MICHELLE SCHMIDT
real estate

YOUR STEP-BY-STEP RESOURCE

The *Seller's* Guide

from my home to yours



MICHELLE SCHMIDT
IVIE AVENUE REAL ESTATE
SANDY & THE SALT LAKE VALLEY

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MEET YOUR AGENT

Hi, I'm Michelle



I believe wholeheartedly that real estate is the path to building wealth. For most families, their home is their biggest investment, so when it's time to sell, my job is to protect that equity and help you walk away with as much of it as possible.

I own investment properties myself, so I look at your home the way buyers will: what adds value, what's worth fixing, and what isn't. That means we put your prep time and money where it actually pays off, then price your home with a clear strategy instead of a hopeful guess.

From there, I go all in on marketing: coming-soon buzz, paid ads, professional photos and video, Matterport 3D tours, and opening-weekend open houses (always with food!). When offers come in, I'm organized, detail-driven, and firm where it counts, so you always know where you stand.

I'm a Utah native and have lived here my whole life. My husband and I are raising our five kids in Sandy, I serve on several school community councils, and on a free Saturday you'll find us hiking, biking, or skiing in Little Cottonwood Canyon. I know Sandy, Draper, Cottonwood Heights, Holladay, Millcreek, South Jordan, West Jordan, and Riverton firsthand, and I know what Salt Lake Valley buyers are looking for.

I also specialize in helping physicians, medical residents, fellows, and other healthcare professionals buy, sell, and relocate to Utah. My husband is a local pediatrician, and we went through medical school, residency, and the move into practice together, so I understand tight timelines, Match Day moves, and physician loan options. I'm a preferred agent with Utah Partners in Medicine, Curbside Real Estate, and Intermountain Healthcare.

Michelle

$30M+	Top 1000	Top 10	24
IN HOME SALES	SALT LAKE REALTOR	UP-AND-COMING AGENTS IN UTAH 2023	TRANSACTIONS IN MY FIRST 15 MONTHS

Michelle Schmidt · Realtor with Ivie Avenue Real Estate · Member, Salt Lake Board of Realtors · Sandy, Utah

TESTIMONIALS

What Past Clients Have to Say

“

I have worked with many real estate agents over the last twenty years as a large real estate investor. Not all have impressed me. Michelle was amazing! She was top notch, organized, always one step ahead of me in all of the details of the transaction. I was able to work with her on a few buys and sales of our homes and couldn't have been happier with the knowledge, dedication, dependability and follow-through throughout each process.

JOANNA GONZALEZ · SANDY, UT · MARCH 2023

“

So grateful that we found Michelle. She helped my parents sell their condo. She was kind, listened to their concerns and came up with solutions. She helped with some staging of the condo to make it show better, held beautiful open houses with food and flowers, and just did a masterful job. She even went to HOA meetings to deal with some issues that had arisen. She went above and beyond in numerous areas and we are so grateful for her.

JULIANNA CASTANEDA · SALT LAKE CITY, UT · SEPTEMBER 2023

“

We came to Michelle with a property that we wanted to see, fell in love quickly, immediately made an offer, and within a few days had our house cleaned out, ready to list, on the market and holding an open house so we didn't lose the contingent offer on our purchase. We received multiple offers and with her help negotiating with each of them we got exactly what we needed to make the buy and sale happen. She walked us through every step so we knew just what to expect next.

LAUREN BUSTEED · DRAPER, UT · JULY 2023

THE BIG PICTURE

The Home Selling Process

Here's the whole journey at a glance. I'll be with you every step of the way.

01

Interview

Find the agent who's the best fit for you and your goals.

02

Pricing

We review comparable homes and set a price that brings in the right buyers.

03

Marketing

Professional photos and video, social media campaigns, flyers, and open houses.

04

Listing

Your home goes live on the MLS and every major home search website.

05

Offers

I present every offer and help you understand the terms, not just the price.

06

Negotiations

I negotiate on your behalf to get you the best deal possible.

07

Under Contract

Inspections, appraisal, and deadlines. I keep it all on track.

08

Closing Day

Congratulations! Time to hand over the keys.

PART ONE

The Selling *Process*

Everything that happens from the day we meet to the day you hand over the keys, step by step.

MICHELLE
SCHMIDT
real estate

01

BEFORE LISTING

Getting Ready to Sell

THREE THINGS THAT DECIDE WHETHER YOUR HOME SELLS

- **The price.** No matter what you paid or how much you've put into renovations, the market decides what your home is worth, based on recent sales in your area. I'll help you land on the best listing price.
- **The condition.** Don't skip repairs hoping buyers won't notice. Little problems make buyers wonder what bigger problems are hiding behind the scenes.
- **The marketing.** Exposure, reputation, and connections are what get homes sold in today's market. I'll walk you through exactly what I'll do for your home.

Selling a house is already a lot of work: showings, keeping the place clean, inspections, appraisals, and negotiations. So why put in more effort before your home even hits the market?

Because it pays. Homes that are clean, appealing, and in good shape simply sell for more than homes that aren't.

First impressions. The moment buyers walk in, they start evaluating everything they see. That impression decides how much they're willing to offer, or whether they're interested at all.

Cleanliness. Buyers are easily distracted, and they tend to focus on the negatives. Every dish in the sink or dust bunny in the corner pulls their attention away from the value of your home.

BEFORE LISTING

Preparing Your Home

INTERIOR

- ☐ Wipe down the washer and dryer
- ☐ Clean counters, sinks, and cupboards
- ☐ Put all clothing away
- ☐ Clean or replace the shower curtain
- ☐ Check that drains run clearly
- ☐ Set out fresh towels and bath mats
- ☐ Declutter closets and shelves
- ☐ Arrange furniture to feel spacious
- ☐ Launder bedding and pillows
- ☐ Tidy, donate, or pre-pack items
- ☐ Make sure all appliances work
- ☐ Replace weak or burnt-out bulbs
- ☐ Pare down wall art and family photos

EXTERIOR

- ☐ Address driveway cracks or stains
- ☐ Clean windows inside and out
- ☐ Clear the gutters
- ☐ Clean or paint the front door (it's the true first impression)
- ☐ Tidy or remove outdoor furniture
- ☐ Touch up exterior paint
- ☐ Rake leaves
- ☐ Paint or stain wood fences
- ☐ Repaint or stain the patio
- ☐ Mow and trim the lawn edges
- ☐ Refresh the mailbox
- ☐ Create an inviting front porch
- ☐ Mulch the flower beds

A clean, neutral, streamlined look helps buyers imagine what their life would be like in your home.

BEFORE LISTING

Staging Your Home for Top Dollar

Staging makes your house look and feel like a model home. It's the process of simplifying, rearranging furniture, adding a few decorative touches, and depersonalizing so buyers can easily picture themselves living there.

It isn't necessary in every situation or budget, but little staging touches can go a long way. I'll do a staging consultation with you before we list.

- Shows your home's full potential
- Helps buyers picture themselves living there
- Makes listing photos look phenomenal, which brings more buyers through the door
- Helps homes sell faster and for a stronger price

~90%	Faster
LESS TIME ON MARKET FOR STAGED HOMES	SALES AT STRONGER PRICES

Figures are approximate, based on industry studies.

BEFORE LISTING

Your Pre-List To-Do List

Walk through each room and jot down what needs a little love before photos.

Kitchen

Bathrooms

Family room

Bedrooms

Front entry

Backyard

Miscellaneous

Notes

02

PRICING

Pricing Your Home Competitively

Your listing price is one of the most important factors in a successful sale. Many sellers list too high, and then either have to drop the price significantly or wait much longer for an offer. My goal is to attract the most buyers possible as soon as your home hits the market, and to make sure you feel confident in the price we choose together.

TOP 3 PRICE FACTORS

- **The market.** Current conditions in your area play a big role in the best list price.
- **The competition.** We'll look at what else is for sale and how your home compares.
- **Your timeline.** How urgent and flexible you are helps us set a price that meets your goals.

Underpriced

- Leaves money on the table
- Reduces your future buying power
- Buyers may assume something is wrong

Market Value

- Better chance of a bidding war
- More likely to get an offer at or above list price
- Likely to sell quickly

Overpriced

- Likely to need a price drop, which can raise red flags
- Sits on the market longer
- A high price tag scares buyers off

Today, your list price sends a message to buyers. We'll look closely at the values in your neighborhood, the condition of your home, current market trends, and buyer demand. Some sellers are bummed when a home sells quickly, but every extra day it sits, buyers start to assume something is wrong. Aiming high almost never works out the way we hope!

PRICING

Thinking Like a Buyer

HOW BUYERS DECIDE WHAT YOUR HOME IS WORTH

Sellers think in numbers. Buyers think in comparisons. When a buyer walks through your home, they're quietly asking:

- How does this compare to the other homes I could buy right now?
- Does this feel like a great value, or a risk?
- Is there any reason to wait?

That's why a small price difference, the way your home is presented, and the timing of your launch can matter so much. Buyers aren't averaging numbers like an online estimate does. They're choosing between options.

PRICING

My Strategic Listing Plan

The goal of my listing strategy is simple: position your home as the **best value** in the market from day one, so we attract the most qualified buyers early, when excitement and visibility are strongest.

Homes get the most attention in their first 7 to 14 days. That early activity decides whether we create urgency and strong offers, or end up chasing the market with price reductions.

Rather than testing a hopeful price, we position your home competitively against current listings and recent sales, so buyers think, "This is the one I need to see first." Our goal is to land in the top value tier of similar homes, often just below the competition, to drive more showings, more competition, and stronger negotiating power.

READING THE MARKET'S SIGNALS

- **Lots of showings, no offers** almost always means buyers see better value elsewhere.
- **Few showings** means the price or presentation isn't competitive enough to bring in traffic.
- **Showings below expectations around day 14:** time to consider a 2 to 3% adjustment.
- **Strong activity but no offers around day 21:** a 1 to 2% adjustment can make your home the obvious choice.

PRICING

Watching the Market's Response

Listing Momentum Dashboard

TIMELINE	TARGET ACTIVITY	MARKET SIGNAL	ACTION
Days 1–7	8–15 showings	🟢 Strong launch exposure	Stay the course and build momentum
Days 8–14	12–25 total showings	🟡 Buyers actively comparing	Watch feedback and pricing perception; consider a concession for past visitors to spark interest
Day 14	Checkpoint, no offers yet	🟡 🔴 Market sending true signals	Consider a 2–3% adjustment depending on activity
Days 15–30	Renewed activity	🟢 Value repositioned	Aim for offers and negotiations
Anytime	Showings below benchmark	🔴 Buyers skipping the home	Adjust price or positioning quickly

🟢 **Green:** the market agrees with us. 🟡 **Yellow:** buyers are watching but not acting yet. 🔴 **Red:** the market is choosing other homes, so we adjust before the listing goes stale.

> *The market doesn't decide whether your home sells. It decides the price it sells for.*

03

MARKETING

Creating a Lasting Image

Professional photography

Most buyers decide whether to see a home in person based on the listing photos, so professional photography is a must. I'll make sure your home is shown in its best light, even if that means reshooting because it was a dreary day.

~87%	~47%	32 vs 70
MORE VIEWS WITH PROFESSIONAL PHOTOS	HIGHER ASKING PRICE PER SQ FT	APPROX. DAYS ON MARKET: 20 PHOTOS VS. 1

Professional video

A listing video shows off your home's features and flow in a way photos can't, including room sizes and how the floor plan connects. It's available 24/7, and buyers can watch it again and again.

~70%	~400%	~157%
OF BUYERS WATCH VIDEO TOURS	MORE INQUIRIES WITH LISTING VIDEO	MORE ORGANIC SEARCH RESULTS

Figures are approximate, based on industry studies.

MARKETING

Virtual Tours & Aerial Photos

Virtual home tours

A virtual tour lets buyers walk through your home online before they ever book a showing. Buyers who aren't a good fit can rule it out from home, which means fewer showings for you to clean up for, and more serious buyers coming through the door.

Aerial photos and video

Aerial photos help your home stand out, show off the lot and the neighborhood, and give buyers a feel for the lifestyle that comes with your home, like how close you are to the mountains, parks, and schools.

~85%	~68%
MORE CLICKS WITH VIRTUAL TOURS	MORE LIKELY TO SELL WITH AERIAL PHOTOS

WHERE BUYERS FIND THEIR HOME (APPROXIMATELY)

~50%	~28%	~6%	~6%	~6%
INTERNET	REAL ESTATE AGENT	RELATIVE OR FRIEND	BUILDER	OTHER

Figures are approximate, based on industry studies.

THE 80/20 RULE OF SELLING

Every home has its own standout features, and no home is 100% exciting. We'll take care of the 80%, but the marketing will really focus on the 20% that makes your home special. Your selling point won't be the feature every other home on the market already has.

MARKETING

Your Marketing Plan

Brochures & flyers

Informative, beautifully designed flyers for showings and open houses.

Open houses

Opening weekend right after we list, and again one to two weeks later.

Professional photography

High-resolution photos that make buyers want to see more.

Email marketing

Sent to databases of buyers who are actively searching.

Social media

A variety of campaigns on Facebook and Instagram, plus my brokerage's channels.

MLS & home search sites

On the MLS, KSL Homes, and all the major real estate websites.

Paid advertising

I invest in paid ads for my listings, targeting active local buyers on social media and online, so your home reaches people who aren't just scrolling the MLS.

My Listing Launch Timeline

Clean & prep	Start packing, clear about 30% of what's in your closets, remove clutter and personal photos.
Coming soon	Sign goes in the yard and I advertise your home as coming soon to build interest. No showings until the open house.
Paid ads	Targeted ads go out to local buyers on social media and online, building buzz before and after launch.
Photo & video day	Full photos plus an immersive video of your home.
Custom website	A dedicated website for your listing that tracks visitor activity.
Postcard campaign	Five postcards: Coming Soon, Open House, Just Listed, Under Contract, and Sold.
Social launch	Long-form video, 3 to 4 reels, and designer-style photos.
Open house	We list Thursday morning for the best traffic, then hold open houses Friday and Saturday.

04

LISTING

Listing Your Home

Before your home goes on the market, we'll review and complete the paperwork Utah requires, including:

- **Listing agreement.** The contract between you and me (and the brokerages that show your home). It covers the list price, commission and how it's paid, everyone's duties, signage, and other important terms.
- **Seller Property Condition Disclosure.** Sellers must disclose known material defects in good faith. It protects you from problems after closing and gives buyers a clear picture of the home's condition and history.

Helpful to gather early: your Seller Property Condition Disclosure filled out plus tax records, a preliminary title report, a property survey, any permits or code compliance certificates, and CC&Rs if you have an HOA.

Getting the word out

- **Start marketing right away.** A short social media preview of your listing plus digital tools to drive traffic from day one.
- **Stage to stand out.** A great first impression highlights your home's best features and helps it sell faster.
- **Get as much visibility as possible.** The MLS and major search sites, KSL Homes, open houses, email lists, and refreshing the featured photo regularly.

05
SHOWINGS

Showings & Open Houses

Showing tips

Be flexible

Accommodate buyers' schedules as much as you can. There are more spur-of-the-moment buyers than you'd think, and a missed showing can be a missed sale.

Let in the light

Open the blinds and curtains, and leave the lights on before you head out.

Watch the odors

Keep meals simple and avoid strong-smelling foods while you're on the market.

Furry friends

Keep pet areas clean and wash pet bedding often. Not everyone is a pet person.

Empty the trash

Empty cans nightly so your home smells fresh when you leave for the day.

Keep everyone informed

Let everyone in the house know when showings are happening so they can tidy their spaces.

Hosting open houses

An open house is a great way to create buzz and bring lots of buyers through in one go. Here's how I'll get the word out:

- **Online:** Zillow, the MLS, and other popular home search websites
- **Yard signs:** "Open House" signs on key corners around the neighborhood
- **Social media:** Facebook and Instagram, plus my brokerage's channels
- **Print:** postcards and flyers to drive neighbors and buyers to your open house

On the morning of the open house, do a final tidy and clean. I'll have flyers ready, know the area inside and out, create a warm and welcoming atmosphere, and always have food!

SHOWINGS

Virtual Tours & Open House Checklist

VIRTUAL OPEN HOUSES & 360° TOURS

Along with in-person open houses, I host virtual open houses and create a 360° Matterport tour of your home, so buyers can walk through every room online, anytime, from anywhere. It's especially helpful for buyers relocating to Utah from out of state, and it means the buyers who do book a showing are already serious.

BEDROOMS

- [ ] Make beds and fluff pillows
- [ ] Neutral bedding with a pop of color
- [ ] Put away clothes and personal items
- [ ] Clear nightstands and dressers
- [ ] Hide valuables
- [ ] Remove photos you don't want shown

BATHROOMS

- [ ] Toilet seats down
- [ ] Shower curtain 3/4 open
- [ ] Put away soaps and shampoos
- [ ] Clean mirrors
- [ ] Fresh, folded towels

INTERIOR

- [ ] Turn on all lights, open blinds
- [ ] Replace burnt-out bulbs (match brightness)
- [ ] Arrange furniture to open the room
- [ ] Clean carpets and floors
- [ ] Touch up paint
- [ ] Straighten wall hangings
- [ ] Turn off ceiling fans

COMMON ROOMS

- [ ] Clear fridge fronts and counters
- [ ] Push in chairs
- [ ] Minimal decor on the table
- [ ] Pets out or crated
- [ ] Wipe away fingerprints

EXTERIOR

- [ ] Move cars off the driveway and street
- [ ] Put away trash cans, hoses, toys, bikes, and tools
- [ ] Mow, trim, and blow leaves
- [ ] Arrange patio furniture
- [ ] Raise blinds, open shutters

AERIAL PHOTOS

- [ ] Cars in the garage or away
- [ ] Hoses and cans out of sight
- [ ] Close exterior windows
- [ ] Pool and hot tub covers off
- [ ] Remove grill covers

06

OFFERS

Offers & Negotiations

Once you receive an offer, there are still several things to handle carefully, like making sure you properly disclose and follow every term of the contract. Here's what to weigh when reviewing offers:

- **Disclosures.** Utah law requires sellers to disclose certain information so buyers can make informed decisions. The penalties for failing to disclose can be severe.
- **Inspections.** Understand the due diligence period in each offer. It's set in the contract and is often a couple of weeks, and it's important you know your obligations and options during that time.
- **Financing and appraisal.** I'll help you confirm that each buyer is truly approved, not just pre-qualified, to avoid problems later.
- **Closing.** I'll coach you through the entire transaction, start to finish.

The offer process

01

You respond

Accept the offer, decline it, or counter if it isn't close enough to what you need.

02

The buyer responds

They can accept, decline, or counter. We can go back and forth as many times as needed.

03

Offer accepted

You sign the purchase contract and you're officially under contract!

✓

Tip

Being flexible helps negotiations go smoother and gets you one step closer to closing.

OFFERS

Offer Vocab Cheat Sheet

EVERY OFFER IS A PRICE PLUS A RISK

The price is what the buyer says they'll pay. The risk is how likely that price is to actually hold all the way to closing. Weak financing, lots of contingencies, or a fuzzy timeline can show up later as repair renegotiations, appraisal pressure, or delays. The best result isn't the biggest number on paper. It's the strongest price that makes it through to closing day.

The "best" offer depends on your needs, the terms, the timing, and the price. Knowing the parts of an offer helps you choose the one that makes the most sense for you.

Contingencies

Conditions that must be met for the sale to move forward. From a seller's point of view, the fewer ways out for the buyer, the better.

Earnest money

A good-faith deposit the buyer pays to show they're serious. A larger deposit usually means a more committed buyer.

Closing timeline

Usually 14 to 45 days after the contract is signed, depending on the buyer's financing. Negotiate a date that works for you.

Closing costs

Seller costs usually come out of your sale proceeds. Buyers sometimes ask the seller to cover part of their costs.

Due diligence period

Time for the buyer to inspect the home and request repairs before a set deadline.

Offer price

Just a starting point. A high price may or may not outweigh weaker terms, so we look at the whole offer.

Financing / loan type

Some loans are easier to close than others, and loans come with an appraisal condition too.

Cash

Buyers may use cash to ask for a lower price in exchange for fewer contingencies and a faster close. You decide if the trade-off is worth it.

07

UNDER CONTRACT

You're Under Contract!

Congratulations, you've accepted an offer! Every sale is a little different, but here's what happens next:

1. A title company is chosen, and I work closely with them and the buyer's lender on all the paperwork.
2. The buyer deposits earnest money.
3. The buyer's loan documents are submitted and processed.
4. The buyer's lender orders the appraisal.
5. The home inspection is scheduled and completed.
6. Any negotiated repairs are completed.
7. The title search is reviewed and cleared.
8. The buyer secures homeowner's insurance.

Closing will be here before you know it!

Inspections & appraisals

Home inspection. The inspection confirms the home is in the condition it appears to be. Please make sure the inspector can get to every closet, the furnace and utility room, the attic, and the garage. Afterward, the buyer can accept the home as-is, cancel, or send a repair request. We can accept it or negotiate if a request feels unfair.

Appraisal. If the buyer is getting a loan, the lender orders an appraisal to confirm the home is worth the loan amount. Appraisals are hard to challenge, so I prepare information for the appraiser that explains how we arrived at our price. Your job is simply to have the home clean and presentable.

Once the due diligence deadline passes, the buyer's earnest money is generally at risk if they back out for a reason the contract doesn't cover, so you can feel much more confident the sale is moving forward.

GOOD TO KNOW

The buyer pays for the appraisal and inspection.

UNDER CONTRACT

Holding On to Your Price

Negotiating after you accept an offer

Once you accept an offer, the negotiating isn't quite over. The inspection comes back, and buyers usually have a list. That's totally normal! You've lived in your home and know all its little quirks, like the faucet that drips or the garage door that sticks. Buyers are seeing it with fresh eyes, and they often have different expectations for the home than you do after years of living in it.

My goal is to protect your price, and I'll hold firm when it counts. But holding firm doesn't mean saying no to everything. Some requests are completely fair, and saying yes to the right ones keeps the deal moving and your buyer feeling good about the home.

Where sellers get into trouble is saying yes to everything just to avoid conflict: a credit here, a repair there, a price drop to "keep the deal alive." Each one feels small, but they add up fast.

So we'll go through every request together and sort it out: what's reasonable, what's worth a little give, and where we should stand our ground. Wise, not stubborn. That's how we get you to the closing table with the price you worked so hard for.

> *Firm where it counts, flexible where it helps.*

08

CLOSING

Closing Day

Closing is when funds and documents change hands and ownership officially transfers to the buyer. The title company reviews the contract, figures out who owes what, prepares the documents, makes sure all payoffs are completed and the buyer's title is recorded, and gets your proceeds to you.

YOUR COSTS

- Mortgage balance and any prepayment penalties
- Agent fees
- Owner's title insurance policy
- Home warranty, if offered

THINGS TO BRING

- ☐ Valid government-issued photo ID
- ☐ All house keys
- ☐ Garage door openers
- ☐ Mailbox keys

Final steps for sellers

Final walk-through

The buyer will likely walk through a few days before closing to make sure repairs are done and everything is in order.

Check for forgotten items

Do one more sweep. One exception: leave leftover paint cans in the home's current colors, or at least a note of the colors.

Change your address

Submit a change of address with the post office and update your accounts.

Save your documents

Keep your contract and closing documents somewhere safe, and leave a packet of manuals, receipts, and warranties for the buyer.

Close accounts

Cancel or transfer utilities and keep a list of each company's phone number.

Lock up

The day before closing, close the window coverings and lock all the doors.

from my home to yours

PART TWO

Selling *Without* Costly Mistakes

A quick read on the quiet decisions that cost sellers the most, and how to get them right.

MICHELLE SCHMIDT
real estate

PART TWO

Before We Dive In

I've lived in Utah my whole life, and I've helped a lot of families in Sandy and around the Salt Lake Valley sell their homes. Whether it's a first starter home, a house you raised your kids in, or a quick move for a new job, every sale has its own story.

I wrote this guide so you'd know what's ahead before you put a sign in the yard. No fluff, just the things I wish every seller knew before they started.

THE 6 MOST COMMON SELLER MISTAKES

- Not clearing the clutter
- Going it alone without an experienced agent
- Pricing it wrong from the start
- Being surprised by selling costs
- Using listing photos that don't do the home justice
- Limiting showings and missing buyers

The next ten short chapters walk through where these mistakes happen and how to avoid them.

01

COSTLY MISTAKES · INTRODUCTION

Why Selling a Home Is More Complex Than It Looks

When I sit down with sellers for the first time, I usually hear some version of this: "How hard can it be? We list it, someone makes an offer, and we close." I get it. With Zillow estimates, online listings, and e-signatures, it really can look that simple from the outside.

But here's what I've learned after five years and a lot of closings: selling a home is a string of small decisions, and each one affects the next. The price you pick shapes who shows up. How the house looks in the photos decides whether they book a showing. The buyer you choose decides whether you actually make it to closing.

> *Selling well isn't about luck. It's about making good decisions at the right time.*

Buyers here don't look at your home in isolation. A family touring your house in Sandy probably saw three others in Draper and South Jordan that same Saturday. Your home is always being compared, and how it's positioned decides whether it feels like the one, or the one that's a little overpriced.

The mistakes that cost sellers the most are usually quiet ones. They don't feel like a big deal in the moment, but they add up. This guide walks you through where those moments are, so you can go in with your eyes open.

02

COSTLY MISTAKES · CHAPTER 02

The Real Risks of Selling on Your Own

I completely understand why people consider selling on their own. Commission is real money, and some sellers simply like being in control. If that's you, I'd still want you to know where the risks are, so you can go in prepared.

Pricing. Online estimates can be off by tens of thousands of dollars, especially in neighborhoods where no two houses are alike, like much of Sandy and Holladay. Price too high and buyers skip you; price too low and you leave money on the table you'll never get back.

> *Knowing where the risks are, early, protects both your time and your bottom line.*

Paperwork and disclosures. Utah sellers fill out a Seller Property Condition Disclosure and sign a Real Estate Purchase Contract (the REPC) full of deadlines. Miss a deadline or misstate something on the disclosure, and it can come back to bite you, sometimes even after closing.

Time. Answering calls, scheduling showings, following up with buyer agents, and keeping track of deadlines is basically a part-time job. With my own five kids and a busy calendar, I know how fast a "simple" project eats up your evenings.

None of this means you can't do it. It just means it's worth knowing what you're signing up for before you start.

03

COSTLY MISTAKES · CHAPTER 03

How to Price Your Home Right From Day One

If I could only give sellers one piece of advice, it would be this: your first price matters more than any price change after it.

Most buyers search in price brackets, like $600K to $650K. If your home should be in that bracket but you list it at $669K, a lot of the right buyers never even see it. The ones who do will compare it to homes that are priced right, and yours ends up being the house that helps the others sell.

> *Your first price matters more than any price change after it.*

I always ask sellers to set aside the Zillow number. Those estimates can't see your remodeled kitchen, the busy road behind you, or the fact that three similar homes just hit the market down the street. Real pricing looks at recent sales right in your area, what you're competing with today, the condition of your home, and how buyers are acting this month, not last spring.

Timing matters here too. In the Salt Lake Valley, buyer activity picks up in the spring. I also work with a lot of medical residents and physicians relocating here, and many of them are house-hunting in the spring before summer start dates. A well-priced home in the right season can bring in multiple offers. An overpriced home in any season tends to sit.

04

COSTLY MISTAKES · CHAPTER 04

Getting Your Home Ready for Serious Buyers

You don't need to renovate to sell well. In fact, I usually talk sellers out of big projects right before listing. What buyers notice first is simple: Is it clean? Is it bright? Does it feel cared for?

Here's where I'd put your time and money first:

> *Getting your home ready isn't about perfection. It's about positioning.*

Fix the little things. Leaky faucets, burnt-out bulbs, sticky doors, chipped paint. Each one is small, but together they make a buyer wonder what else has been put off.

Declutter, then declutter again. As a mom of five, I know this one is hard! Pack up family photos, clear the counters, and thin out closets. Buyers need to picture their things in the space, not yours.

Deep clean. Windows, baseboards, carpets, grout. It's one of the cheapest ways to make a home feel more valuable.

Think about the season. Here in Utah, curb appeal changes a lot through the year. If you're listing in winter, keep walks shoveled, and if you can, snap some photos of your yard in the summer before you list so buyers can see it at its best.

05

COSTLY MISTAKES · CHAPTER 05

Marketing Beyond Just Listing It Online

Putting your home on the MLS gets it in front of buyers. Good marketing gets them excited enough to book a showing.

It starts with professional photos. Most buyers decide whether to see a home based on the first few pictures, so dark, crooked phone photos can cost you showings before anyone walks in the door. Then comes a description that tells buyers what life is like in the home: the quick drive up Little Cottonwood for a ski day, the walk to the neighborhood park, the room that works perfectly as a home office.

> *Marketing isn't just about being seen. It's about creating competition.*

The first week on the market is when you get the most attention. That's why I plan the launch carefully, with a coming-soon period, social media, my network of local agents, and an open house the first weekend. When several buyers come through at the same time, they can feel the interest, and that's when the strong offers come in.

I also have connections in the medical community through my work with residents, fellows and physicians moving to Utah. When a home fits that buyer, I know who to call.

06

COSTLY MISTAKES · CHAPTER 06

Screening Buyers and Avoiding Time Wasters

Not every buyer who loves your home is ready to buy it. Part of my job is figuring out the difference before you've tied your home up under contract.

A **pre-qualification** is a quick conversation with a lender. A **pre-approval** means a lender has actually looked at the buyer's income, credit and assets. I'll always call the buyer's lender before we accept an offer to ask how solid the loan really is.

> *A strong offer isn't just about price. It's about certainty.*

I also look at the whole offer, not just the price. How much earnest money are they putting down? Do they have to sell their own home first? How long are the due diligence and financing deadlines? Each of these tells you how likely the buyer is to actually make it to closing.

A strong buyer protects your timeline. A shaky one can keep your home off the market for weeks, only to fall apart when other buyers have already moved on.

07

COSTLY MISTAKES · CHAPTER 07

Negotiating Without Leaving Money on the Table

When offers come in, it's so tempting to look at the top number and stop there. But the highest offer isn't always the best offer.

An offer that's $10,000 higher but has a weak loan, a home-sale contingency, and a long closing date can easily turn into a renegotiation later. A slightly lower offer with cash or strong financing, a shorter due diligence period, and the closing date you need is often worth more in the end.

> *The best negotiation protects both your price and your peace of mind.*

Negotiation doesn't stop once you accept an offer, either. Repair requests, seller concessions, and changes to closing dates all come later. A small "yes" early on can turn into bigger asks down the road, so I like to think a few steps ahead with my sellers.

And this one is hard, but true: selling your home is personal, and buyers are usually not personal about it at all. My job is to keep the emotion out of the numbers so you can make decisions you'll still feel good about after closing.

08

COSTLY MISTAKES · CHAPTER 08

Inspections, Appraisals, and Deadlines

A lot of sellers breathe a big sigh of relief once they accept an offer. I always tell them: we're halfway there. The weeks under contract are where deals most often go sideways.

Inspections. Buyers in Utah usually get a general home inspection during their due diligence period, and many also do a radon test and a sewer line scope, especially on older homes. Finding a few issues is normal. What matters is how we respond. Sometimes a repair makes sense, sometimes a credit, and sometimes just a clear explanation.

> *Being proactive keeps your sale on track all the way to closing day.*

Appraisals. If a buyer is getting a loan, their lender will order an appraisal. If it comes in below the contract price, we have options: the buyer can bring extra cash, we can meet in the middle, or we can challenge the appraisal with better comparable sales. Having a plan before it happens makes all the difference.

Deadlines. The Utah REPC is built around deadlines, including the Seller Disclosure Deadline, the Due Diligence Deadline, and the Financing and Appraisal Deadline. Each one gives the buyer a chance to move forward, ask for changes, or walk away. I track every one of them so nothing slips through the cracks.

09

COSTLY MISTAKES · CHAPTER 09

Legal and Disclosure Mistakes Sellers Regret

This is the part of selling that doesn't get talked about much, but it can matter long after you've handed over the keys.

In Utah, sellers disclose what they know about the home's condition on the Seller Property Condition Disclosure. That includes past water leaks, roof repairs, or that basement window that fogs up every winter. My rule of thumb is simple: if you know about it, disclose it. Buyers are much more understanding about a problem you told them about than one they discover after they move in.

> *Doing it right protects you long after the sale is done.*

Contracts deserve the same care. Deadlines, repair obligations, and what happens if someone doesn't perform are all spelled out in the REPC and its addenda. Two contracts can look nearly identical and still give you very different rights.

I'll walk through every document with you before you sign, and I'm always happy to point you to a real estate attorney if your situation calls for one.

10

COSTLY MISTAKES · FINAL THOUGHTS

Selling Smart Means Selling Informed

If there's one thing I hope you take away from this guide, it's that a great sale doesn't happen by accident. It comes from a lot of good, informed decisions, from the first price conversation to the day you hand over the keys.

Most of the costly mistakes I've seen weren't dramatic. They were small choices made early, without all the information. That's exactly why I wrote this: so you can see those moments coming.

> *A prepared seller is always in a stronger position.*

Selling a home will always come with a few surprises. Being prepared just means you're ready for them when they come.

And you don't have to figure it out alone. Whether you're selling next month or just starting to think about it, I'd love to sit down with you, look at your home, and talk through a plan that fits your family.

PART THREE

Helpful *Resources*

What to expect from me, trusted contacts, moving checklists, and the real estate terms you'll hear along the way.

MICHELLE
SCHMIDT
real estate

RESOURCES

What to Expect From Me

- I'm a trained negotiator.
- I'll explain all the fine print and details of your transaction.
- I study values in your area and have access to comparable and recently sold data, so we don't overprice your home and set it up to sit.
- I stay on top of every piece of paperwork and every deadline.
- I handle all the conversations and coordinate the details between the buyer, agents, title, lender, appraiser, and inspector.
- I'll be your neighborhood expert and your problem solver.

ADDED SERVICES I PROVIDE

- House cleaning before photos and listing
- Window cleaning
- Professional photos and video
- A complimentary moving box and bag kit
- And I'm available to you whenever you need me, start to finish

This is about more than selling high and buying low, although that's amazing. I can promise you there will be a few bumps along the way, but I'll do my best to help you avoid delays and roadblocks and make the process as seamless as possible. You can expect me to tell it like it is, be honest, and be a creative problem solver to get you where you want to go. I'll stay positive, and I'll keep great relationships and communication with the buyer, their agent, the lender, and the title company so everything goes off without a hitch and on schedule. I'd be honored to help you through the selling process.

Michelle

RESOURCES

Recommended Title Companies

Feel free to reach out to and interview any of these title companies to compare.

TITLE ONE

Taisha Ostler

Cell (801) 266-0606
taisha@titleone.net
9065 S 1300 E, Sandy, UT 84094

HIGHLAND TITLE

Shelly Fry

Cell (801) 455-4784 · Office (801) 858-0033
shelly@highlandtitle.com
6622 S 1300 E, Salt Lake City, UT 84121

CAPSTONE TITLE

Victoria Williams

Cell (801) 633-2861
2115 S Dallin Street, Salt Lake City, UT 84109

US TITLE

Bill Johnson

Cell 801-645-3796 · Office 801-779-7143
teambill@ustitleutah.com
855 Heritage Park Blvd, Suite 1, Layton, UT 84041

RESOURCES

Packing & Moving

You're officially moving on! Now it's time to decide whether to hire movers or do it yourself, based on your budget, the distance, and your time.

- **Estimate your costs.** Get at least three estimates from movers recommended by friends, family, or trusted review sites, and make sure they're licensed and insured. Moving yourself? Budget for the truck rental (hours and miles), boxes, a dolly and straps, and pizza for the friends who help!
- **Sort and clear.** Start fresh. Donate (and maybe get a tax deduction), sell, or toss what you don't need. It's one less thing to pack and pay to move.
- **Pack smart.** Collect boxes early, and check neighborhood groups for free packing supplies. You'll want boxes, packing paper, bubble wrap, packing tape, moving blankets, a screwdriver set, markers, paper towels, zip-top bags for furniture hardware, and scissors.

RESOURCES

Moving Checklist

2–3 WEEKS BEFORE

- [ ] Buy boxes and moving supplies
- [ ] Make travel arrangements
- [ ] Notify your kids' school and register at the new one
- [ ] Forward your mail
- [ ] Donate unwanted items
- [ ] Transfer your insurance
- [ ] List everything that needs to be moved
- [ ] Get copies of medical, dental and vet records

1–2 WEEKS BEFORE

- [ ] Finish any repairs
- [ ] Pack and label each room
- [ ] Schedule utility shutoffs and final readings
- [ ] Pack a bag for the first few days
- [ ] Confirm moving arrangements
- [ ] Safely dispose of flammables
- [ ] Gather documents for the new owner
- [ ] Plan meals to use up the fridge
- [ ] Collect every key (sheds, closets, safes)

MOVING DAY

- [ ] Toss trash and finish cleaning
- [ ] Check cabinets, closets, and the dishwasher
- [ ] Give movers any special instructions
- [ ] Pack bedding and toiletries last
- [ ] Keep paperwork where you can find it
- [ ] Walk every room one last time

RESOURCES

Change of Address Checklist

Here are the places to update with your new address.

HOME SERVICES

- ☐ Gas
- ☐ Electric
- ☐ Water & sewer
- ☐ Internet & cable
- ☐ Phone
- ☐ Lawn care
- ☐ Cleaning
- ☐ Pool maintenance

MEMBERSHIPS

- ☐ Gym
- ☐ Costco & clubs
- ☐ Online subscriptions

FINANCES

- ☐ Bank / credit union
- ☐ Loan companies
- ☐ Credit cards
- ☐ Student loans

INSURANCE

- ☐ Health
- ☐ Dental
- ☐ Life
- ☐ Homeowners / renters
- ☐ Auto

PROFESSIONAL

- ☐ Doctor / pediatrician
- ☐ Dentist
- ☐ Pharmacy
- ☐ Veterinarian
- ☐ Financial planner
- ☐ Attorney
- ☐ Insurance agent

COMMUNITY & GOVERNMENT

- ☐ School, PTA & activities
- ☐ Employer
- ☐ Church
- ☐ Post office forwarding
- ☐ IRS & state tax
- ☐ DMV & voter registration

RESOURCES

Real Estate Terms

Real estate comes with a lot of jargon. Here are common terms in plain language.

Appraisal
A professional estimate of a property's value, based in part on sales of similar homes.

Closing / Settlement
The final step where documents are signed, funds are disbursed, and ownership transfers to the buyer.

Commitment letter
A binding offer from the buyer's lender stating the loan amount, rate, and terms.

Concession
Something given up in negotiation, like the seller paying part of the buyer's closing costs.

Contingency
A condition that must be met before the contract is binding, such as a satisfactory inspection.

Counteroffer
A response to an offer with different terms, such as a higher price.

Deed
The legal document that transfers ownership of a property.

Down payment
The part of the purchase price the buyer pays up front, usually 3 to 20 percent.

Earnest money
A deposit showing the buyer is committed to the purchase.

Escrow
Money or documents held by a neutral third party until conditions of the sale are met.

Homeowner's association (HOA)
An organization that maintains shared community spaces and services.

Home warranty
Coverage for certain home repairs for a set time, sometimes offered by sellers.

Loan-to-value (LTV)
The loan amount compared to the home's value, shown as a percentage.

Mortgage insurance
Insurance protecting the lender, usually required when a buyer puts down less than 20 percent.

Origination fee
A lender fee for processing a loan.

PITI
Principal, interest, taxes, and insurance: the four parts of a monthly mortgage payment.

Title
Legal ownership of a property.

Title insurance
Insurance protecting the owner and lender against problems with the title.

Walk-through
The buyer's final look at the home before closing.

Bridge loan
A short-term loan against a current home that lets a buyer purchase before their home sells.



Let's talk

Ready to sell with confidence?

Whether you're planning a sale next month or next year, I'd love to help you price it right, prepare it beautifully, and protect your bottom line from start to finish.

Reach out anytime for a no-pressure conversation about your home and your goals.

MICHELLE SCHMIDT
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