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# HOW TO SELL YOUR HOME

WITHOUT AN AGENT

The Complete Guide to a Successful  
For Sale By Owner

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## CHAPTER 1

# Welcome

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Selling your home on your own can feel like a big undertaking. I get it. That's exactly why I put this guide together — to give you the same knowledge and strategies I use with my own clients, so you can navigate the For Sale By Owner process with confidence.

A little about me: I've spent years in this business, consistently ranking in the top 10% of agents at my brokerage. I've broken transaction records and worked with hundreds of sellers. I'm telling you this not to brag, but so you know that the advice in this book comes from real experience, not theory.

Whether you're looking for hands-on guidance through the entire process or just want a solid reference to check along the way, I'm here for you. From pricing and marketing to contracts and closing, this guide covers what you actually need to know — without the fluff.

The FSBO process can feel overwhelming at first. But with the right plan, it doesn't have to be. Let's get to work.

## CHAPTER 2

# Why Sell on Your Own

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### The Money

The number one reason people sell on their own hasn't changed: money. The typical real estate commission runs 5–6% of the sale price. On a \$414,000 home (close to the current national median), that's roughly \$21,000 to \$25,000 in commission fees. On a million-dollar home, you could be looking at \$50,000 or more.

By handling the sale yourself, you keep a significant chunk of that money. Even if you end up offering a buyer's agent commission of 2–2.5% (which many FSBO sellers still do to attract more buyers), you're still saving thousands compared to listing with an agent.

### The Control

When you sell on your own, you call the shots. You decide the asking price, the marketing strategy, when to hold showings, and how to handle negotiations. There's no middleman filtering communication between you and potential buyers. You set the timeline.

A lot of homes listed with agents don't sell. Around 95% of agents sell fewer than four homes per year. The typical agent in the U.S. earns less than the average full-time fast food employee. That's worth thinking about when you're deciding who to trust with the sale of your most valuable asset.

### The Reality Check

I'll be straight with you: FSBO sales have been declining. According to the National Association of Realtors, only about 6% of home sales in 2024 were FSBO — an all-time low. And FSBO homes tend to sell for less than agent-listed homes (the median FSBO sale was \$380,000 vs. \$435,000 for agent-assisted sales in 2024).

But here's what those numbers don't tell you. A large portion of FSBO sales happen between people who already know each other — friends, family, neighbors. When you strip those out, the number of FSBOs who actually marketed their home to strangers and pulled it off is smaller. The ones who succeed tend to be the ones who treat it like a real project, not a casual experiment.

That's what this guide is for. If you're willing to put in the work, you can sell your home yourself. But you need to approach it with the same discipline and professionalism a top agent would bring.

## **A Note on the NAR Settlement**

In 2024, a landmark legal settlement changed how real estate commissions work. The short version: sellers are no longer automatically expected to pay the buyer's agent commission, and buyer agent compensation can no longer be advertised on the MLS. Buyers now sign written agreements with their agents specifying how the agent will be paid.

What this means for you as a FSBO seller: you have more flexibility in what (if anything) you offer a buyer's agent. That said, most sellers — including FSBOs — are still offering some form of buyer agent compensation (typically 2–2.5%) because it keeps your home competitive. Homes that offer nothing to buyer agents may get fewer showings.

We'll talk more about working with buyer's agents later in this guide.

## CHAPTER 3

# The Big Picture

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Selling a home is selling a product. The same principles apply whether you're selling a car, a boat, or a house. You need to know your product, understand your buyer, and present it in the best possible light.

You actually have a built-in advantage here. You live in your home. You know it better than any agent ever could — the layout quirks, the afternoon light in the kitchen, the quiet of the backyard on a Sunday morning. That familiarity is a selling tool if you use it right.

## Know Your Product

Before you list, sit down and write out everything that makes your home worth buying. Not just the specs (bedrooms, bathrooms, square footage) but the experience of living there. What do you love about the neighborhood? What surprised you in a good way after you moved in? What would you miss?

These details matter because buyers aren't just shopping for floor plans. They're imagining a life. The more vividly you can help them do that, the stronger your position.

## House vs. Home

Here's the mental shift that trips up most sellers: to you, this is your home. To buyers, it's a commodity. They're comparing it against every other option in their price range, and they don't care about your memories or your renovation stories.

You need to detach emotionally and see your property the way a buyer sees it. Walk through with fresh eyes. Better yet, have a blunt friend do it and tell you what they notice. That crack in the hallway ceiling? You stopped seeing it two years ago. A buyer will see it in the first five seconds.

In many markets — especially at higher price points — there are more sellers than buyers. You're competing not just with other FSBOs but with professionally listed homes. Be honest with yourself about where your home stands in that lineup.

## CHAPTER 4

# Research & Pricing

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Pricing your home correctly is the single most important thing you'll do. Get it right, and everything else gets easier. Get it wrong, and the best marketing in the world won't save you.

## Do Your Homework

Start online. Look at two categories of homes: those currently for sale (your competition) and those that recently sold (your baseline for what buyers are actually paying). Sites like Zillow, Redfin, and Realtor.com will give you a starting point for both.

But don't stop at online research. Go visit open houses in your area — especially homes priced similarly to yours. Put yourself in the buyer's shoes. If you were choosing between your home and the one you're standing in, which would you pick? Be brutally honest.

Pay attention to what homes are actually selling for, not what they're listed at. Asking prices and selling prices can be very different. Recently sold homes give you the most accurate picture of what the market will bear.

## Talk to the Pros

Many real estate agents will provide a free market analysis even if you're planning to sell on your own. Take them up on it. They have access to MLS data you don't, and a good agent can show you comparables, market trends, and pricing patterns that are hard to find on your own.

Be upfront about your plans. Most agents are happy to help and hope you'll call them if things don't work out. That's fine — it's a fair trade.

## The Pricing Sweet Spot

You want your home priced so that a buyer can tell their friends it was a great deal. That doesn't mean giving it away — it means pricing it where buyers feel good about pulling the trigger.

All the marketing in the world can't sell a nickel for a dime. If your home is overpriced, buyers will skip right past it. Experienced agents actually love overpriced listings from their competitors — they use them as "set-up homes" to make their own listings look like better deals by comparison. Don't be someone else's set-up home.

Underpricing is a risk too, but it's less common and less damaging. A correctly priced home in good condition with decent marketing will sell. An overpriced home in perfect condition with amazing marketing will sit.

## **Watch Out for Flattery**

Some agents will tell you your home is worth more than it is, hoping you'll sign a listing agreement. This is called "buying the listing." Once they have you under contract, they'll start pressuring you to lower the price. If an agent's estimate is significantly higher than what the comps suggest, be skeptical.

As a FSBO seller, your whole point is to save money. Don't let an inflated opinion from an agent (or your own emotional attachment) lead you to overprice. A fair, slightly conservative price will attract more buyers and likely sell faster — often within 30 days if you've done your homework.

## CHAPTER 5

# Inspections & Repairs

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Hire a professional home inspector before you list. Yes, it costs a few hundred dollars. It's one of the best investments you'll make.

Here's why: if a buyer's inspector finds problems, the buyer will ask for concessions — and they'll almost always ask for more than the repair would actually cost. They're factoring in their inconvenience, their risk, and their negotiating leverage. You lose control of the narrative.

If you inspect first, you can fix problems on your terms and on your budget. Or you can price accordingly and disclose known issues upfront. Either way, you're in the driver's seat.

## Don't Sell 'As Is' Unless You Mean It

A lot of sellers think listing "as is" means buyers won't bother with inspections. Wrong. Most buyers will still inspect the property before committing. And "as is" sends a signal that scares off a lot of regular buyers — the ones willing to pay fair market value. You end up attracting mostly investors looking for a discount.

If there are issues you genuinely can't or won't fix, that's fine — disclose them and price accordingly. But don't use "as is" as a blanket excuse to avoid dealing with maintenance. It almost always costs you more in the end.

## What to Fix

Focus on the things that matter to inspectors and appraisers: roof condition, HVAC function, plumbing leaks, electrical issues, foundation cracks, and water damage. These are deal-killers. A cosmetic scratch on the kitchen counter is not.

Don't go overboard on upgrades, either. A \$25,000 kitchen renovation might only add \$8,000 to your sale price. Fix what's broken. Make what's ugly look presentable. Save the big upgrades for your next house.

## CHAPTER 6

# Preparing Your Home

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This is where most FSBO sellers drop the ball. I see it constantly: the home hits the market with clutter everywhere, personal photos on every wall, and a kitchen counter buried under appliances. Buyers walk in and all they see is your stuff — not their future home.

## Staging Basics

Staging doesn't have to be complicated or expensive. The goal is simple: create an open, bright space where buyers can picture themselves living. That means less of your stuff, more open space, and a thorough cleaning.

Start by decluttering every room. Pack away anything you don't use daily — and be aggressive about it. You're moving anyway; think of it as getting a head start. Aim to remove about two-thirds of the items on your kitchen counters, half the clothes from your closets, and most of the personal items from shelves and walls.

Then clean the place top to bottom. Not regular-weekend clean — deep clean. Floors, windows, baseboards, inside cabinets, under sinks. If you can afford it, hire professionals for this. It makes a difference buyers can feel, even if they can't pinpoint why.

## Curb Appeal

More homes get rejected online because of bad exterior photos than for any other reason. Before buyers ever step inside, they've already formed an opinion based on what the house looks like from the street.

Drive past your home the way a buyer would. Does the lawn look sharp? Is the paint peeling? Are the gutters clean? Is the front door inviting? A well-maintained exterior with crisp paint, a trimmed lawn, and a few potted plants near the entrance makes a strong first impression.

Keep it neutral. If you're repainting, choose light, broadly appealing colors. Clear the yard of toys, tools, and garden equipment. You want buyers to see a home, not a project.

## Room-by-Room Tips

**Kitchens:** Clear the counters. Clean inside every cabinet. Pack away most small appliances. Make the kitchen sparkle for every showing.

Bathrooms: Spotless is the only option. Re-caulk if needed, check for mildew, put out fresh towels. Clean under the sink — buyers look there.

Bedrooms: Make beds, clear surfaces, remove most personal items. Open curtains to let light in.

Living areas: Remove excess furniture to make rooms feel larger. Clean or repaint any scuffed walls. Magic Erasers work well on minor marks.

Yard: Mow, trim, weed. Replace dead plants. Coil hoses, put away tools. Add flowers — they're cheap and buyers notice them.

## Repairs Worth Making

You don't need a full renovation, but handle the basics. Here's a quick list:

- Fix leaky faucets and running toilets
- Repair or replace cracked windows
- Fix squeaky doors and loose knobs (WD-40 is your friend)
- Fill cracks in driveways, sidewalks, and walls
- Replace burned-out light bulbs — every socket should work
- Touch up paint where needed, especially the front door and trim
- Make sure the doorbell works
- Clean or replace worn carpet
- Ensure the garage door opener functions properly
- Remove any wasp nests or cobwebs from the exterior

None of these are expensive, but together they send a message: this home has been cared for. That matters more to buyers than you might think.

## CHAPTER 7

# Photography That Sells

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Photos are your first showing. Most buyers will decide whether to visit your home based entirely on the pictures they see online. Bad photos kill deals before they start.

If your budget allows, hire a professional real estate photographer. Most agents do, and for good reason — the difference between phone snapshots and professional shots is immediately obvious. If that's not in the budget, you can still get solid results with a smartphone and some effort.

### DIY Photo Tips

Shoot during the day with all the lights on and curtains open. Natural light makes rooms look bigger and more inviting.

Take horizontal (landscape) photos — they display better on listing sites and give a more complete view of each room.

Shoot from corners to capture as much of the room as possible. Stand about chest height rather than eye level for a more flattering angle.

Bump up the brightness slightly in your phone's photo editor. Real estate photos should look bright and airy.

### How Many Photos?

More is better. Aim for at least 30–36 photos covering the whole property: two or three front exterior angles, two back exterior shots, three to four kitchen photos from different angles, three to four living room shots, one to two photos of each bedroom and bathroom, and a few of the yard, garage, and any standout features.

And please — think about what you're photographing. I once pulled a listing from the MLS where the agent had included a close-up of the toilet. Just the toilet. No context. Ask yourself: does this photo make someone want to see the home in person? If not, leave it out.

## CHAPTER 8

# Showings & Daily Prep

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## Before Every Showing

Think of each showing as a performance. Every buyer walking through your door is seeing the home for the first time, and first impressions stick. Here's your pre-showing routine:

- Open all curtains and blinds, turn on every light
- Clear all countertops — kitchen and bathroom
- Make all beds, put away clothes
- Remove pet items (bowls, toys, beds) and manage pet odors
- Take out trash, wash any dishes in the sink
- Unlock all interior doors, including closets
- Set a comfortable temperature
- Put on soft background music, turn off TV
- Place fresh flowers or a bowl of fruit on the kitchen counter

## Setting the Mood

Small touches matter. A plate of cookies on the counter, the smell of something baking, a comfortable temperature — these things make buyers linger, and the longer they stay, the more attached they get.

Don't burn overpowering candles or air fresheners, though. Many people are sensitive to strong scents, and heavy fragrance makes buyers suspicious you're covering something up.

## During the Showing

If the buyers are with a real estate agent, your best move is to leave. Take the kids and pets for a walk. Agents and buyers speak more freely when the seller isn't hovering.

If buyers are visiting without an agent, be welcoming but not pushy. Answer their questions honestly and let them explore on their own. Resist the urge to give a guided tour — it can feel aggressive. And try not to take it personally if they point out flaws. That's part of the process.

## Leave-Behind Materials

Create a simple one-page property sheet with your home's key details: address, price, bedrooms, bathrooms, square footage, lot size, taxes, and a few of its best features. Include your contact information and a link to your property website if you have one.

Have printed copies on the kitchen counter during every showing. This gives buyers something to remember your home by — and something to share with friends and family who might also be looking.

## Keeping It Up

The hardest part of showings is maintaining "show ready" condition while you're still living in the house. It's temporary, and it's worth it. Develop a daily routine: quick morning tidying, dishes washed immediately, beds made, surfaces wiped. Once you get into the rhythm, it takes ten minutes a day.

Keep a box or bin by the door for quick clean-ups. Before a showing, sweep personal items into it and stash it in the car. Done.

## Pets

Keep pets out of the house during showings. Not everyone loves dogs, some people have allergies, and pet odors can be a deal-breaker. If you can't take them with you, crate them or keep them in the yard. Either way, eliminate any evidence of pet smell — get your carpets cleaned and keep litter boxes spotless.

## CHAPTER 9

# Understanding Buyers

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If you want to catch bass, you go where the bass are. Same thing with selling a home — you need to understand how buyers think and where they look.

The fundamentals of buying haven't changed. People still buy based on emotion and justify with logic. They still care about location, price, condition, and whether they can picture their family in the space. What has changed dramatically is how they search.

According to NAR, 97% of homebuyers use the internet as their primary search tool. If your home isn't visible online, it might as well not exist.

## Three Types of Buyers

Buyers go through stages. Understanding these stages helps you focus your energy where it matters:

Information seekers are browsing. They might buy in six to nine months, or they might just be curious. They scroll through Zillow on their couch. They're not your target — at least not yet.

Comparison shoppers have made the decision to move. They're researching neighborhoods, checking school districts, looking at specific floor plans. They're getting serious but aren't ready to pull the trigger.

Ready buyers are done researching. They know what they want, they're pre-approved, and they're waiting for the right home to hit the market. These are the people you want to reach. When a ready buyer finds a home that fits, they move fast.

As a FSBO seller, your marketing should focus on reaching ready buyers. The information seekers and comparison shoppers will find you along the way, but the ready buyers are the ones who write offers.

## What Buyers Actually Care About

When you're writing your listing description or putting together marketing materials, remember: buyers don't care about why you love your home. They care about what's in it for them.

Start by listing the top ten things a buyer would love about your home and neighborhood. Then write your marketing around those things — not around the features themselves, but the benefits those features provide.

"4 bedrooms" is a feature. "Room for the kids to each have their own space" is a benefit. "Large backyard" is a feature. "Plenty of room for a pool, a garden, or summer barbecues" is a benefit. Lead

with benefits. Features are the supporting evidence.

## CHAPTER 10

# Marketing Your Home

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Here's the uncomfortable truth: simply listing your home and waiting for buyers to show up doesn't work anymore. You need to actively market it, the same way a top real estate company would. The good news is that the tools to do this are mostly free or very affordable.

## Your Marketing Plan

Think of marketing your home as three activities running in parallel:

Active marketing is the daily work of getting your home in front of new eyes. This includes posting ads on classified sites, sharing on social media, refreshing your listings, and reaching out to your personal network. It's hands-on and ongoing until you're under contract.

Passive marketing is the stuff that works in the background once you set it up: your property website, your listing on major real estate portals, your yard sign. Set it up well once, and it keeps generating interest.

Progressive marketing is the creative stuff that separates you from the competition. Think video walkthroughs on YouTube, targeted social media ads in your area, blog posts about your neighborhood, or partnering with local businesses to cross-promote. This is where you can really stand out.

## The Competitive Landscape

You're not just competing against other FSBOs. You're competing against every home in your price range that a buyer might consider — including agent-listed properties with professional photos, virtual tours, and full MLS exposure.

Think of it like selling a used Honda Accord. You're competing not only with other Accords but also with Camrys, Mazda3s, and anything else a buyer in your price range might consider. Your home needs to stand out within that entire group, not just among the FSBOs.

Price it right, present it well, and make it easy for buyers to find and visit. That's the formula.

## CHAPTER 11

# Reaching Ready Buyers

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You're targeting two groups: individual buyers searching on their own, and real estate agents with buyer clients. Each requires a slightly different approach.

## Your Sphere of Influence

Start with who you know. Tell your neighbors, coworkers, friends, and family that your home is for sale. Share your listing on Facebook, Instagram, and in any local community groups you're part of. Send a text blast with your electronic flyer. You'd be surprised how often the buyer is one or two degrees of connection away from the seller.

## Your Yard Sign

Invest in a professional-quality "For Sale By Owner" sign. Contact a local sign maker — the ones real estate agents use — and get something that looks sharp. A flimsy sign from the hardware store sends the wrong message. First impressions start at the curb.

## Your Flyer

Create a one-page flyer (printable and digital) with your home's best photos, key details, price, and contact information. Every piece of marketing you create should point back to one place — your property website or primary listing.

## Getting in Front of Agents

Most motivated, pre-qualified buyers are working with agents. If you shut agents out, you're cutting off your biggest pool of serious buyers. Here's how to stay on their radar:

- State a clear commission offer in your advertising (e.g., "2.5% commission offered to buyer's agent")
- Respond promptly to all agent inquiries — calls, texts, and emails
- Make scheduling showings easy and flexible
- Have your home clean and ready on short notice
- Be professional and cooperative — agents talk to each other

## **Open Houses**

Hold them regularly, ideally every weekend, until you're under contract. Since your home isn't on the MLS, open houses are one of the best ways to get foot traffic. Sometimes the perfect buyer is someone who just happened to be driving through the neighborhood.

For open houses: put a large "OPEN" sign in the front yard and directional arrows on nearby cross streets. Have flyers ready. Ask every visitor to sign in — their name, email, and phone number. This lets you follow up, especially if you drop the price later.

Don't give guided tours during open houses. Let people wander. Be available for questions but don't hover. Overeagerness makes buyers uncomfortable.

## **Be Ready to Move Fast**

When your marketing is working, things can happen quickly. I've seen FSBO sellers get solid offers within two weeks of listing, and they were caught off guard. Have your paperwork, your pricing strategy, and your negotiation plan ready before you list — not after the first offer comes in.

## CHAPTER 12

# Writing Ads That Work

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Browse any listing site and you'll see the same vague descriptions over and over: "4/2 split level with master on main." That tells a buyer nothing about what it would feel like to live there. You can do better.

## The Golden Rule

Every word of your ad should answer one question: "What's in it for the buyer?" Not what you love about the home. Not the features you're proud of. The buyer's needs, wants, and desires come first.

Instead of "split level with master on main," try: "Wake up on the main floor and walk straight to coffee — no stairs. The primary suite is tucked away from the living space, giving you privacy even when the house is full."

See the difference? Same feature, but now the buyer can feel it.

## Common Mistakes to Avoid

Don't try to be clever at the expense of being clear. Wordplay and puns might amuse you, but they confuse buyers scanning listings at speed.

Don't list features without benefits. "Hardwood floors" means nothing on its own. "Beautiful original hardwood floors throughout — warm, easy to clean, and they'll look great with any furniture" connects the feature to the buyer's life.

Don't forget the basics: always include the price, address, number of bedrooms and bathrooms, square footage, and your contact information. And make it easy to respond — phone number and email, prominently displayed.

## Sample Headlines

Good headlines stop the scroll. Here are a few approaches that work:

- "Priced Below Appraisal — Serious Sellers, Serious Value"
- "Your Kids Deserve Their Own Rooms — 4 Bedrooms at an Unbeatable Price"
- "Rent Is Throwing Money Away. Own This Home for Less Than You'd Think."
- "Commuters: 8 Minutes to the Train, Walk to Everything Else"
- "Dog-Friendly Neighborhood, Fenced Yard, No HOA Restrictions"

Notice what these have in common: they speak to a specific type of buyer and promise something that buyer wants. Generic headlines like "Beautiful 3BR Home" don't stand out because everyone says the same thing.

## **Include Great Photos**

No amount of good writing will overcome bad photos. Your listing should lead with your strongest image — usually the front exterior or the most impressive interior room. Make sure every photo earns its spot. Quantity matters, but quality matters more.

## CHAPTER 13

# Your Online Presence

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Since nearly all buyers start their search online, your internet presence is your most important marketing channel. Here's how to set it up.

### A Single Property Website

Consider creating a dedicated website just for your home. There are affordable services that make this easy, even if you're not tech-savvy. A good single property site gives you a central hub to send buyers from every other marketing channel — your yard sign, your flyers, your social media posts, your classified ads.

The site should include all your photos, key home details, a map, and your contact information. If you can add a video walkthrough, even better. Choose a memorable URL — something like 123MainStreetYourtown.com is easy for buyers to remember from a yard sign.

### Listing Sites

Get your home on the major real estate portals. Zillow, Trulia, Realtor.com, and similar sites let FSBO sellers post for free or low cost. Follow each site's instructions carefully and fill out every field — homes with complete listings get more views.

Refresh your listings periodically. Many sites bump recently updated listings higher in search results. Even small edits (adding a photo, tweaking the description) can help keep your listing visible.

### Social Media

Post your listing on your personal Facebook, Instagram, and any local community groups. Facebook Marketplace is free and reaches buyers in your area. You can also run a targeted Facebook ad for as little as \$5–10/day, showing your home specifically to people in your area who are interested in real estate.

Share updates too — new photos, open house announcements, price adjustments. Consistent visibility keeps your listing fresh in people's minds.

### Video

A video walkthrough on YouTube can set your listing apart. You don't need professional equipment — a steady smartphone video with good lighting and a simple narration is enough. Walk through the home the way a buyer would, starting at the front door. Post it on YouTube with your address in the title and link to it from everywhere else.

## **Classified Ads**

Post on Craigslist and similar classified sites. Create a few different ads highlighting different features and run them at different times of day. One might emphasize the yard, another the kitchen, another the school district. Rotate them and keep them fresh.

## CHAPTER 14

# Scheduling & Organization

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Selling your home on your own takes real daily effort. Unlike an agent who handles the logistics for you, you're managing the marketing, the showings, the follow-ups, and the paperwork yourself. A schedule keeps you from getting overwhelmed.

## Daily Marketing Tasks

Set aside 30–60 minutes each day for marketing. This might include refreshing your online listings, posting on social media, responding to inquiries, and following up with people who've already visited. Treat it like a part-time job — because that's what it is until your home sells.

## Showing Schedule

Post a regular viewing schedule on your listings and property website. Something like "Showings available Saturday & Sunday 1–4 PM, and by appointment weekdays after 5 PM." This does two things: it tells buyers you're organized and professional, and it gives you predictable blocks to keep the house ready.

That said, be flexible when you can. If a serious buyer can only visit Tuesday at noon, find a way to make it work. The goal is to make your home easy to see without letting showings take over your entire life.

## Pricing Schedule

If you're starting at the high end of your price range, have a plan for when and how you'll adjust. Write it down before you list — something like "If no offers by week 3, reduce by 3%. If no offers by week 6, reduce by another 3%." Having this plan in advance keeps you from making emotional decisions under pressure.

This schedule is for your eyes only. But having it means you'll act decisively instead of letting your home sit on the market getting stale.

## Get Your Paperwork Ready Early

Before your first showing, make sure you have copies of the local offer and disclosure forms. Know what needs to be filled in and what the terms mean. If you're not sure about any of it, talk to a real estate attorney — it's worth the consultation fee to avoid costly mistakes later.

## CHAPTER 15

# Working with Buyers & Agents

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## Taking Buyer Calls

When someone calls about your home, be friendly and conversational. Your goal is to learn about them: what they're looking for, their timeline, their financing situation, and whether they're working with an agent. Ask open-ended questions and listen more than you talk.

Here are some good questions to weave into the conversation:

- What size home are you looking for?
- What's your timeline for moving?
- Have you been pre-approved for a mortgage?
- Are you currently renting or do you have a home to sell first?
- Are you working with a real estate agent?
- What's most important to you in your next home?
- Have you looked at other homes in this area?

Don't interrogate people — keep it natural. The point is to figure out whether this person is a serious, qualified buyer or someone who's just browsing. Both are fine, but you'll invest your time differently with each.

## Pre-Qualifying Buyers

Establish a relationship with a local lender who can pre-qualify buyers for you. This saves you enormous time and headaches. When someone expresses serious interest, suggest they get pre-approved before scheduling a second visit or making an offer. A good lender can turn this around quickly and will also provide reassurance to the buyer.

## Working with Real Estate Agents

Most serious, pre-qualified buyers have agents. Here's why agents sometimes avoid FSBO listings, and what you can do about it:

Commission uncertainty: Agents want to know upfront what they'll earn. State a clear commission in your marketing — typically 2–2.5% — and you remove this concern immediately.

Extra work: FSBO transactions can require more effort from the buyer's agent since there's no listing agent on the other side. Offset this by being organized, responsive, and professional. Have your paperwork ready. Respond to showing requests quickly. Make their job easy.

Liability concerns: Without a listing agent, the buyer's agent may feel exposed. Consider hiring a real estate attorney to handle the contract side — it protects everyone and signals that you're serious.

## **Avoiding Problem Buyers**

Not every interested party will be a good buyer. Before taking your home off the market for someone, verify three things:

- Proof of funds or a mortgage pre-approval letter with clear terms
- A reasonable earnest money deposit
- Minimal, standard contingencies (inspection and appraisal are normal; open-ended contingencies are red flags)

If a buyer can't provide these basics, be cautious. It's better to wait for a solid buyer than to tie up your home with someone who can't close.

## CHAPTER 16

# Negotiation, Contracts & Closing

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This is where the deal gets done — or falls apart. If you've never negotiated a real estate transaction, the volume of paperwork and the back-and-forth can feel intimidating. It's manageable if you prepare.

## Know the Costs

Beyond the sale price, you'll face closing costs: title insurance, attorney fees, transfer taxes, recording fees, prorated property taxes, and potentially a buyer agent commission. These can add up to 2–5% of the sale price on top of any commission you're offering.

Closing costs are negotiable. Who pays what is spelled out in the contract, and everything is open to discussion. In some areas, local custom dictates certain allocations (for example, the seller typically pays for title insurance in some states), but nothing is set in stone.

## Expanding Your Buyer Pool

Consider offering to pay some or all of the buyer's closing costs. Many buyers — especially first-timers — are strapped after making their down payment. Covering their closing costs makes your home more accessible and can attract more offers. If it results in a higher sale price, you come out ahead anyway. Focus on your bottom line: what you walk away with after everything is paid.

## Negotiation Basics

Keep your eye on the big picture. The purchase agreement covers more than price — it includes the closing date, contingencies, inclusions/exclusions, repairs, and possession date. Be willing to give on the small stuff to win on the things that matter to you.

Approach every negotiation looking for a deal where both sides feel good. Adversarial tactics backfire in real estate because the buyer has weeks of contingency periods to back out. You want a buyer who's excited about the home, not one who feels they got squeezed.

## What Your Contract Should Include

Whether you use a standard board of Realtors contract, a state-specific form, or one drafted by your attorney, make sure it covers these essentials:

- Full legal names of buyer and seller

- Legal description and street address of the property
- Purchase price and payment terms (down payment, loan amount, interest rate)
- Earnest money deposit amount and where it will be held
- Contingencies (inspection, appraisal, financing) with clear deadlines
- What's included in the sale (appliances, fixtures, window treatments)
- What's excluded (anything you're taking with you)
- Closing date and possession date
- Who pays which closing costs
- Any known liens, easements, or HOA obligations
- Title insurance provisions
- Contract termination conditions
- Signatures of both parties

I strongly recommend having a real estate attorney review (or draft) your contract. The cost is modest — usually a few hundred to a thousand dollars — and it protects you from legal mistakes that could cost far more. This is not the place to cut corners.

## **After the Offer Is Accepted**

Once you have a signed contract, stay calm and cooperative. The buyer will likely schedule an inspection and an appraisal. Issues may come up — that's normal. Be reasonable about repair requests and flexible on timelines, as long as the buyer is acting in good faith.

If the appraisal comes in below the contract price, you'll need to negotiate. Come prepared with comparable sales data that supports your price. If the gap is significant, be willing to meet in the middle — an appraisal reflects what the market will support, and fighting it rarely ends well.

The goal through the entire process is to keep the deal moving forward. Most contracts that fall apart do so because one side got stubborn about something that didn't matter as much as they thought. Stay focused on closing.

## CHAPTER 17

# Safety

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I need to be direct about this. When I started in real estate, safety wasn't something I thought about much. That's changed. There have been too many reports of assaults, robberies, and worse at property showings across the country. As a homeowner selling on your own, you need to take this seriously.

### Basic Precautions

- Never show your home alone. Have your spouse, a friend, or a neighbor present during every visit. If you're single, ask someone to be there — no exceptions.
- Don't use lockboxes or hide-a-keys. You can't control who gets the code. Keep access to your front door limited to people you trust.
- Set a showing schedule and stick to it. Don't let strangers "just stop by." If someone asks for an impromptu visit and you don't know them, schedule it for a time when someone else can be with you.
- Secure your valuables and medications before any showing. Unfortunately, theft during open houses and showings is not uncommon.
- Ask visitors to sign in. Get their name, phone number, and email. If they're with an agent, ask for a business card. This is a safety measure as much as a marketing one.
- Keep your personal schedule private. Don't share when you'll be away from home with people you don't know.
- If you have a security camera system, let it run during showings.

### During Open Houses

Have at least two people present. While one engages with visitors, the other can keep an eye on the property. Fewer than 1% of home sales come from open houses, which means the likelihood of a random visitor being a serious buyer is low. Don't let your desire to sell override your judgment about who should have access to your home.

If a buyer is accompanied by a real estate agent, it's generally safe to give them space. If a buyer shows up alone and you don't know them, stay with them. Guide them through the house and engage in conversation. This is both a safety practice and a selling opportunity.

Your safety and your family's safety come first. Always. No sale is worth compromising that.

## CHAPTER 18

# Closing Thoughts

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### **You Don't Have to Do Everything Alone**

Selling on your own doesn't mean doing everything yourself. One of the most common mistakes I see is sellers skipping the home inspection to save a few hundred dollars, then losing thousands in the negotiation because the buyer's inspector found problems.

Hire an inspector. Hire an attorney for the contract. Get a professional photographer if you can afford one. These are targeted investments that pay for themselves many times over. The goal of FSBO isn't to spend zero — it's to avoid paying a full listing commission while still getting professional results where it counts.

If you're in the lower Hudson Valley area and need referrals for inspectors, attorneys, or other professionals, feel free to contact my office. We're happy to point you in the right direction.

### **Consider a Home Warranty**

A home warranty is inexpensive (often under \$100 for the seller) and covers major appliances and systems during the listing period. If something breaks before closing, the warranty handles it instead of your wallet. You can transfer the remaining coverage to the buyer at closing, which is an attractive selling point.

### **If Your Home Doesn't Sell**

It happens. If you've been on the market for a while without serious offers, you have options. You can adjust the price based on feedback and market data. You can rent the property to cover your costs while you wait for the market to improve. Or you can interview agents and list professionally — there's no shame in that.

If you do decide to hire an agent, don't just call the first one you find. Interview at least three. Visit their offices. Ask about their marketing plan — specifically their online marketing. Look at their recent sales history. The right agent can make a real difference; the wrong one will waste your time and money.

### **One Last Thing**

You started this process to save money on commissions. That's a smart, legitimate goal. Don't undermine it by dropping your price to attract bargain hunters. If you price correctly, market actively, and present your home well, you should be able to sell at or near market value. That's the whole point.

It takes work. It takes time. But thousands of homeowners do it successfully every year, and with the knowledge in this guide, you're better prepared than most.

If you want help — whether it's a question about pricing, a second opinion on your marketing, or guidance on navigating the contract process — I'm here. Reach out anytime.

Best of luck with your sale.

— Matthew Warbet

Keller Williams Hudson Valley Realty

## GLOSSARY

# Real Estate Terms You Should Know

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### **Appraisal**

A professional assessment of your home's market value, typically required by the buyer's lender before approving a mortgage.

### **As Is**

Selling the property in its current condition without agreeing to make repairs. Buyers can still inspect; it just means you won't fix what they find.

### **Buyer's Agent**

The real estate agent representing the buyer in a transaction. Under the 2024 NAR settlement, buyers must sign a written agreement with their agent before touring homes.

### **Closing Costs**

Fees and expenses beyond the home's sale price that are paid at closing. These include title insurance, attorney fees, transfer taxes, recording fees, and prorated taxes.

### **Comparative Market Analysis (CMA)**

An estimate of a home's value based on recently sold, similar properties in the area. Many agents will provide this free of charge.

### **Contingency**

A condition in the contract that must be met for the sale to proceed. Common contingencies include home inspection, appraisal, and mortgage approval.

### **Earnest Money**

A deposit paid by the buyer when an offer is accepted, showing good faith and commitment. Typically 1–3% of the purchase price.

### **Escrow**

A neutral third party that holds funds and documents during the transaction, disbursing them once all conditions are met.

### **FSBO**

For Sale By Owner. A home sold by the homeowner without a listing agent.

### **Home Warranty**

A service contract covering repair or replacement of major home systems and appliances for a set period.

**MLS (Multiple Listing Service)**

A database used by real estate agents to share property listings. FSBO sellers don't have direct access but can sometimes pay a flat fee to list.

**NAR Settlement (2024)**

A legal settlement requiring changes to how real estate commissions are handled. Sellers are no longer required to offer buyer agent compensation on the MLS, and buyers must sign written agreements with their agents.

**Pre-Approval**

A letter from a lender confirming a buyer qualifies for a mortgage up to a specific amount. Stronger than pre-qualification.

**Short Sale**

Selling a home for less than the remaining mortgage balance, with lender approval. Relevant when a homeowner owes more than the home is worth.

**Title Insurance**

Insurance protecting the buyer (and lender) against claims or disputes over property ownership.

**Transfer Tax**

A tax imposed by the state or local government when property ownership changes hands.

**Matthew Warbet**

Licensed Associate Real Estate Broker

Keller Williams Hudson Valley Realty

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**Questions about selling your home?**

Reach out anytime — I'm here to help.