

THINGS TO CONSIDER WHEN

Selling Your House

A guide for Los Angeles Westside homeowners



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Your home. Your next move.

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Questions to Consider Before Selling



Does a move serve your plans?

A change in space, location or maintenance needs can make a move worth considering. Start with what you want your next home to accomplish and how long you expect to live there.

What would you have available after closing?

A market value estimate is the starting point. Subtract mortgage payoffs and estimated selling costs to understand the proceeds you could use for your next purchase.

A useful first meeting covers your home's likely price range, preparation needs and the budget for your next move.

Buyers Are Still Buying

National activity provides context for a local sale.

3.98 million

U.S. existing-home sales at an annualized pace
August 2026 • down 2.0% from July

What the number means

NAR's monthly figure is a seasonally adjusted annual rate. It is not the number of homes sold during August. National activity slowed, but transactions continued.

What matters for your home

Look at recent closed sales, pending contracts and active competition for similar properties. A Beverlywood house, a Santa Monica condo and a Mar Vista home may face different conditions.

Your likely buyer and the competing homes in your price range matter more than a national sales headline.

Source: NAR, August 2026 Existing-Home Sales, released September 10, 2026.

Today’s Market, Closer to Home

September 2026 listing data

Measure	U.S.	L.A. metro
Active listings, year over year	+5.4%	+4.2%
Listings with a price reduction	20.8%	17.1%

L.A. metro = Los Angeles–Long Beach–Anaheim. These listing measures are not Westside neighborhood statistics or closed-sale results.

More competition calls for a clear plan

Buyers compare your asking price with the alternatives they can visit today. Condition, presentation and flexibility on timing can influence which homes make their shortlist.

A neighborhood review comes next

Dan can review the current listings and recent sales most relevant to your home before recommending a price range and launch plan.

Source: Realtor.com, September 2026 Housing Report, released September 30.

Pricing and Negotiation Work Together

The asking price sets expectations

An asking price should reflect recent comparable sales, current competition and the home's condition. A seller's desired proceeds or a past peak price does not establish today's market value.

Feedback should lead to decisions

Review showing activity, buyer comments and competing listings at agreed intervals. If qualified buyers consistently pass, discuss whether the price, presentation or terms need to change.

A credit can help resolve a specific issue

Repairs, closing-cost assistance or a financing credit may help a transaction proceed. Compare the effect on your net proceeds and confirm lender limits before agreeing to a credit.

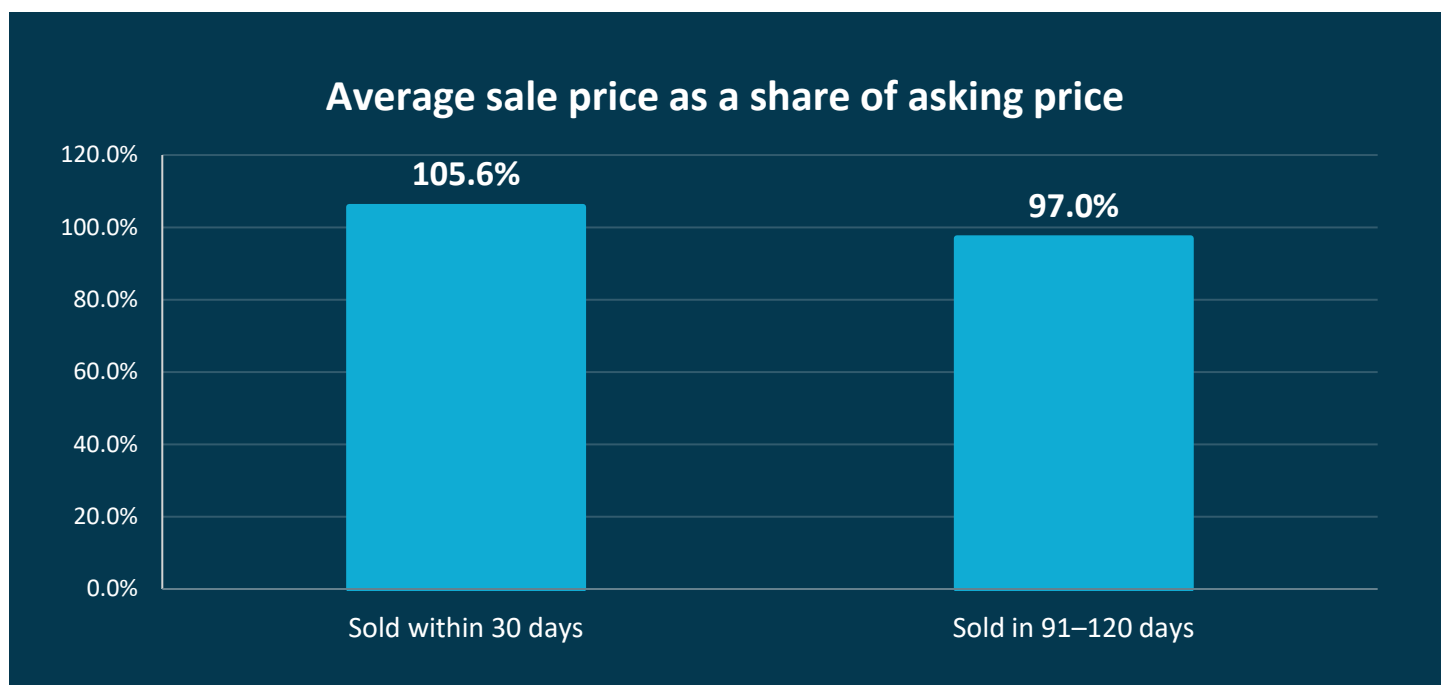
The strongest offer is the one whose price, terms and likelihood of closing work best for your situation.

A seller credit and a price reduction are different tools. Their value depends on the buyer's financing and the details of the offer.

A Closer Look at Beverlywood

Dan's third-quarter 2026 update

Dan reported fewer sales and longer marketing times than a year earlier, while average sale prices were essentially unchanged in Beverlywood and the surrounding area.



105.6% versus approximately 97%

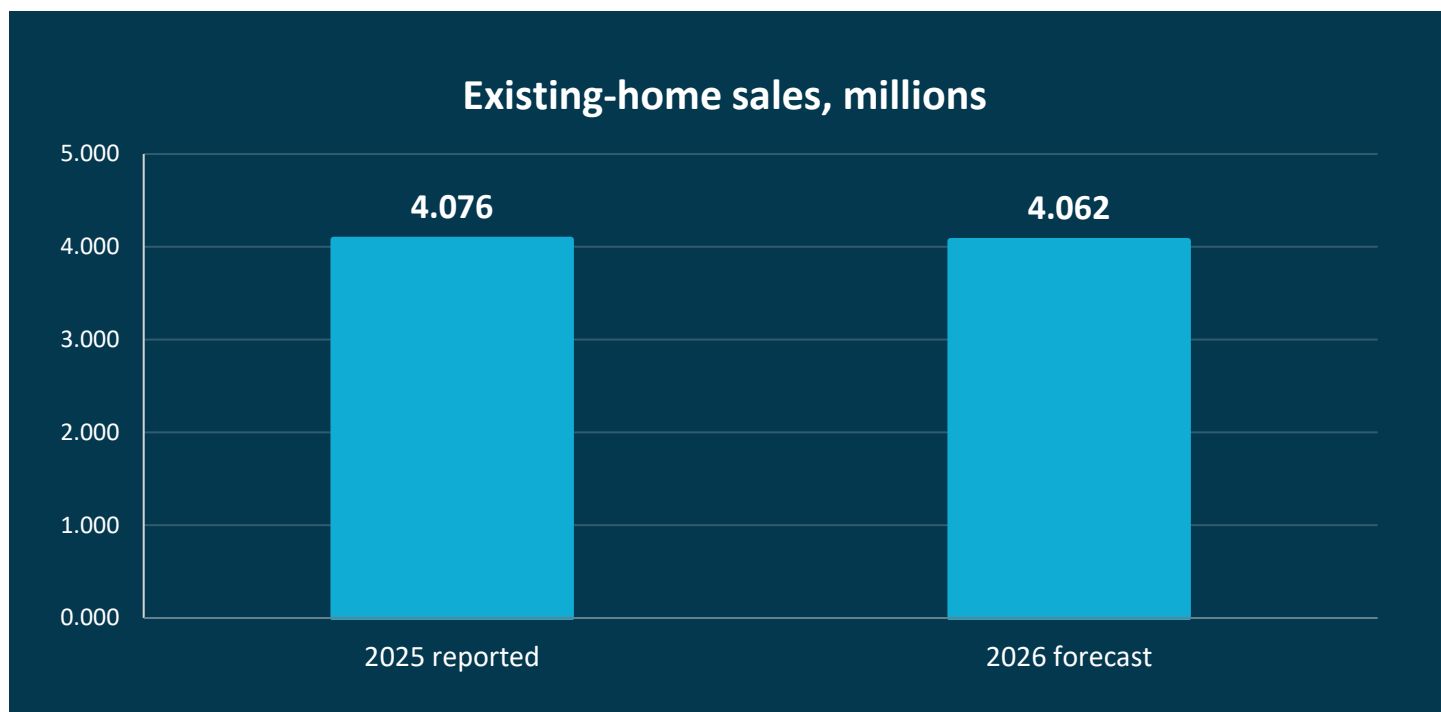
These groups contain different homes. The comparison does not prove that time on market caused the price difference, and it does not predict the result for your property.

Source: Dan May, "What Beverlywood's Third Quarter Numbers Are Telling Us," October 3, 2026.

Existing-Home Sales Remain Soft

U.S. resale forecast, not a Westside price forecast

Fannie Mae's September report lists 4.076 million existing-home sales for 2025 and forecasts 4.062 million for 2026, a 0.3% decline.



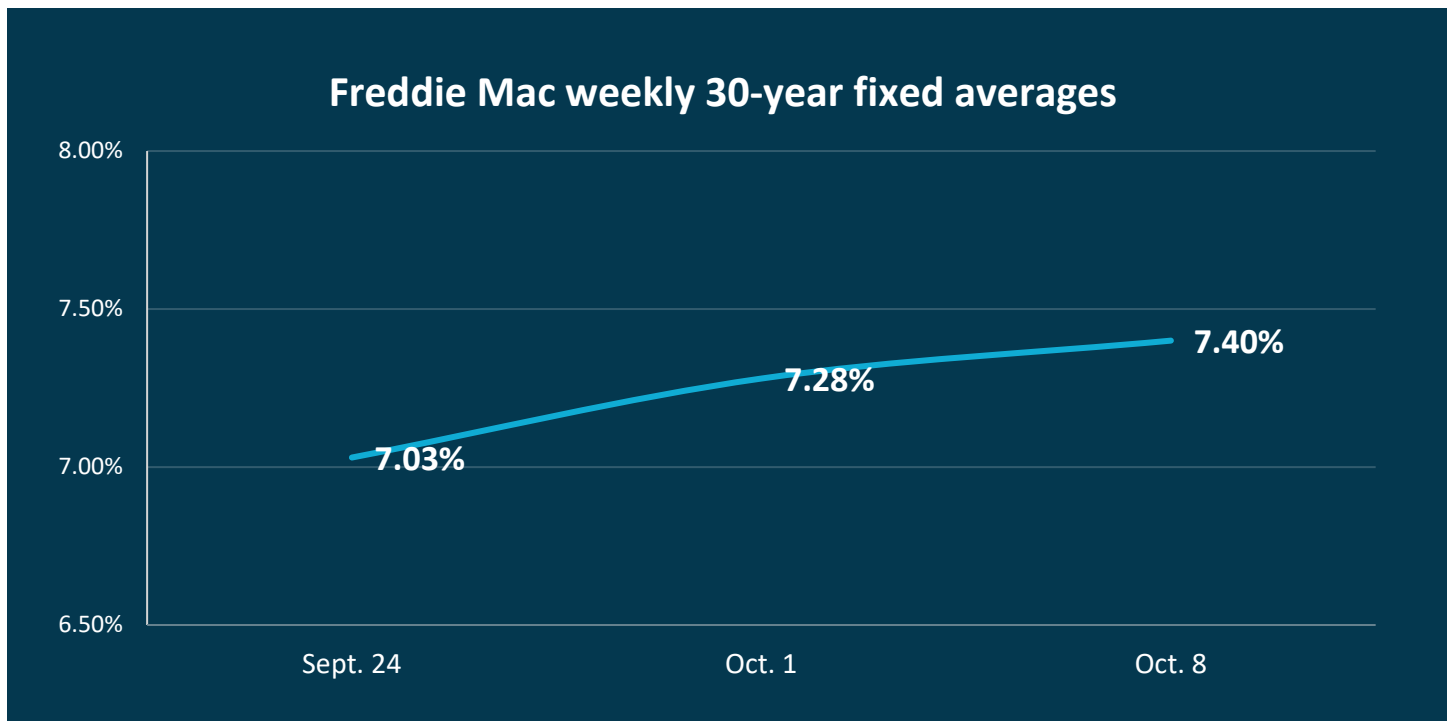
A forecast is planning context

Sales volume does not determine your home's sale price. Base your timing on your needs and the local evidence. Forecasts can change as financing costs and economic conditions change.

Source: Fannie Mae, September 11, 2026 Housing Forecast. Existing homes only.

Mortgage Rates Have Recently Risen

The national 30-year fixed average reached 7.40% on October 8, up from 7.28% the week before. Higher borrowing costs can affect a buyer's budget and your next purchase.



Planning with current terms

Obtain a current lender quote if your move involves another mortgage. Rates can rise or fall. Your plan should work without depending on a future refinance.

Source: Freddie Mac PMMS, September 24–October 8, 2026. National conforming-loan averages.

What Determines Your Home's Value?

Recent comparable sales

Start with similar properties in the same neighborhood. Compare lot size, usable interior space, layout, condition and parking. The most useful comparable is not always the nearest home.

The competition buyers can see now

Active listings help show a buyer's alternatives. Pending sales can offer clues about demand, although their final prices may not yet be public. Withdrawn and expired listings can also reveal resistance.

Differences that matter on the Westside

Property type, street location, renovation quality, HOA obligations and documented improvements can affect the comparison. Verify material property details rather than relying on an automated estimate.

Dan can build a property-specific price range and explain which recent sales support it.

A national price forecast cannot promise appreciation or rule out a decline for an individual home.

Moving with a Low Mortgage Rate



Keeping your current home

A favorable rate has real value. Compare the cost of staying, including any needed work, with whether the home will continue to meet your needs.

Selling and buying again

Estimate sale proceeds, a new down payment and the full cost of the replacement home. Include taxes, insurance, any HOA dues and moving costs alongside principal and interest.

There is no universal deadline to move. Compare the household budget and lifestyle trade-offs before deciding.

A Westside Purchase: The Payment Difference

Illustration: \$1,500,000 purchase price

20% down = \$300,000 • Loan amount = \$1,200,000

Hypothetical fixed rate	Monthly principal & interest
7.00%	\$7,984
7.50%	\$8,391
8.00%	\$8,805

The full payment matters

These examples use a 30-year fixed loan with 360 monthly payments. Taxes, insurance, mortgage insurance if applicable, HOA dues and fees are additional. The loan program and lender determine the actual terms.

Use a current lender quote to decide what you can comfortably carry after the move.

Calculated illustrations. Rates are hypothetical, not offers or APRs. \$1.5 million is a planning example.

Equity Can Help Fund Your Next Move

**Value minus debt
is your starting point.**

Selling costs reduce what you take away. The amount you can put toward your next home depends on your actual proceeds and the cash you want to keep available.

An equity estimate is not the same as a closing statement.

From Equity to Estimated Sale Proceeds

A \$2 million sale example

Item	Illustration
Sale price	\$2,000,000
Mortgage payoff	– \$600,000
Equity before selling costs	\$1,400,000
Assumed selling costs	– \$100,000
Estimated proceeds before income taxes	\$1,300,000

The \$100,000 cost allowance is an illustration, not a quote or a standard fee. Actual costs depend on negotiated compensation, escrow and title charges, transfer taxes, repairs, credits and other transaction details.

Ask for a written seller net sheet using your mortgage payoff and property-specific costs.

Illustrative arithmetic only. Income-tax consequences and any other liens are not included.

How Much Equity Goes Into the Next Home?

Illustrative \$1.5 million purchase

Purchase strategy	Cash toward price	New loan
20% down	\$300,000	\$1,200,000
40% down	\$600,000	\$900,000
All cash	\$1,500,000	\$0

A larger down payment is one option

It can reduce the amount borrowed, but it also leaves less cash available. Set aside funds for closing costs, moving, maintenance and household reserves before choosing a down payment.

A cash purchase still has ongoing costs

Property taxes, insurance, maintenance and any HOA dues continue even without a mortgage. Compare the purchase with the rest of your financial plan.

Illustrations only. Cash required for closing costs and reserves is additional.

A Checklist for Preparing Your Home

Before spending on improvements

- Review the likely buyer and competing homes.
- Agree on a preparation budget and schedule.
- Discuss inspections and document known issues.
- Gather records for repairs and improvements.

Before photography and showings

- Declutter and give each room a clear purpose.
- Clean floors, windows, vents and baseboards.
- Touch up visible wear and replace failed bulbs.
- Tidy landscaping and make the entry inviting.

Before the home goes live

- Complete required disclosures with guidance.
- Approve photography and listing information.
- Set showing access and a feedback schedule.
- Plan for pets, valuables and your moving timeline.

Focus the work on issues buyers will notice. Review major projects with Dan before committing the money.

What an Agent Brings to Your Sale

Pricing guidance

A comparison of recent sales and current competition, with a clear explanation of the recommended range.

Preparation and marketing

A plan for the property's presentation, professional photography, exposure and showing access.

Negotiation and coordination

Help comparing offers, responding to inspection requests and tracking the steps toward closing.

Communication

An agreed schedule for updates, market feedback and decisions that need your attention.

Review the listing agreement, services, term and compensation. Real estate compensation is negotiable.

An Offer Is More Than Its Price

What to compare	Why it matters
Price and seller-paid costs	The effect on your estimated net proceeds.
Financing and proof of funds	How the buyer plans to complete the purchase.
Contingencies and deadlines	The conditions and timing for moving forward.
Closing date and possession	How the sale aligns with your next move.

A written comparison helps

A higher offer with significant credits or uncertain financing may produce a different outcome than the headline suggests. Review all terms together before accepting or countering.

Ask Dan for an offer comparison and an updated net sheet before you choose a path.

Contract obligations depend on the signed agreement. Direct legal and tax questions to qualified advisers.

Sources and Data Notes

Market data checked October 9, 2026

Freddie Mac • October 8, 2026

PMMS national 30-year fixed mortgage average. Used on page 9. Individual and jumbo-loan pricing may differ.

NAR • September 10, 2026

August 2026 existing-home sales. Used on page 4. Monthly sales pace is seasonally adjusted and annualized.

Realtor.com • September 30, 2026

September national and Los Angeles–Long Beach–Anaheim listing data. Used on page 5. Metro figures do not isolate the Westside.

Dan May • October 3, 2026

Beverlywood third-quarter update. Used on page 7. Observed sales groups contain different properties.

Fannie Mae • September 11, 2026

September Housing Forecast, existing-home sales row. Used on page 8. The 2026 value is a forecast, subject to revision.

NAR • Consumer Guide: Listing Agreements

Listing services, agreement terms and negotiable compensation. Supports page 17.

Purchase, payment and proceeds examples are illustrations, not Westside medians, loan offers or estimates for a particular property. Photography is illustrative.

Let's Talk About Your Next Move.



Thinking of selling in the next six to twelve months?

We can review your home, nearby sales and the current competition, then discuss preparation, pricing and the proceeds for your next purchase.

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