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REAL Broker

 Cornerstone  
REAL ESTATE TEAM

# SELLER'S GUIDE

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## The Cornerstone Real Estate Team

Our commitment to giving back to the community. We would like to highlight the marketing aspect of our services, providing you with a detailed understanding of the approach we take and the outcomes you can expect.

We are deeply committed to our business and passionate about what we do. We embrace technology, continuously educate ourselves, and run our real estate business as a full-time career. Our dedication ensures that we are well-versed in the ever-changing real estate market and the latest digital marketing trends.

Since 2005, Cornerstone Real Estate Team has been dedicated to giving clients quality service with their three basic principles of Integrity, Honesty and Excellence. With our local Tri-Valley expertise and our global presence as a part of REAL Brokerage, we are fully equipped to deliver extraordinary service and experiences to our clients.

You can trust us to act on your behalf, provide exceptional services, and protect your personal and financial interests when selling your home. Our goal is to make the selling process seamless and stress-free for you.

We appreciate your consideration and look forward to the opportunity to work with you. If you have any questions or would like to discuss your real estate needs, please reach out to us.

Thank you!

# Should I Sell?

If you already own a home, you might be wondering if it's smart to make a move, especially if it means taking on a higher mortgage rate. We get it. That hesitation is normal. But here's something to think about: your current home has probably gained a lot of value, and that equity could make your next move more possible than you realize.

## 1. Is There Still Strong Buyer Activity in the Market?

If you're concerned that there might not be many buyers interested, there's no need to fret. Mortgage rates have decreased since last autumn, encouraging more buyers to return to the market. This indicates that there's still a strong interest in buying homes right now—and this interest could grow even more if mortgage rates continue to drop.

## 2. Is Now a Smart Time to Sell Your Home?

The number of homes for sale steadily increases, signaling a shift toward a more balanced market. While we're coming from a period of low inventory, the growing supply gives buyers more options, yet demand remains strong. This means your home can still attract significant attention, especially as motivated buyers continue their search. Take a second to think—do you know anyone in your neighborhood who has sold recently? Did you hear what they got for their house? With the way home prices have jumped over the past few years, you might be surprised at what buyers are paying right now.



### 3. Are People Even Buying Right Now?

You might be wondering, “With rates and prices where they are, is anyone even buying homes?” It’s a fair question, but let’s look at what’s really happening.

Even though last year wasn’t what we’d call a “normal” market, there were still 4.06 million homes sold—not including new builds. That’s according to the National Association of Realtors (NAR). And projections show that number could grow this 2026.

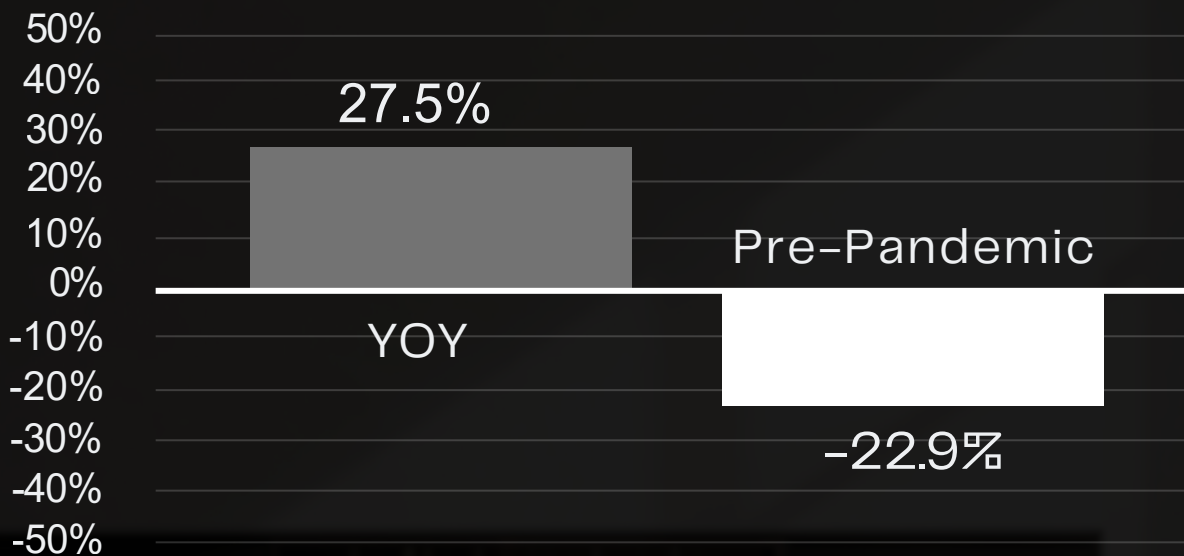
But even if we stay at last year’s pace, check this out:

- 4.06 million homes ÷ 365 days = about 11,123 homes sold every day
- 11,123 homes ÷ 24 hours = roughly 463 homes sold per hour
- 463 homes ÷ 60 minutes = about 8 homes sold every minute

Let that sink in. While you’ve been reading this, around 8 homes just sold. The market is definitely moving—and buyers are out there actively searching for homes like yours.

## The Supply of Homes for Sale is Growing, But Still Below The Numbers Seen in More Normal Years

*Percent Change in Inventory Year-Over-Year vs. Pre-Pandemic (2017-2019)*



Source: Realtor.com

# Why Do You Want To Move Right Now?

If you're considering selling your house right now, it's likely because something in your life has changed—not because of the current market conditions.

While things like mortgage rates and home prices are important in deciding whether to sell, it's crucial not to let these market factors overshadow your original reasons for considering a move. What matters most are your lifestyle needs and any changes in your life. As mentioned in a recent article from Realtor.com, sometimes you just need to move due to significant life events like a new job, a new baby, a divorce, a death, or any other major change in your life.

Here are some of the most common reasons people decide to sell their homes. You might find that one or more of these reasons speak to you and could be enough to justify making a move.

## 1. Relocation

Various factors can serve as motivation for a move to a new area. These may include a change in employment, a desire to be nearer to friends and family, the aspiration to reside in your dream location, or simply seeking a change in scenery.

## 2. Upgrading

A significant number of homeowners opt to sell when transitioning to a larger home. This often occurs when there's a requirement for additional space, whether it's for entertaining, establishing a home office or gym, or accommodating a growing number of family members with extra bedrooms.

## 3. Downsizing

Another reason homeowners may choose to sell is when there's more space than needed, perhaps due to someone moving out recently. It could also be prompted by recent retirement or a general readiness for a change in living arrangements.

#### 4. Change in Relationship Status

Divorce, separation, or marriage are other common reasons individuals sell.

#### 5. Health Concerns

In cases where a homeowner experiences mobility challenges or health issues necessitating specific living arrangements or modifications, selling their current house to find one better suited to their needs becomes a viable option.

With higher mortgage rates and rising prices, there are some affordability challenges right now—but your needs and your lifestyle matter too.

**If you're considering selling your house to find a new one that better aligns with your needs, we'd be happy to assist. Let's connect, and we can guide you through the process, helping you find a home that suits your preferences and requirements.**



# What Experts Are Predicting for the 2026 Housing Market

## Are Mortgage Rates Going to Drop?

Many homeowners are closely watching mortgage rates and wondering if they should wait for them to come down before selling. The real question isn't if rates will ease — it's how much, how fast, and whether waiting actually benefits sellers.

The good news? According to industry forecasts, mortgage rates are expected to soften slightly in 2026. However, experts do not anticipate a dramatic drop. If you're waiting for rates to return to the 3–4% range, it may be time to reset expectations.

Most projections suggest mortgage rates could settle in the mid-6% range, which is an improvement from recent highs — but not the major shift many sellers are hoping will suddenly unlock a surge of buyers. It's also important to remember that rate forecasts are not guarantees. They are based on current economic data and can change quickly as inflation, employment, and broader economic conditions shift. This means sellers should expect continued fluctuation rather than a smooth, predictable decline.

Instead of waiting for a “perfect” rate environment, sellers are often better served by focusing on the bigger picture — including equity, market demand, and long-term goals. Trying to time the market based on exact interest rate movements is extremely difficult. Understanding the overall trend and having a clear selling strategy is far more effective than waiting on a specific number.

# Will Home Prices Drop?

Short answer: probably not.

Even though mortgage rates may dip a bit, home prices are expected to keep rising in most areas—just at a more normal, steady pace compared to the rapid jumps we've seen in the past.

If you look at what the experts are saying, most are forecasting prices to increase by around 3% in 2026, with many landing in the 3 to 4% range. So while prices aren't skyrocketing, they're still moving up—not down.



So, if you're hoping for a major price drop to snag a deal this year, it's probably not going to happen. But here's the flip side—you also won't have to deal with the sharp price spikes we've seen in the past few years.

That's actually good news. It means more stability, and if you buy a home now, there's a strong chance it will continue to grow in value over time. That kind of steady appreciation helps build your long-term wealth.

Just remember—the housing market is very local. Price trends can vary from one area to another. Some markets may see prices rise faster, while others might level off or even dip slightly if there's more inventory. But in most places, home values are expected to keep climbing, as they typically do.

# Top 3 Mistakes Home Sellers Are Making Right Now

If you're thinking about selling your home, having the right strategy and mindset is everything. The market has shifted, and sellers who haven't adapted are making some expensive mistakes.

Here's a quick look at the top 3 missteps sellers are making right now—and how working with a knowledgeable real estate agent can help you avoid them all and sell with confidence.

## 1. Overpricing the Home

One of the biggest challenges sellers face right now is pricing their home correctly. A recent survey by John Burns Real Estate Consulting (JBREC) and Keeping Current Matters (KCM) found that real estate agents overwhelmingly agree—the top issue for sellers today is setting the right price (see graph below). Pricing too high can scare off buyers and cause your home to sit on the market, which often leads to price drops and lost momentum. Getting the price right from the start is key to attracting serious buyers and getting top dollar.





## 2. Skipping Repairs

Another big mistake sellers make is avoiding repairs. That leaky faucet or squeaky door might seem minor to you, but small issues can raise major red flags to a buyer. They may wonder if those little flaws are just the tip of the iceberg, and that can lead to lower offers or requests for costly concessions.

As Investopedia puts it:

“Sellers who do not clean and stage their homes throw money down the drain. . . Failing to do these things can reduce your sales price and may also prevent you from getting a sale at all. Suppose you haven’t attended to minor issues, such as a broken doorknob or dripping faucet. In that case, a potential buyer may wonder whether the house has larger, costlier issues that haven’t been addressed either.”

The fix? Work with your agent to identify which repairs or touch-ups matter most. Tackle those before listing photos are taken. A few small upgrades can make a big difference in how buyers perceive your home—and what they’re willing to offer.

## 3. Refusing To Negotiate

Today’s buyers are dealing with high home prices and mortgage rates, so it’s common for offers to come in below asking. Don’t take it personally. Focus on your end goal—selling your house.

Your agent is there to help you negotiate smartly, without letting emotions get in the way. And with more inventory on the market, buyers have more leverage. That means they may ask for things like repairs, help with closing costs, or other concessions. Be ready for these conversations, and trust your agent to guide you through them. Sometimes, a small compromise can get the deal done without sacrificing your bottom line.

## The Biggest Mistake of All? Not Hiring an Agent

Notice a pattern? Each of these mistakes is easily avoided when you have the right agent by your side. That’s why trying to sell your home on your own—without expert help—is the biggest mistake of all. A great agent brings strategy, experience, and negotiation skills to the table so you can sell faster and for more.

# Top Reasons To Hire a Real Estate Agent When Selling Your Home

## Industry Experience



We're well-versed in the housing market and know the ins and outs of the entire process.

## Expert Insights



We simply and effectively explain today's market conditions and what they mean for you.

## Pricing and Market Value



We help you understand today's real estate values when setting the price of a listing or making an offer to purchase your next home.

## Contracts and Fine Print



We help with all the disclosures and documents necessary in today's heavily regulated environment.

## Marketing and Exposure



We have effective marketing tools and networks to attract more buyers.

## Negotiation Experience

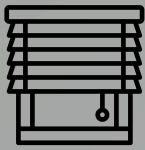


We act as a buffer in negotiations with all parties throughout the entire transaction.

# Home Seller's Checklist

As you prepare to sell your home, make sure these items are on your to-do list. A trusted real estate professional can also offer custom advice and tips tailored to your unique situation to help you get the best results.

## Make It Inviting



Open blinds or curtains to let the light in



Check lightbulbs and replace as needed



Take down personal photos or items



Declutter throughout

## Show It Is Well Taken Care Of



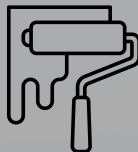
Clean your vents and baseboards



Vacuum, mop, or sweep floors



Fix anything that's broken



Touch up any scuffs on the walls

## Boost The Curb Appeal



Power wash outdoor surfaces



Wash the windows (inside and out)



Tidy up the landscaping



Sweep patios, decks, and walkways

# You Deserve More Than Just an Agent. You Deserve a Team Who Truly Cares.

Selling your home isn't just a financial move—it's a personal one. It's about stepping into your next chapter with confidence, protecting what matters, and making choices that align with your future.

That's why the agent you choose matters. We're not here just to "close the deal." We're here to guide you—honestly, thoughtfully, and with a level of service that never cuts corners.

We lead with integrity, speak with transparency, and deliver with excellence—every time.

Because your goals shape our approach, and your success is how we measure ours. With deep roots in the Tri-Valley, we bring local expertise, proven strategy, and steady support to every step of your journey.

Let's make your move with clarity, confidence, and purpose—together.

— JAMEEL *Jameel*  
DRE#01444446

RAMEZ *Ramez*  
DRE# 01804709

real



# TESTIMONIALS



My father and I were blown away by their professionalism, accessibility, and dedication to giving us the best price for our family home in such a short time.

In less than a week after contacting them, they were able to provide three offers and negotiate an amount to our liking.

MARA M.



Jameel and Ramez were absolutely incredible from start to finish in guiding us through the home selling process. We had worked with other realtors in the past and even fired the realtor before hiring them, and they swooped in and saved the day. They are extremely responsive and friendly while also remaining professional.

-EMILY MASSA



Jameel and Ramez were so great to work with. They were very helpful through every step of the process and always had our best interest in mind. They got us a great price on our house and it sold in a very short amount of time.

-STEVE WARNER



Honestly Ramez and Jamel are the best in Real Estate! I always felt very well taken care of. So many years of experience. Great negotiation skills, have excellent Market knowledge !!

-SUE GHAZALEH



Working with Jameel and Ramez @ cornerstone was an excellent experience from beginning to end.

They are professional, knowledgeable, and dedicated to making the real estate process as smooth as possible.

-SAM A



I've worked with Jameel and Ramez twice now, and they are simply the best! Trustworthy, professional, and truly invested in their clients and community.

They know the local market inside and out and go above and beyond in every way – from sponsoring a holiday food drive for the local community to showing up at my new home with a pie. Those little touches mean so much

-ALISON WILKIE

