



YOUR NATIONAL GUIDE TO MAXIMIZING EQUITY

THE EDUCATED HOME SELLER PLAYBOOK

PRICE RIGHT · PREP SMART · MAXIMIZE EQUITY

Your complete guide to selling your home for top dollar
in today's market — no matter where you live.

JEBSMITH.NET | 714-376-2711 | JEB@JEBSMITH.NET

MEET YOUR GUIDE



Selling a home isn't just a financial decision — it's an emotional shift, a family reset, and a strategic opportunity all wrapped in one. Over the last 20+ years, I've worked with hundreds of sellers, and I've seen one consistent truth: **the homes that sell fast and for top dollar are the ones where the seller did the work upfront.**

Too often, people fix the wrong things, listen to outdated advice, or focus on the wrong timing — and then wonder why their home lingers on the market or sells below expectations. I created this guide to prevent that.

While I personally serve the Southern California market, the principles of a successful home sale are universal. Whether you're in California, Texas, Florida, or New York, this playbook will walk you through everything from pricing strategy and pre-listing prep to negotiation and closing.

Whether you're listing next month or still exploring, this playbook will give you the clarity and confidence you need to move forward wisely.

Let's get to it.

— Jeb Smith, REALTOR® | Huntington Beach & Orange County, CA | Lic. #01407449

TABLE OF CONTENTS

This playbook walks you through every stage of the home selling process — from choosing the right agent to closing day. Use it as your roadmap.

Are You Ready to Sell?	4
What Makes a Great Realtor	5
Realtor Non-Negotiables	6
Know Your Local Market	7
The Selling Timeline	8
Pre-Listing Improvements & ROI	9
Pricing Strategy	10
Understanding Your Net Proceeds	11
Common Seller Mistakes	12
Negotiation Terms Explained	13
Finding the Right Agent	14
Questions to Ask Before You List	15
Frequently Asked Questions	16
Let's Maximize Your Move	17

01 ARE YOU REALLY READY TO SELL?

Before you repaint a wall or call a stager, ask yourself one thing: What's driving this move?

The most successful sellers start with clarity. If you don't know your goals, it's impossible to make the right strategic decisions along the way. Selling without a clear "why" leads to hesitation, second-guessing, and costly mistakes.

ASK YOURSELF:

- Where am I going next — and what will it take to get there?
- Do I need the equity from this home to fund my next move?
- Am I willing to invest time and money upfront to maximize my return?
- What is the minimum I need to net for this sale to make financial sense?
- What is my ideal timeline — and is it realistic in my local market?

KEEP IN MIND

This isn't just about market timing — it's about personal timing. Life events often dictate the "when." Your job is to make sure the "how" doesn't cost you money. A seller who is emotionally ready and financially prepared will always outperform one who is not.

Once you've answered these questions honestly, you'll be in a far better position to make smart, strategic decisions throughout the entire process.

02 WHAT MAKES A GREAT REALTOR

Three pillars. Most sellers never ask about any of them before signing a listing agreement.

1 Knowledge & Experience

- Deep local market knowledge — knows what homes are actually worth.
- Has seen hundreds of transactions — knows what can go wrong.
- Understands contract nuances that protect you after acceptance.

2 Negotiating Skills

- Fights for your terms — not for a smooth, easy transaction.
- Knows when to protect contingencies and when it's safe to flex.
- Willing to tell you to walk away — even if it costs them a commission.

3 Communication & Rapport

- Keeps you informed at every step — no radio silence.
- Tells you what you need to hear, not what you want to hear.
- Available when it matters — not just during business hours.

Most sellers never interview their Realtor. Before signing any listing agreement, ask about all three pillars. The right agent will have clear, confident answers to every one.

03 REALTOR NON-NEGOTIABLES

Four things your Realtor must have. No exceptions.

1 Trust

Will they tell you to walk away from a bad deal — even if it costs them a commission?

INTERVIEW QUESTION

"Tell me about a deal you advised a seller to walk away from."

2 Local Market Knowledge

Do they know what homes are actually worth in your area? Not Zillow — real comps, real trends.

INTERVIEW QUESTION

"What's the average list-to-sale ratio in this zip code right now?"

3 Negotiation Skills

Have they negotiated for sellers in this market? Listing skills and buyer skills are very different.

INTERVIEW QUESTION

"What's your strategy when a buyer counters below asking?"

4 Loyalty

Are they representing you — or keeping everyone happy so the deal closes?

INTERVIEW QUESTION

"Will you represent me exclusively, or do you also work with buyers?"

04 KNOW YOUR LOCAL MARKET

Five questions every seller must be able to answer before listing. If you can't — you're flying blind.

1	Average days on market for homes in your area?	Tells you how fast you need to move — and how much leverage buyers have on price.
2	What percentage of homes are selling above asking price?	Defines whether you're in a bidding war market or a negotiating market.
3	Current months of supply — buyer's or seller's market?	Under 3 months = seller's market. Over 6 = buyer's market. Everything between = it depends.
4	What have comparable homes actually sold for in 90 days?	List price is marketing. Sold price is reality. Anchor your pricing to reality.
5	What contingencies are buyers requesting or waiving right now?	Knowing what the market tolerates helps you evaluate offers with confidence.

Your Realtor should answer all five for your local market before you sign a listing agreement. If they can't — find a different Realtor.

05 THE 30-DAY PRE-LISTING TIMELINE

A smooth, profitable sale doesn't happen by accident. It's the result of a well-executed plan. Here's what the month before listing should look like:

WEEK 1: STRATEGY & DECLUTTER

- Interview and select your listing agent
- Review pricing strategy and recent comps
- Start packing non-essentials (50% rule)
- Rent a storage unit if necessary

WEEK 2: REPAIRS & REFRESH

- Complete high-ROI repairs (paint, flooring)
- Fix obvious defects (leaky faucets, loose handles)
- Enhance curb appeal (mulch, power wash, flowers)
- Deep clean windows inside and out

WEEK 3: STAGING & PREP

- Professional deep cleaning (entire house)
- Bring in stager or rearrange existing furniture
- Depersonalize — remove family photos and clutter
- Final walkthrough with your agent

WEEK 4: MEDIA & LAUNCH

- Professional photography and videography
- Finalize listing description and marketing plan
- Sign listing agreement and disclosures
- **Go Live on the MLS**

06 HIGH-ROI IMPROVEMENTS (AND WHAT TO SKIP)

The right repairs can add tens of thousands to your sale price. The wrong ones are a complete waste. Buyers make up their minds in the first 30 seconds — invest where it counts.

✓ Fresh, neutral interior paint

✓ Curb appeal: mulch, flowers, fresh door paint

✓ Updated flooring (LVP or clean carpet)

✓ Bright lighting, clean windows, neutral scents

Project	Cost Range	ROI	Worth It?
Interior Paint	\$2,000 – \$5,000	High	✓
Flooring Refresh	\$3,000 – \$7,000	High	✓
Kitchen Hardware & Lighting	\$500 – \$1,200	Medium	✓
Landscaping Tune-Up	\$300 – \$2,500	Medium-High	✓
Full Kitchen Remodel	\$25,000+	Low	✗
Garage Conversion	\$40,000+	Very Low	✗

PRO TIP

Focus your investment on the entryway, kitchen, and bathrooms. These are the rooms buyers remember most — and photograph best.

07 STRATEGIC PRICING: THE FIRST DOMINO

Price isn't just a number — it's a signal. It tells buyers whether your home is worth rushing to see or waiting on. Overprice even slightly and you risk being seen as unrealistic. Underprice and you might leave money on the table. The sweet spot? A well-defended, data-backed number that positions your home as the obvious choice.

PRICING MISTAKES TO AVOID

- Pricing based on emotion ("But we love our view!")
- Matching the neighbor's list price without knowing if it sold — or sat
- Leaving room to negotiate rather than pricing to attract
- Ignoring days-on-market trends in your zip code

THE RIGHT WAY TO PRICE

- Use sold comps — not just active listings
- Adjust for features, condition, layout, and lot
- Factor in absorption rate and average days on market
- Review buyer demand trends and inventory velocity

BUYERS SEE EVERYTHING

Today's buyers have done their research. They know what sold last month in your neighborhood. If you miss the mark on price, your home becomes part of their saved-search graveyard — and every price reduction signals weakness.

08 UNDERSTANDING YOUR NET PROCEEDS

The sale price is a vanity metric. Your **net proceeds** — the amount actually wired to your bank account at closing — is what matters. Here is a breakdown of typical seller costs to expect.

Expense Category	Typical Range	What It Covers
Mortgage Payoff	Your remaining balance	Paying off your current loan(s) and any HELOCs.
Agent Commissions	Varies by market	Compensation for listing agent and buyer's agent.
Title & Escrow Fees	1% – 2% of sale price	Title insurance, escrow services, and closing coordination.
Transfer Taxes	Varies by state/county	Taxes levied by local governments to transfer ownership.
Prorated Property Taxes	Varies	Taxes owed for the portion of the year you owned the home.
HOA Fees & Transfer	\$200 – \$1,000+	Prorated dues and HOA document preparation fees.
Concessions / Repairs	Negotiable	Credits given to the buyer or costs for agreed-upon repairs.
YOUR NET PROCEEDS	Sale Price minus all expenses above = Your Cash at Closing	

Note: Costs vary significantly by state and county. Always ask your agent for a detailed "Net Sheet" before listing and when reviewing each offer.

09 FIVE SELLER MISTAKES THAT COST YOU MONEY

Even in a hot market, careless mistakes can cost you **five — or six — figures**. Here are the most common ones I see sellers make:

1 Overpricing from the start

Every day on market chips away at urgency. Even if you eventually reduce, buyers assume you're desperate — and they negotiate harder.

2 Skipping pre-listing prep

A messy garage or smudged baseboards sends a message: "This home wasn't cared for." First impressions set the tone for every offer you receive.

3 DIY photos or weak marketing

If your listing doesn't shine online, most buyers won't bother seeing it in person. You don't get a second chance at digital curb appeal.

4 Reacting emotionally to offers

Negotiation isn't personal — it's business. Let your agent filter the noise and coach you through smart, strategic decisions.

5 Hiring a discount agent who can't deliver

You're not saving money — you're leaving it on the table. Poor marketing, weak negotiation, and slow response times cost real dollars at closing.

10 NEGOTIATION: MORE THAN JUST PRICE

Buyers focus on price — but savvy sellers know the real money is made in the terms. A great offer isn't just the highest; it's the strongest. That means fewer contingencies, faster timelines, better financing, and fewer chances of a deal falling apart before closing.

WHAT TO EVALUATE IN EVERY OFFER:

PRICE

Obvious, but not the whole picture. A high price with weak financing is a risk, not a win.

CONTINGENCIES

Inspection, appraisal, loan — shorter timelines and fewer contingencies are better for the seller.

CLOSING TIMELINE

Does it align with your plans? Can they close in 30 days, or do they need 60+?

BUYER TYPE

Cash vs. Conventional vs. FHA/VA. Cash is king, but strong conventional is nearly as good.

LENDER REPUTATION

Will their financing actually close on time? Local lenders often outperform big banks on speed.

RENT-BACK & FLEXIBILITY

The ability to stay in the home after closing can be worth real money if you need the time.

PRO TIP

Always counter — even if the offer looks strong. You may uncover hidden flexibility on price, timeline, or terms that you didn't know was available.

11 FINDING THE RIGHT AGENT: WHY IT MATTERS

Think of your listing agent as your general contractor, marketing strategist, therapist, and closer — all in one. The right agent doesn't just put your home on the MLS. They build a strategy, execute it flawlessly, and fight for every dollar on your behalf.

A good agent makes this easy. A great one makes you more money.

WHAT A GREAT AGENT BRINGS:

- Deep market knowledge and pricing fluency
- A dialed-in prep strategy to boost ROI
- Access to a network of qualified buyers
- Pro-level marketing: photography, video, social, email
- Calm, proactive communication throughout
- Skilled negotiation on price and terms

RED FLAGS TO WATCH FOR:

- They agree to an unrealistic price just to get the listing ("buying the listing")
- They don't use professional photography
- They lack a clear, written marketing plan
- They are hard to reach or slow to respond
- They have few recent sales in your price range

"Don't just hire a friend. Hire a professional who treats your equity like their own."

12 QUESTIONS TO ASK BEFORE YOU LIST

When interviewing agents, don't just ask about commission. Ask questions that reveal their strategy, experience, and work ethic. Bring this checklist to your interviews.

- How do you arrive at your recommended list price?**
Listen for data-driven answers — not just gut feelings or flattery.
- What is your specific marketing plan for my home?**
It should go far beyond just putting it on the MLS.
- How do you handle multiple offers?**
A great agent has a system to leverage competing offers against each other.
- What should I do to prep my home before listing?**
They should provide a clear, prioritized list of high-ROI tasks.
- How often will I hear from you, and in what format?**
Communication expectations should be set — and honored — upfront.
- Can you provide references from recent sellers in my price range?**
Past performance is the best predictor of future results.

13 SELLER FAQs THAT ACTUALLY MATTER

"Should I sell before I buy?"

It depends. If you need the equity, yes. If you can qualify and carry both homes temporarily, you have more options. Talk through the numbers with your agent before deciding — the answer is different for everyone.

"Do I need to stage my home?"

Not always — but neutralizing, decluttering, and professional photography are non-negotiable. A clean, depersonalized home lets buyers picture themselves in the space and leads to stronger offers.

"How long will it take to sell?"

Priced and prepped correctly, homes move fast — even in slower markets. The biggest delays are bad pricing and poor showings. Get both right and you'll move quickly regardless of market conditions.

"Will I have to make repairs after inspection?"

Possibly. But don't guess — have your agent guide you based on common buyer objections and actual ROI. Not every repair request is worth honoring, and not every "no" kills a deal.

"Are open houses necessary?"

While most buyers find homes online, open houses can create a sense of urgency and competition among buyers who visit on the same day — especially in the first weekend after listing.

"What if I get a lowball offer?"

Counter it. A lowball offer is not an insult — it's an opening position. Your agent's job is to bring them up. Every offer is an opportunity to negotiate toward your goal.

14 LET'S MAXIMIZE YOUR MOVE

If you've made it this far, you're serious about doing this right.

Selling a home is one of the largest financial transactions of your life. Having the right guidance — from prep to pricing to closing — makes an enormous difference in both your outcome and your experience.

Need a Trusted Professional?

If you are located in **Southern California**, I would love to help you protect your equity and move forward with clarity. Let's schedule a no-obligation consultation — no pressure, just strategy.

Not in California? No problem. I have a vetted network of top-producing agents across the country. Reach out and I will personally connect you with a trusted expert in your local market — at no cost to you.

PHONE

714-376-2711

EMAIL

jeb@jebsmith.net

WEBSITE

jebsmith.net

LICENSE

#01407449

REACH OUT TODAY — WHEREVER YOU ARE