CHARLOTTE, NC
YORK · CHESTER · LANCASTER
COUNTIES, SC

A GUIDE FOR SELLERS

THE SMART SELLER'S GUIDE

Practical steps, honest numbers, and real guidance for selling your home in the greater Charlotte region, at a pace that makes sense for your life.

Ari Simpson

REALTOR® · Bloom Realty

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Bloom Realty

PROUDLY SERVING

Charlotte, NC
York, Chester & Lancaster Counties, SC

Rock Hill, Fort Mill, Indian Land, Chester, Richburg & beyond

> *"Ari is everything anyone would want in a realtor."*
>
> KARIE, SELLER

A NOTE FROM ARI

Welcome. I'm so glad you're here.

If you clicked to request this guide, that tells me something about you: you like to be prepared. You want the full picture before making one of the biggest financial decisions of your life. I love that about you, and I built this guide with exactly that mindset.

Whether you're sitting on years of built-up equity, weighing whether to sell or rent, navigating a job change, a growing family, or the emotional work of settling a loved one's estate, you're allowed to ask questions and take your time getting informed. That's not indecision. That's strategy.

I'm a REALTOR® with Bloom Realty, serving the greater Charlotte, NC region and the surrounding York, Chester, and Lancaster County communities in South Carolina, from Rock Hill and Fort Mill to Indian Land, Chester, and Richburg, and everywhere in between. I've worked with first-time sellers, growing and shrinking households, dual-income couples, veterans, single women building equity on their own, and families managing a major transition. There is no "right" kind of seller here, just people ready for their next chapter, on their own timeline.

This guide walks through your equity, your real options, how to prepare, what a listing appointment with me actually looks like, and the questions every smart seller should ask before signing anything.

When you're ready, whether that's today or six months from now, I'm one call or text away, and genuinely glad to hear from you.

Talk soon, Ari

WHY SELLERS CHOOSE ARI

You deserve an agent who explains things, not just lists things.

Selling a home is a financial decision and an emotional one. You should never feel talked over, rushed, or confused about what's happening with your own equity.

- **Clear communication, always**
  You'll know what's happening, why it's happening, and what comes next. No guessing.
- **Pricing built on real data**
  A pricing strategy grounded in actual comparable sales in your neighborhood, not a generic online estimate.
- **A step-by-step plan**
  So nothing about the process catches you off guard, from prep to closing day.
- **Your equity, treated seriously**
  Your home is likely one of your largest assets. It gets treated like one.
- **Your timeline, respected**
  Ready now or just exploring, I work at the pace that's right for your life, not a sales quota.

> *"Ari is an outstanding real estate agent who is extremely personable, very knowledgeable, and really knows her business."*
>
> J. MOORE, SELLER · ZILLOW REVIEW

5.0★	98%	TOP PRODUCER
AVERAGE RATING	AVG. LIST-TO-SALE PRICE	BACK-TO-BACK YEARS

UNDERSTAND WHAT YOU OWN

Your equity isn't just a number. It's leverage.

Equity is simply the difference between what your home is worth today and what you still owe on it. For many homeowners, especially after several years in a home, that number is a lot bigger than they realize.

Understanding your equity is the foundation for every decision that comes next: whether that's selling, buying your next place, renting your current home out, or simply knowing where you stand financially. This is especially true if you've ever felt talked over in a real estate or financial conversation: you deserve straight, jargon-free answers about your own asset.

Equity can become a down payment on your next home, a renovation fund, breathing room in retirement, or simply options you didn't know you had. It's not about doing it all yourself or proving anything to anyone. It's about knowing the full picture so you (and anyone deciding alongside you) can make a confident, informed choice.

ASK YOURSELF

- What is my home realistically worth in today's market?
- How much of that value is truly mine, after what's owed?
- What would selling free up for me: cash, flexibility, a fresh start?
- Am I trying to solve a problem, or create an opportunity?

> *"Working with Ari was a life-saving experience."*
>
> **ELLEN, SELLER · ZILLOW REVIEW**

One seller came to me exhausted. She'd been trying to sell her mother's home on her own, navigating decades of memories and a process she described as daunting and time-consuming. We built a plan together, step by step, so she didn't have to carry it alone.

WEIGH YOUR OPTIONS

Should you sell, rent, or wait?

There's no universal right answer, only the right answer for your life, your finances, and your goals right now.

Today's market often asks for more strategy than the years of ultra-low rates: two incomes, careful debt management, existing equity, down payment assistance, or a thoughtful combination of resources. None of that is a setback. Using a partner's income, a lender program, or extra time to strengthen your credit is a plan, not a compromise.

SELL NOW

Ready to move

You have a clear next step, your equity is strong, and the timing lines up with your life: a new job, more space, less space, or simply a fresh start.

RENT IT OUT

Keep it as an asset

You're not ready to let go, or the numbers make sense to hold. Worth weighing honestly against cash flow, landlord responsibilities, and your long-term plans.

WAIT & PREPARE

Build your plan first

You need more time: for credit, savings, or life circumstances to settle. Waiting with a plan is smart. Waiting without one is just delay.

> *"A good agent doesn't just want you to sell. They want you to make the decision that's right for your life. If you're not sure yet, that's a completely normal place to start."*

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One number shouldn't stand between you and your next level.

Higher rates are real. They're also not the whole story. Here's how sellers in today's market are still making the move, without ignoring the math.

If you bought years ago, there's a good chance you're sitting on a rate that feels impossible to give up: three percent, maybe less. It's tempting to let that one number keep you in a home that no longer fits, too small, too big, or too far from where your life is now. But your mortgage rate is one line in a much bigger financial picture. Here's what that fuller picture can look like.

STRATEGY ONE

Buy down your new rate

Many sellers walk away with real equity. That cash can go toward a temporary or permanent rate buydown on your next mortgage, lowering your actual monthly payment for the life of the loan or its first few years.

STRATEGY TWO

New construction incentives

Builders across the Charlotte region regularly offer their own financing incentives, sometimes well below the going rate, to move inventory. That can mean the space and updated finishes you're after, at a payment that rivals what you already have. Incentives change often, ask what's currently available.

STRATEGY THREE

Pay down other debt

Some sellers use part of their proceeds to pay off a car loan, credit cards, or other higher-interest debt. Your house payment might be larger, but your total monthly obligations, and the interest you're paying across everything, can end up lower.

> *Your rate is one number. Your next level is the full picture: your equity, your debt, your space, your life right now. That's worth running real numbers on before you decide to stay put.*

The prep work that actually moves the needle

You don't have to tackle all of this before we talk. Use this as a starting checklist. I'll walk your home with you and tell you what's genuinely worth doing.

INSIDE THE HOME

- [ ] Declutter and depersonalize each room
- [ ] Deep clean, including carpets and grout
- [ ] Fix minor repairs: leaky faucets, loose handles, chipped paint
- [ ] Neutralize bold paint colors, if needed
- [ ] Replace burnt-out bulbs and check every outlet

CURB APPEAL

- [ ] Mow, edge, and refresh mulch beds
- [ ] Pressure-wash siding, walkways, and the driveway
- [ ] Clean or update exterior light fixtures
- [ ] Add a fresh doormat and tidy the entryway
- [ ] Touch up exterior paint or trim where needed

DOCUMENTS TO GATHER

- [ ] Current mortgage payoff statement
- [ ] Most recent property tax bill
- [ ] HOA information, if applicable
- [ ] Warranty and major repair records
- [ ] Survey or plat, if you have one on hand

> *"Sellers rarely need to do everything on a checklist. My job at the listing appointment is to tell you exactly where your time and money will actually pay off."*

07

What to expect at your listing appointment

This appointment is a conversation, not a commitment. My job is to give you the information. The decision is always yours.

1 **A full walkthrough**

I look at your home the way a buyer will, room by room, noting what stands out and what to address.

2 **A real conversation about your goals**

Your timeline, your must-haves, and what "sold" needs to look like for your life.

3 **A market analysis (CMA)**

Recent, comparable sales from your specific neighborhood, not a generic online estimate.

4 **A pricing strategy**

Where we should list, and exactly why, based on real, current data.

5 **A marketing plan**

Photography, staging guidance, and how we get your home in front of the right buyers.

6 **A clear next-steps timeline**

So you know what happens and when, from "yes" to closing day.

> *"Ari is everything anyone would want in a realtor. Her enthusiasm, drive, and endless help..."*
>
> KARIE, SELLER · ZILLOW REVIEW

COME PREPARED

Smart questions to ask before you sign anything

Informed sellers make better decisions. You are allowed to ask every one of these, and any agent worth hiring will want you to.

1 How did you calculate this list price, and which comparable homes did you use?

2 What's included in your commission, and what exactly does that cover?

3 How will you market my home beyond the MLS?

4 What happens if my home doesn't sell in the first 30 days?

5 What repairs or updates do you honestly recommend, and which ones can I skip?

6 How will we communicate, and how often should I expect to hear from you?

7 What's the realistic timeline from listing to closing?

8 What will my closing costs likely look like?

Bring this list to our call. Watching an agent answer these clearly, or dodge them, tells you almost everything you need to know.

THE BIG PICTURE

From "let's talk" to closing day

Every home and every market moves a little differently. This is the general shape of the journey, not a promise.

- **Free 15-minute call**
  We talk through your goals and answer your first round of questions.
- **Listing appointment & CMA**
  A full walkthrough and a data-backed pricing strategy.
- **Prep & professional photos**
  Final touches, staging guidance, and photography that shows your home at its best.
- **Home goes live**
  Listed on the MLS and marketed to the right buyers.
- **Showings & offers**
  We review every offer together, line by line.
- **Negotiation & under contract**
  I advocate for your bottom line and your terms.
- **Inspection, appraisal & closing day**
  The final steps, handled carefully. Then the keys change hands.

> *"Ari was an absolute rockstar... she helped us sell our house faster than ever before!"*
>
> JULIE M., SELLER · ZILLOW REVIEW

LET'S TALK

You already took the first step. Let's take the next one together.

Requesting this guide means you're seriously thinking about what's next, and I don't take that lightly. I'd love to hear about your home, your goals, and what "the right time" looks like for you. No pressure, no script. Just a real conversation.

Book Your Free 15-Minute Call →

arisimpson.com/book-a-consultation

Prefer to just reach out directly? Call or text me at **(803) 579-7660**. I mean that. You already did the hard part by asking for help; the least I can do is answer the phone.

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