Before You Sell in Germantown, Richfield or Hubertus: A Seller Equity and Pricing Prep Guide

From Monty Stallings, Homes by Stallings, Abundance Real Estate. Call or text Monty at (414) 216-3399.

Please note: This guide is general information to help you prepare. It is not an appraisal, a valuation of your home or a promise of any sale price. Your home's market value depends on its condition, updates, location and the market at the time you sell. For a number specific to your home, ask Monty for a personal home value review.

1. Why online estimates can miss

Online estimates use public records and recent sales. They usually cannot see:

- Updates you made (kitchen, baths, roof, windows, mechanicals)
- Your layout, finished lower level or how the home lives day to day
- Lot features: backing to woods or a field, a cul-de-sac, a busy road
- Condition items a buyer will notice in the first five minutes

That is why the same house can show different numbers on different sites. Treat them as a starting point, not a list price.

2. What actually drives your number

1. **Recent sales nearby.** Similar homes that closed recently, as close to your street as possible.
2. **What is for sale right now.** Your competition on the day you list.
3. **Condition and updates.** Ages of roof, furnace, AC and water heater matter to buyers and inspectors.
4. **Town and school district.** Germantown, Richfield and Hubertus each have their own buyer pool, taxes and lot sizes.
5. **Timing.** Spring and fall often look different. Ask Monty what recent local activity shows rather than relying on national headlines.

3. A simple equity worksheet (fill in yourself)

Line	Your number
A. Price range you would be comfortable listing at (from your home value review)	
B. Mortgage payoff balance (from your lender's payoff statement, not your monthly statement)	
C. Any home equity loan or line balance	
D. Estimated selling costs (commission, title, transfer fee, prorated taxes, any repairs). Ask Monty for an estimate sheet.	
E. Estimated equity before your next move: A minus B minus C minus D	

These are your own planning estimates. Your closing statement will have the final figures. Talk with your tax advisor about any tax questions.

4. Documents to gather

- Mortgage payoff contact and loan number
- Most recent property tax bill
- List of updates with approximate year and cost
- Ages of roof, furnace, AC, water heater
- Any HOA documents, survey or well/septic records
- Warranties and appliance manuals

5. Prep checklist: highest impact, lowest cost first

- Declutter and clear counters
- Fix small items: drips, loose handles, burned out bulbs, sticking doors
- Fresh caulk in kitchen and baths
- Neutral paint where walls are bold or worn
- Clean windows, carpets and the entry
- Trim shrubs and keep the front walk clear (shoveled in winter)
- Service the furnace and keep the receipt
- Ask Monty before any big project. Not every update pays back.

6. Questions to ask any agent before you list

1. Which recent nearby sales would you compare my home to, and why?
2. What would you have me fix, and what would you leave alone?
3. How will you market the home, and who is the likely buyer?
4. What does your seller net sheet show for me at a few different prices?

Want a real number for your home?

Monty will look at your home's updates, layout, lot and recent nearby sales, then walk you through a price range in person or by phone. No obligation.

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