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A GUIDE FOR HOMEOWNERS

Selling Your Home in New Jersey

Three ways to sell, compared honestly, with real numbers for each, plus worksheets for your home and your options.

Frana & Silk Real Estate Group
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INSIDE THIS GUIDE

Sell with a clear plan and real numbers

1	Three ways to sell	Compared honestly
2	What is your home worth?	How we price a home
3	How selling with us works	From the first conversation to closing
4	Questions sellers ask	Short, direct answers
5	Getting ready checklist	To print and keep
6	Your home's details	To fill in before we meet
7	Compare your options	Your numbers, side by side

There is more than one way to sell a home. We lay out every option side by side, show you what each one would put in your pocket, and tell you honestly which one we would choose in your shoes.

Most homeowners only hear about one way to sell. The right choice depends on your home, your timeline and how much work you want to take on. This guide walks through all three.

Vin and Zach

1

YOUR OPTIONS

Three ways to sell, compared honestly

Most homeowners only hear about one way to sell. The right choice depends on your home, your timeline and how much work you want to take on. Here is how the three compare.

	LIST ON THE OPEN MARKET	PREPARE SELECTIVELY, THEN LIST	SELL AS IS, WITH NO REPAIRS
How it works	We prepare, price and market your home to every buyer in the area, then negotiate the strongest offer.	Some updates pay for themselves at the closing table. Most do not. We show you which ones are worth the money before you spend a dollar.	A direct sale to an independent investment buyer, with a closing date you choose.
Best for	Homes in good shape and sellers with some flexibility on timing	Dated homes where a few targeted fixes change what buyers will pay	Homes that need major work, estate sales, or when speed and simplicity matter most
Repairs	Usually light: cleaning, touch ups, small fixes	Only the ones that return more than they cost	None
Showings	Yes, scheduled around you	Yes, once the work is done	None, usually one walk through
Timing	On our listings, about 18 days to an offer and about 65 days to closing	Adds a few weeks for the work up front	The fastest, often a few weeks
Price	For most homes in good condition, this brings the highest price.	Depends on the work. We show you the numbers first.	Lower than a market sale. We show you exactly how much lower before you decide.

Frana & Silk are licensed real estate agents and are never the buyer. A direct as is purchase is made by an independent investment buyer.

2

WHAT IS YOUR HOME WORTH?

A list price is an advertising tool, not a measure of value

Online estimates and neighbors' asking prices can be off by tens of thousands of dollars. We price your home the way the market actually moves, in three layers:

1. **Active listings**
   The homes buyers are comparing yours to today.
2. **Pending sales**
   What buyers are paying right now.
3. **Closed sales**
   The sales an appraiser will rely on.

Then we adjust for your home's condition and updates, and we go one step further: a net sheet that shows what you would walk away with under each option, after commission, closing costs and any repairs.

It is free, there is no obligation, and you get it from one of us, not an algorithm.

Should you price high and come down later?

Usually not. Priced too high, a home sits, buyers start to wonder what is wrong with it, and it often sells for less than it would have with the right price from day one.

3

HOW IT WORKS

What selling with us looks like

1 **A conversation first**

We sit down with you, at your home or by phone, and learn your situation: your timing, your next move and what matters most to you.

2 **Your numbers**

You get a pricing analysis based on real sales and a net sheet for each option, so you can compare them side by side.

3 **A plan for your home**

We walk through the house together and tell you what is worth fixing, what is not and how to present it.

4 **Marketing built around your home**

No two homes sell to the same buyer, so we build the marketing around your home and who is most likely to buy it. That starts with professional photography, staging guidance and the regional MLS, and can include video, aerial drone footage, a dedicated property website, targeted social advertising, open houses, mailers and outreach to agents with buyers already looking.

5 **Offers and negotiation**

We review every offer with you, including the terms that matter as much as price: financing, contingencies and closing date.

6 **From contract to closing**

We coordinate attorney review, inspections, the appraisal and the town's certificate of occupancy, and keep you updated every step of the way.

4

COMMON QUESTIONS

Questions sellers ask us

What does it cost to sell a home in New Jersey?

The main costs are the real estate commission, your attorney, the New Jersey Realty Transfer Fee that sellers pay at closing, and payoff of any mortgage. In New Jersey commissions are negotiable. Before you decide anything, we give you a net sheet that lists every cost and shows what you would walk away with.

Do I have to make repairs before I sell?

No. You can sell a home as is. Some repairs return more than they cost, and many do not. We tell you which is which for your home, so you only spend money where it pays you back.

How long does it take to sell a home?

It depends on the option you choose. A market listing usually takes longer, because most buyers need a mortgage and time for inspections and an appraisal. A direct as is sale can close in a few weeks. We give you a realistic timeline for your home up front.

What paperwork does the town require when I sell?

Every New Jersey home sale needs a certificate showing the smoke alarms, carbon monoxide alarms and fire extinguisher meet the state fire code. Many towns also require their own resale certificate of occupancy, and those rules differ from town to town. We schedule the inspections for you.

What happens during attorney review?

In New Jersey, once a contract is signed, both sides have three business days for their attorneys to review it and request changes. The contract is not final until attorney review ends. We coordinate with your attorney throughout.

5

TO PRINT AND KEEP

Getting ready checklist

Paperwork to find

- [ ] Your owner's title insurance policy from when you bought the home
- [ ] The deed, if you have a copy
- [ ] Your most recent property tax bill
- [ ] Mortgage and home equity loan statements, for the payoff
- [ ] Homeowners insurance policy
- [ ] Permits and receipts for work done on the house
- [ ] Warranties for the roof, systems and appliances
- [ ] In a community: association documents, rules and fee statements

Around the house

- [ ] Note anything that is not working, so we can decide together what is worth fixing
- [ ] Gather manuals and spare keys in one place
- [ ] Find the smoke alarms, carbon monoxide alarms and fire extinguisher for the town inspection
- [ ] Write down your timing: when you want to move and where you are going next

What you love most about the house

6

TO FILL IN BEFORE WE MEET

Your home's details

Buyers and appraisers ask about these. Fill in what you know. Rough years are fine.

Updates and systems

ITEM	YEAR INSTALLED OR UPDATED	NOTES
Roof		
Heating		
Air conditioning		
Water heater		
Windows		
Kitchen		
Bathrooms		
Flooring		
Electrical panel		
Siding or exterior		

Typical monthly costs

BILL	AVERAGE PER MONTH	COMPANY
Electric		
Gas or heating oil		
Water and sewer		
Association fee, if any		

7

YOUR NUMBERS, SIDE BY SIDE

Compare your options

We fill this in with you, using real sales and real costs. Bring it to our conversation, or keep it for your own math.

	LIST ON THE MARKET	PREPARE, THEN LIST	SELL AS IS
Expected sale price			
Repairs or updates			
Commission			
Attorney			
NJ Realty Transfer Fee			
Mortgage payoff			
Other costs			
Estimated net to you			
Timing			

In New Jersey commissions are negotiable. Frana & Silk are licensed real estate agents and are never the buyer. A direct as is purchase is made by an independent investment buyer.

Questions to ask us

TALK IT THROUGH

Call or text either of us

Tell us a little about your home and your timing. We will show you what it is worth and what each way of selling would put in your pocket. No pressure and no obligation.

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