**REALTY
LEADERS**