What you *really* walk away with

A GUIDE TO SELLING YOUR HOME IN DELAWARE AND PENNSYLVANIA

Turning anxiety into anticipation

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Selling a house is a series of once-in-a-lifetime decisions made with numbers you have never had to weigh before. That is the part nobody warns you about.

I spent twenty years in investment banking at J.P. Morgan before I moved into real estate. What I actually did there was read documents carefully and explain to nervous people what those documents really meant. It turns out to be the same job.

This guide does not exist to talk you into working with me. That is your call. It exists so that when you sit down with any agent, you know what to ask and can tell whether the answer you get is real.

Some of what follows will be uncomfortable. Several of the repairs you have planned are not worth doing. The highest offer is frequently not the best one. And the number in your head — the one from a website, or the one you heard your neighbor got — is a range, not a price. The distance between the high end and the low end of that range is real money.

I would rather you know that now than at the closing table.

If you want me to run your real numbers, that takes about fifteen minutes and costs nothing. And if you would rather use the worksheet and think about it for six months, that is fine too. I will be here.

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You are not being paranoid

“I am going to price it wrong and leave money on the table.”	Price is not a guess and it is not the number on a website. It is a reading of what genuinely comparable homes near you actually closed at, adjusted for what makes yours different. That analysis happens before we list, and I show you the comparables so you can disagree with me.
“It will sit for months and everyone will assume something is wrong with it.”	That happens, and it is almost always a price problem, not a house problem. The first two weeks carry most of the buyer traffic. We use that window on purpose instead of testing a high number and cutting later.
“I am going to spend twenty thousand dollars fixing it up and get none of it back.”	Most people do not get it back. There is a short list of jobs that return more than they cost and a long list that do not. Pages 5 and 6 are that list.
“I will accept an offer and the buyer's financing will fall apart.”	Financing type is the most useful piece of information in an offer and the one almost no seller looks at. Every offer gets read for whether it will actually close, not just for what is printed at the top.
“I do not know how much money I will actually walk away with.”	You should know before we list, not after. The worksheet on page 8 is the same one I fill out with my sellers, and the number it produces is the only one that matters.

PRICE

A range is not a price

Automated valuation tools are useful, and they are not appraisals. They work from public records and recent nearby sales, which means they know your square footage, your lot, how many bedrooms and baths you have, and what the house down the block sold for. They do not know you replaced the roof four years ago, that you finished the basement, or that the comparable two streets over backed to a highway and yours does not.

That is why they hand you a range. On a typical Delaware or Pennsylvania home, that range runs into the tens of thousands of dollars. That difference is not a rounding error. It is the distance between pricing correctly and getting it wrong, and no algorithm can close it for you, because closing it requires standing inside the house.

What actually sets a price is a short list: recent closed sales of genuinely comparable homes, what is active and competing with you right now, what went under contract quickly and what did not, and the specific condition of your property. Everything else is noise.

One more thing worth saying plainly. Pricing high “to leave room to negotiate” is the most common and most expensive mistake a seller makes. Buyers today see every property the day it hits the market, and they see every price cut afterward. A house that comes out too high and drops twice reads as a problem, and it usually ends up closing below where it would have landed had it been priced correctly on day one.

WHAT CLOSES THE GAP BETWEEN THE HIGH END AND THE LOW END

- The condition, improvements and systems the data cannot see
- Comparable sales adjusted for what is genuinely comparable
- What is under contract right now, and on what terms
- The specific condition of the homes you are competing against

Automated estimates are not appraisals and not offers to purchase. Real value is determined by a licensed appraiser and, ultimately, by a buyer.

“The first two weeks are the most attention your house will ever get. Spend them on the right number.”

The short list that does pay

01 Cleaning, past the point that feels reasonable

Professional deep clean, including windows, tile grout and the insides of appliances. It is the cheapest item on this list and the first thing a buyer notices. Carpets cleaned, or replaced where they are already worn out.

02 Paint, in neutral tones, where it is genuinely needed

Not the whole house. The rooms with scuffed walls, strong color, or smoke or pet odor. Odor disqualifies a house for a meaningful share of buyers, and most sellers can no longer smell their own home.

03 Fixing what the inspector is going to write up anyway

Running toilets, dead outlets, missing GFCI protection near water, loose handrails, windows with broken seals, active leaks under sinks. They are cheap now; later they become negotiating material and cost you more than the repair would have.

04 The front of the house

Trim the shrubs, edge the beds, mulch, paint or replace the front door, clean the gutters, wash the siding. The exterior photo is what the buyer decides on before they even open the listing.

05 Declutter, depersonalize, and get the excess out of the house

Not into the garage. Off the property. Buyers open closets, and if they see them full they conclude there is not enough space. Family photos come down so the buyer can picture living there.

06 Photography that is not from a phone

Professional photos at minimum. This is where the marketing budget should go, ahead of almost anything else on this page.

THE UNCOMFORTABLE PART

Where sellers lose money before they list

THE PROJECT	WHAT USUALLY HAPPENS
Full kitchen remodel	Rarely returns what it costs at the time of sale. The buyer paying for a new kitchen would frequently have preferred a discount and their own choices. If the kitchen works and it is clean, leave it.
Full bathroom remodel	Same problem. Replace the caulk, the vanity light and the faucet, clean the grout, and stop there.
Finishing the basement to sell	Expensive, slow, and frequently valued differently than above-grade space. Do it for yourself while you live there, not for the sale.
Additions	The cost almost never comes back within a normal holding period.
Installing a pool	Narrows the pool of possible buyers rather than widening it, and adds maintenance cost and insurance considerations.
Luxury finishes above the neighborhood	Your price is anchored to what comparable homes nearby have closed at. Finishes well above that band rarely lift you out of it.
Leased solar panels	Not a repair, but worth planning early. A leased system has to be transferred or paid off, and it can complicate the buyer's financing. Bring the contract to the first conversation.

The general rule: repair and refresh, do not remodel. Buyers pay for a clean, functional, move-in-ready house. They discount for deferred maintenance far harder than they pay up for upgrades.

THE PAGE ALMOST EVERYONE SKIPS

Price is one line among many

WHAT TO LOOK AT	WHY IT MATTERS
Financing type	Determines whether the deal closes at all. See the note below — this is where sellers make the most expensive mistake.
Size of the deposit	A larger earnest money deposit means more of the buyer's own money at risk, and that correlates with follow-through.
Contingencies	Inspection, appraisal, financing, and the sale of the buyer's current home. Each one is an exit. Fewer exits is worth real money.
Closing date	Whether it fits your calendar, and whether you need to stay in the house after closing on a rent-back so you do not move twice.
Appraisal terms	Whether the buyer covers a gap between contract price and appraised value, and up to what amount.
Position on repairs	Whether the offer caps repair requests, or takes the property in its current condition.
Who the lender is	A local lender who answers the phone, versus a call center, changes the odds of closing on time.

A note on buyer financing, because it is my specialty.

Most sellers are told to prefer cash and conventional loans and to distrust everything else. That advice costs them good buyers. ITIN loans, bank statement loans, DSCR loans and asset-based loans are real financing programs that close every day, and a well-documented buyer using one is frequently a safer bet than a barely-qualified conventional buyer. The question is never the label on the loan — it is how far into underwriting the buyer is and how that lender behaves.

I read those offers differently than most agents, because I know what underwriting actually requires. If one comes in, do not throw it out before somebody looks at it properly.

THE ONLY NUMBER THAT MATTERS

Your net proceeds sheet

The sale price is not what you receive. This is everything that comes out between the contract price and the money that reaches your account. Print this page and fill it in; transfer tax and brokerage compensation depend on your state, your municipality and what you negotiate, so I will run those for you.

Contract price	$
Less mortgage payoff (the payoff, not the balance)	$
Less second lien, HELOC, or solar balance	$
Less your share of the realty transfer tax	$
Less brokerage compensation	$
Less settlement and title fees	$
Less prorated taxes, HOA or condo dues	$
Less agreed repair or closing-cost credits	$
Estimated net proceeds	$

For illustration only. Your actual closing figures come from your settlement company or attorney, on the Closing Disclosure or settlement statement.

WHEN YOU ARE READY

Two ways to get a real number

Fifteen minutes on a call, or thirty minutes at your house. Both are free, and neither one commits you to selling.

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