



NORTH TEXAS HOME SELLERS

The Seller's Guide

How to sell your North Texas home for what it's actually worth, and keep more of what you've built.

Planted with Purpose. Guided by Faith. Built with Wisdom.

Joy Rhodes, REALTOR®

817-659-4226 · WiseMoveTX.com

KELLER · HASLET · NORTH RICHLAND HILLS · NORTHLAKE
ROANOKE · ARGYLE · JUSTIN · ALLIANCE CORRIDOR

A NOTE FROM JOY

Before we start.

Selling a home is a financial decision that feels like an emotional one. This guide helps you keep both in view.

Before I listed homes for individual owners, I managed REO portfolios and advised hedge funds on residential assets. That’s where I learned to value a property the way the buyer’s lender and appraiser will, not the way we hope they will.

You deserve a price grounded in evidence, a plan built around your next move, and someone who’ll tell you the truth when it isn’t what you wanted to hear.

I hold myself to that because of my faith. Integrity isn’t required in this industry. For me, it isn’t optional.



Joy Rhodes
REALTOR® · Founder, Wise Move Realty

HOW TO USE THIS GUIDE

Seven stages, one page each. The black boxes hold the strategy: the things I’d tell you across the kitchen table.

01	Plan the move	3–6 months out
02	Price it right	4–6 weeks out
03	Prepare the house	2–4 weeks out
04	Launch and show	The first two weeks
05	Weigh the offers	As they arrive
06	Under contract	About 30–45 days
07	Close and fund	Closing week

— STAGE 01 · 3–6 MONTHS OUT

Start with the math.

The list price gets the attention. The number that matters is what you walk away with, and what you'll do with it next.

KNOW YOUR NET

Before we talk price, I'll build you a net sheet so every decision ties back to real dollars.

Sale price	[\$]
Less mortgage and lien payoffs	[\$]
Less brokerage compensation	[\$]
Less title and closing fees	[\$]
Less prorated property taxes	[\$]
Less repairs or concessions	[\$]
Your estimated net	[\$]

SELL FIRST, BUY FIRST, OR BOTH

Sell first, then lease back

Close, then stay temporarily under a seller's temporary lease. Your cash is in hand when you shop.

Buy first

Use reserves, a bridge loan, or a HELOC. More control, more carrying cost.

Contingent purchase

Make your purchase depend on your sale. Easier on cash, weaker as an offer when competition is real.

WHAT ACTUALLY MATTERS

If you're downsizing with real equity, this sale is a capital allocation decision. Decide where the proceeds are going before you decide when to list.

STAGE 02 · 4–6 WEEKS OUT

Price it to the market.

Not to the Zestimate, not to what the neighbor got two years ago, and not to what you need. To what the evidence will support.

WHAT SETS THE PRICE

I build your price from recently closed comparable sales, the pending sales that show where things are heading, and the active listings you'll compete against. Then I adjust for condition, lot, updates, and location the way an appraiser will.

THE COST OF OVERPRICING

Overpriced homes sit. Days on market climb, buyers start asking what's wrong, and each price cut hands them leverage.

YOUR LISTING AGREEMENT

It sets the term, the price, how your brokerage is paid, and whether you'll offer compensation or concessions to the buyer's side. None of it is set by law. Every term is negotiable, so understand each one before you sign.

WHAT YOU'LL GET FROM ME

Comparable sales adjusted line by line, a clear price range with the reasoning behind it, and a recommendation I'd be willing to defend to an appraiser.

UNPOPULAR OPINION

The agent who quotes you the highest number isn't doing you a favor. A home priced right in its first week usually beats a home that chases the market down.

STAGE 03 · 2–4 WEEKS OUT

Prepare for the inspector.

Every buyer will send one. The question is whether you find the problems first, on your timeline, or they find them on theirs.

FIX WHAT WILL GET FLAGGED

Safety items, active leaks, and failing systems cost more to negotiate than to repair. A pre-listing inspection is optional, but it lets you choose what to fix, what to price in, and what to disclose.

YOUR SELLER'S DISCLOSURE NOTICE

Most sellers of an existing home in Texas must give buyers a written disclosure of known conditions. A few exemptions exist. The form changes from time to time, so always use the current version and complete it fully.

GATHER THESE NOW

- ☐ Your existing survey, so we can see if a T-47 or T-47.1 will work
- ☐ HOA contact and management company
- ☐ Warranties and service records
- ☐ Receipts for major repairs and upgrades
- ☐ Utility providers and average bills
- ☐ Any MUD or PID notices

Then declutter, deep clean, and let the photographs show the house, not your belongings.

IF I'M BEING HONEST

Disclose everything you know. A disclosure that feels uncomfortable today is far cheaper than a dispute after closing.

STAGE 04 · THE FIRST TWO WEEKS

Launch and show.

Your home gets its biggest audience the moment it goes live. Price, photos, and access all have to be right on day one.

HOW BUYERS FIND IT

Professional photography and a floor plan, a listing in the MLS that feeds the major home search sites, targeted digital marketing to likely buyers, and direct outreach to the agents who work our market.

SHOWINGS

Say yes to as many as you reasonably can, and leave the house when buyers tour. Keep it show-ready, and secure valuables and medications before anyone walks through.

READING THE RESPONSE

Each week you'll get showings, online activity, and buyer feedback. The pattern tells us what to adjust.

Lots of showings, no offers

Usually price or condition.

Few showings

Usually price or presentation.

Offers below list

The market is telling you where value sits.

WHAT ACTUALLY MATTERS

You don't get your launch window back. A strong first two weeks is worth more than any price reduction you'd make later.

STAGE 05 · AS THEY ARRIVE

Compare the net, not the price.

The highest number on the page isn't always the best offer. The best offer is the one most likely to close, on terms you can live with.

SIDE BY SIDE

Texas resale offers come on the same TREC form, so they compare cleanly. I'll lay each one out with your estimated net and the risk it carries.

MULTIPLE OFFERS

When more than one buyer is interested, we can call for best and final by a set deadline. Handled transparently, it's fair to every buyer and strong for you.

COUNTERING

Accept, reject, or counter. A counter can change price, dates, or terms. Know your walk-away number before the first one arrives.

WHAT I WEIGH IN EVERY OFFER

Financing	Loan type, down payment, lender strength
Appraisal	Will the buyer cover a gap if value comes in low?
Option period	How many days, and how large a fee
Earnest money	How much skin the buyer has in the deal
Timing	Closing date and any leaseback you need
Costs	Concessions, title policy, survey, repairs

IF I'M BEING HONEST

A slightly lower offer with strong financing and a short option period often nets you more than a bigger number that falls apart three weeks in.

STAGE 06 · ABOUT 30–45 DAYS

Under contract.

An executed contract isn't a closed sale. These are the checkpoints between here and funding, and what each one asks of you.

OPTION PERIOD

Buyer's window

The buyer can terminate for any reason until the option deadline. Expect an inspection and, often, a repair request.

REPAIRS

Your response

Agree to repairs, offer a credit, adjust the price, or decline. If you make repairs, use licensed contractors where required and keep every receipt.

APPRAISAL

Buyer's lender

If value comes in low, your contract and the financing addendum shape what happens next. Supporting sales shared with the appraiser can help.

TITLE

Commitment

The title company confirms payoffs and clears liens. Tell me early about anything unusual: an estate, a divorce, a judgment, or a loan that never released.

SURVEY

Per contract

Deliver your existing survey with a T-47 or T-47.1 if the contract calls for it, on time.

HOA

If mandatory

Order the resale certificate and subdivision information when the contract requires it.

THE HOUSE

Until funding

Keep it in the same condition, the utilities on, and your insurance in force until the sale funds.

WHAT ACTUALLY MATTERS

Respond to repair requests with a number, not a feeling. A reasonable credit often keeps a deal together that an argument over a water heater would kill.

STAGE 07 · CLOSING WEEK

Close and fund.

A Texas title company handles the closing. Your job this week is to check the numbers, hand off the house cleanly, and protect your proceeds.

YOUR SETTLEMENT STATEMENT

Review it against your net sheet before closing day. Payoffs, fees, credits, and prorations should all make sense.

PROPERTY TAX PRORATION

Texas property taxes are paid after the year ends. At closing, you'll credit the buyer for your share of this year's taxes, since they'll pay the full bill.

OWNER'S TITLE POLICY

Who pays is set in the contract. In our area, sellers commonly do.

HAND-OFF

Leave keys, garage remotes, gate and alarm codes, manuals, and warranties. Remove everything that doesn't convey and leave the house broom-clean.

READ THIS TWICE

Protect your proceeds

Treat any emailed change to payment instructions as fraud until proven otherwise.

Confirm how you'll receive your funds directly with the title company, by phone, at a number you've verified yourself.

STOP**CALL****VERIFY**

IF I'M BEING HONEST

Don't cancel your homeowners insurance or utilities until the sale has funded, not just signed. Those are two different moments.

TAXES AND NEXT STEPS

After the sale.

For a seller with real equity, a few tax details decide how much of the gain you keep. Get them in front of your CPA before you list.

THE CAPITAL GAINS EXCLUSION

\$250K / \$500K

of gain generally excludable on a primary residence

If you owned and lived in the home as your main residence for at least two of the last five years, federal law generally lets you exclude up to \$250,000 of gain, or \$500,000 if married filing jointly. Texas has no state income tax.

Source: IRS, Section 121. Confirm your situation with a CPA.

KEEP YOUR IMPROVEMENT RECEIPTS

Major improvements can raise your cost basis and lower your taxable gain. Keep them with your closing statement.

MOVING WITHIN TEXAS AT 65+

If you have the over-65 school tax ceiling, ask your appraisal district about transferring a portion of it to your next Texas homestead. File the homestead exemption on the new home promptly.

WHAT ACTUALLY MATTERS

The sale is a milestone, not the finish line. Whether you're buying again, investing, or simplifying, I'm glad to help you think through the next move.



Want to know what your home is worth?

I'll build you a pricing analysis and a net sheet, then tell you honestly whether now is the right time to sell.



Joy Rhodes, REALTOR®

Wise Move Realty · TX License #0622809

817-659-4226 · joy@wisemovetx.com · WiseMoveTX.com

Planted with Purpose. Guided by Faith. Built with Wisdom.

This guide is general information, not legal, tax, or financial advice. Tax rules and TREC forms change. Confirm specifics with your CPA or attorney. Figures current as of October 2026.