



SELLER'S GUIDE

WHY HIRE A TEAM?

When it comes to buying or selling a property, having a real estate team on your side is a game-changer. Not only will they always be available to take calls and show properties, but they'll also bring a wealth of experience and expertise to the table.

When it comes time to take your largest asset to market, it's vital to have a variety of perspectives to build your specific marketing plan. As a team we build a plan just for your home and each listing is curated to match each seller's timeline and home selling goals.

Our job is to help you achieve and exceed your real estate goals and often times that is through leveraging our combined skillsets...and NETWORKS.

While we personalize our marketing approach, we systemize our communication approach, ensuring you always know what's coming next.

SAY HELLO TO MY TEAM...



STEPHANIE
Realtor®



KEVIN
Realtor®



ANGIE
Realtor®



KEITH
Realtor®



EMMA
Client Success &
Marketing Manager



ALYSSA
Media Specialist

HOW WE CAN HELP GET YOUR HOME SOLD EFFICIENTLY & FOR TOP DOLLAR

1. MARKETING & EXPOSURE

Effective marketing is a key piece of attracting qualified buyers to your property. As real estate agents, we have access to various marketing tools and platforms, including MLS listings, professional photography, professional videography, and extensive professional networks. We can create a compelling listing that highlights your home's best features and reaches a wider audience. If you sell on your own, you may struggle to match the reach of our team, resulting in limited exposure and, ultimately, fewer potential buyers.

2. MANAGING LIABILITY & LEGAL CONSIDERATIONS

Today, more disclosures and regulations are mandatory when selling a house. And all the paperwork and legal aspects of selling a home can be a lot to manage. Selling a house without professional guidance exposes homeowners to potential liability risks and legal complications. **The Stephanie Salerno Team is well-versed in the contracts, disclosures, and regulations necessary during a sale.** Our expertise helps minimize the risk of errors or omissions that could lead to legal disputes or delays.

3. NEGOTIATIONS & CONTRACTS

Negotiating the terms of a home sale can be challenging, especially when emotions are involved. You may find it overwhelming to navigate these negotiations alone. Without an agent, you assume this responsibility on your own. This means you'll have full accountability for working and negotiating with:

The buyer, who wants the best deal possible.

The buyer's agent, who will use their expertise to advocate for the buyer.

The home inspection company, who works for the buyer.

The home appraiser, who assesses the property's value to protect the lender.

Rather than going toe-to-toe with all these parties alone, lean on an expert. **We skillfully negotiate on your behalf and ensure that your best interests are protected. We have experience in handling tough negotiations, counteroffers, and contingencies.** When you sell your house yourself, you'll need to be prepared to manage these vendors on your own.



4. PRICING & HOUSING MARKET KNOWLEDGE

In today's changing housing market, having a reliable, local real estate agent by your side is important to avoid mistakes during the selling process. **As experts in our field, we are consistently staying up to date with market trends locally and nationally in order to make sure you have all the data you need to make a decision based on timely and trustworthy information.**

"A KNOWLEDGEABLE REAL ESTATE AGENT WILL KNOW WHAT'S REQUIRED IN YOUR MARKET, HELPING YOU AVOID DELAYS AND COSTLY MISTAKES. ALSO, THERE'S A LOT OF JARGON INVOLVED IN A REAL ESTATE TRANSACTION; YOU WANT TO WORK WITH A PROFESSIONAL WHO CAN SPEAK THE LANGUAGE."

- NATIONAL ASSOCIATION OF REALTORS



WORKING WITH
the Stephanie Salerno Team

LET'S WORK TOGETHER!

We know there are many options when choosing the right Realtor[®] to sell your home, but why settle? When you sell with the Stephanie Salerno Team, we pride ourselves as a full service team that gives you every single tool needed to sell your home for top dollar!

SHOULD YOU SELL YOUR HOME THIS WINTER?

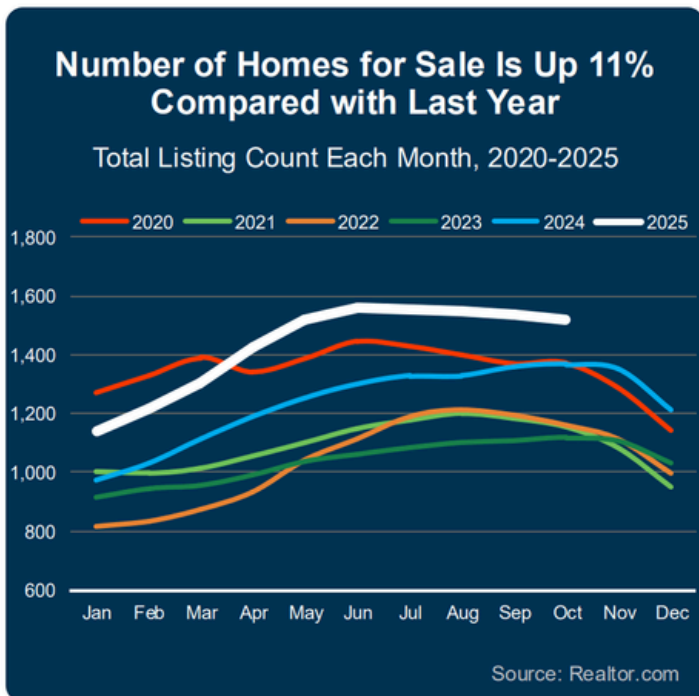
If you're debating whether you want to sell right now, it might be because you have some answered questions. Here is some information that can help.

Is it even a good idea to move right now?

If you own a home already, you may be tempted to wait because you don't want to sell and take on a higher mortgage rate on your next house. But your move may be a lot more feasible than you think, and that's because of how much your house has likely grown in value.

Think about it. Do you know a neighbor who's sold their house recently? If so, did you hear what it sold for? With how much home values have gone up in recent years, the number may surprise you.

According to Lawrence Yun, Chief Economist at the National Association of Realtors (NAR), **the typical homeowner has gained \$140,900 in housing wealth in the last five years alone.** That's significant - and when you sell, that increase in value can give you what you need to fund your next move.



Will you be able to find a home you like?

If this is on your mind, it's probably because you remember just how hard it was to find a home over the past few years. But in today's market, it isn't as challenging.

Data from Realtor.com shows how much inventory has increased. (See graph). The white line shows we have more homes for sale now than we did at any other time in the past five years.

That means you have more options for your move — and the greatest chance in years to find a home you love.

Are buyers still buying?

And last, if you're worried no one's buying with rates and prices where they are right now, here's some perspective that can help. While homes are taking a bit longer to sell lately, that doesn't mean nothing's selling or the housing market is frozen. According to the National Association of Realtors (NAR), based on the current pace, we sold an estimated 4.1 Million in 2025 (not including new construction). Here's what that number actually means when you break it down:

- 4.1 million homes ÷ 365 days in a year = **11,233 homes sell each day**
 - 11,233 homes ÷ 24 hours in a day = **468 homes sell per hour**
 - 468 homes ÷ 60 minutes = **roughly 8 homes sell every minute**

Think about that. **Just in the time it took you to read this, 8 homes sold.** Let that sink in. Every minute, buyers are making moves - and sellers are closing deals. If selling your house is part of your next chapter, we can make it happen. Roughly 11,000 homes are still selling every day - and yours could be next.

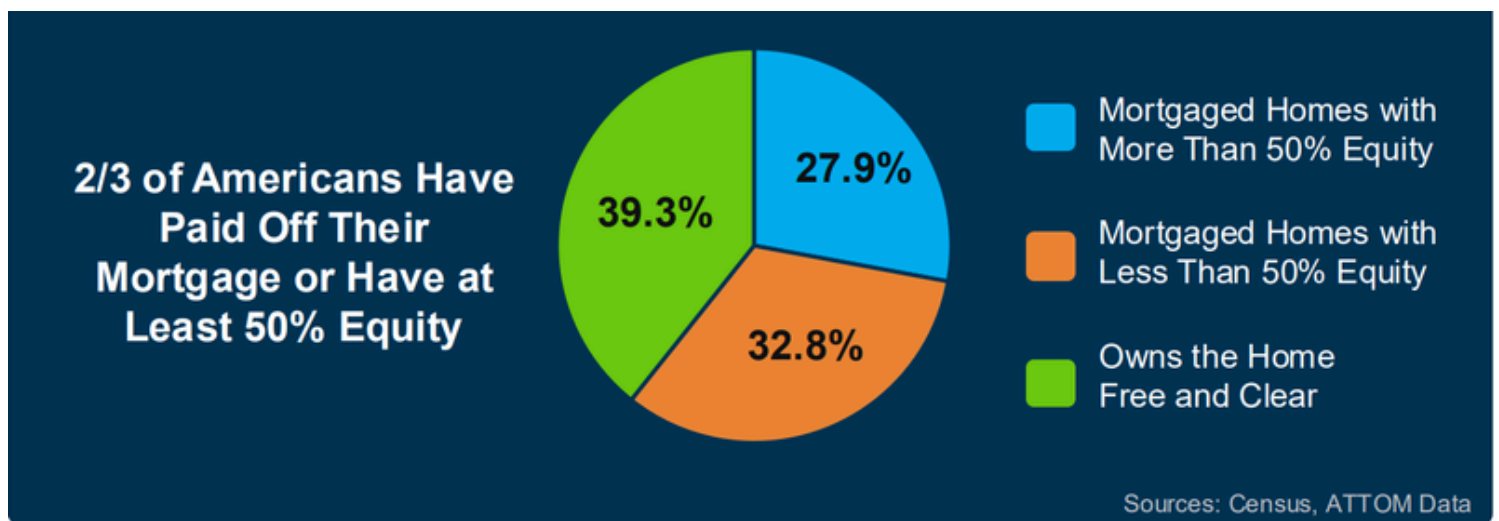


What if I also have to buy a home?

Are you torn on whether to sell your house right now because you don't want to take on a higher mortgage rate on your next home? You're not alone, but your current equity may be exactly what you need to help you feel more comfortable with making a move.

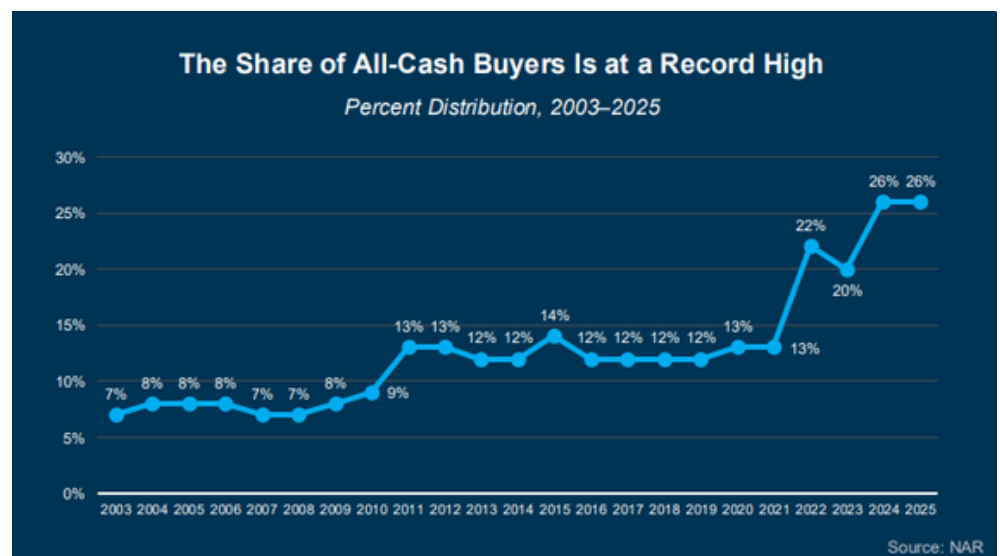
The current value of your home - what you owe on your loan = **Your Home's Equity**.
(ex: current value of your home is \$300,000 and you still owe \$175,000. Your equity would be \$125,000)

Recent data from the Census and ATTOM shows how significant today's home equity really is. In fact, two-thirds of homeowners have either completely paid off their mortgages (shown in green in the chart below) or have at least 50% equity in their homes (shown in blue in the chart below):



That's a big deal. Think about it: 2 out of every 3 homeowners have at least 50% equity in their homes. To put a more tangible number on it, Cotality (formerly CoreLogic) says the **average homeowner with a mortgage has about \$307,000 in equity**. That kind of net worth can go a long way if you're trying to make a move

That's part of the reason why the share of all-cash buyers recently reached a new high. According to an annual report from the National Association of Realtors (NAR), **26% of buyers were able to buy without a mortgage** (see graph).





Imagine buying your next house in cash.

No mortgage. No monthly payment. No interest rate to mess with.

If you want to find out how much equity you have to see if that's an option for you, connect with our team and ask for a professional equity assessment report (PEAR).

Who knows, you may find out you have enough equity to buy your next place outright – and with today's mortgage rates, not having to take out a home loan is pretty incredible. Even if you don't have enough equity to buy in all cash, you may still have enough to make a larger down payment, which has its own benefits, too.



“

The growth in home equity has been a big boost to many a family's bottom line, since residential real estate is usually the single largest asset people have. Growth in home equity means bigger profits when selling your home and more flexibility when purchasing a new one.

Bankrate

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WHY MORE HOMEOWNERS ARE GIVING UP THEIR LOW MORTGAGE RATE

Maybe you've thought: "I'd like to move... but I don't want to give up my 3% mortgage rate." And that's fair. That rate has been one of your best financial wins – and it can be hard to let that go.

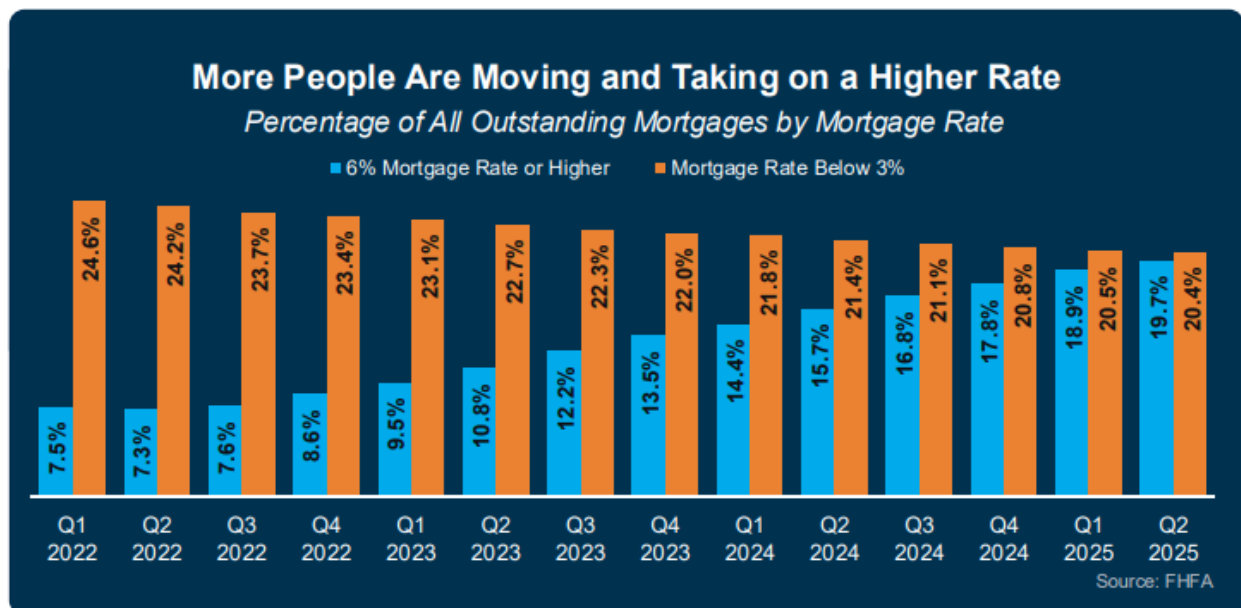
But here's what you need to remember...

A great rate won't necessarily make up for a home that no longer works for you. Life changes, and sometimes, your home needs to change with it.

THE LOCK-IN EFFECT IS STARTING TO EASE

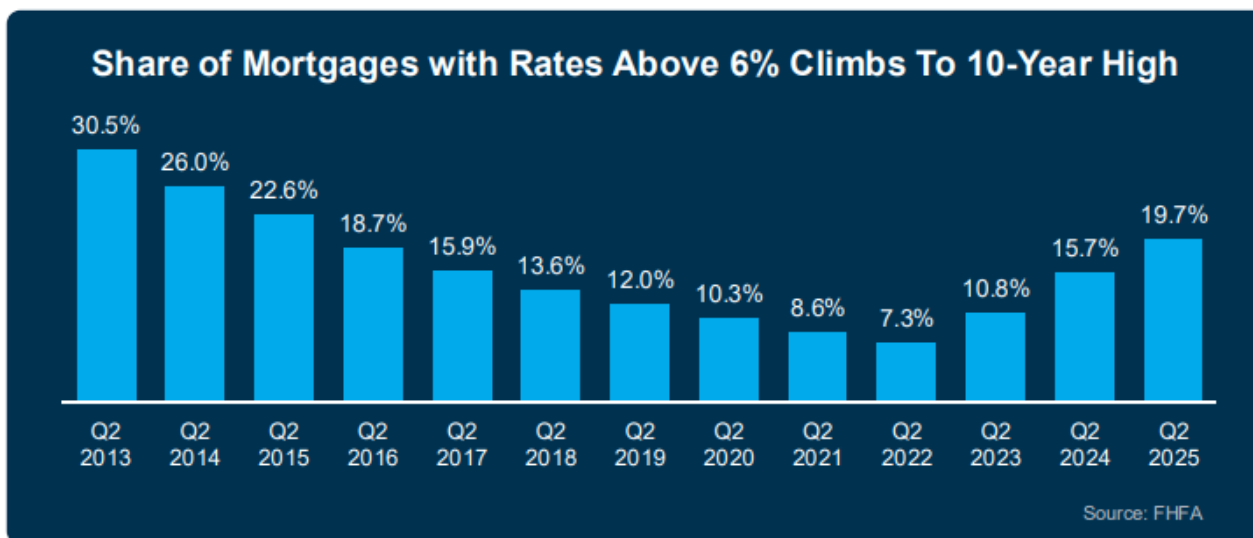
Many homeowners have been frozen in place by something experts call the lock-in effect. That's when you won't move because you don't want to take on a higher rate on your next home loan. But new data from Federal Housing Finance Agency (FHFA) shows the lock-in effect is beginning to ease for some people.

The **share of homeowners with a mortgage rate below 3% is slowly declining** as more people move. And that means the **share with a rate above 6% is rising**. Some of the people with rates above 6% are first-time buyers, but some are people like you choosing to move:



And while it may not seem dramatic, it's actually a pretty noteworthy shift. It shows more people are getting used to today's rates as the new normal.

The share of mortgages with a rate above 6% just hit a 10-year high.



WHY ARE MORE PEOPLE MOVING, IF IT MEANS TAKING ON A HIGHER RATE?

It's simple. Sometimes they can't put their life on pause anymore. Families grow, jobs change, priorities shift, and a house that once fit perfectly may not fit at all anymore – no matter how good their rate was. And that's okay. As Chen Zhao, Head of Economic Research at Redfin, explains:

"More homeowners are deciding it's worth moving even if it means giving up a lower mortgage rate. Life doesn't standstill – people get new jobs, grow their families, downsize after retirement, or simply want to live in a different neighborhood. Those needs are starting to outweigh the financial benefit of clinging to a rock-bottom mortgage rate."

If you want or need to move, here's what you need to think about. Yes, your low rate is great.

But staying put means your life may stay on hold. And maybe that's not working for you anymore. **Realtor.com finds nearly 2 in 3 potential sellers have already been thinking about moving for over a year.** That's a long time to press pause on your plans. On your needs. On your family's goals.

So, maybe the question isn't: **"Should I move?"** It's actually: **"How much longer am I willing to stay somewhere that no longer fits my life?"**

Because we've already seen rates come down from their peak earlier this year. And they're expected to ease a bit more in 2026. When you stack that on top of the very real reasons you may need a new home, it may be enough to finally move the needle for you.

THE BOTTOM LINE:

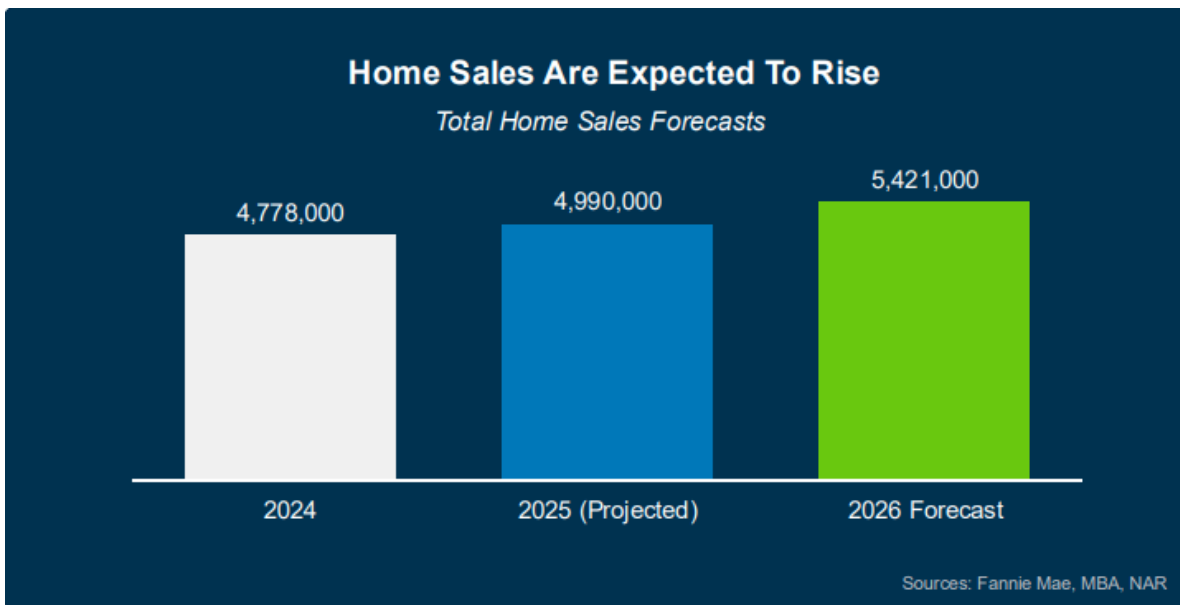
Mortgage Rates are part of the equation, for sure. But you may still want or need to move, and that's okay. Let's connect so you can see that's still possible, even at today's rates.

HOUSING MARKET FORECAST FOR 2026

After a couple of years where the housing market felt stuck in neutral, 2026 may be the year things shift back into gear. Expert forecasts show more people are expected to move, and that could open the door for you to do the same.

MORE HOMES WILL SELL

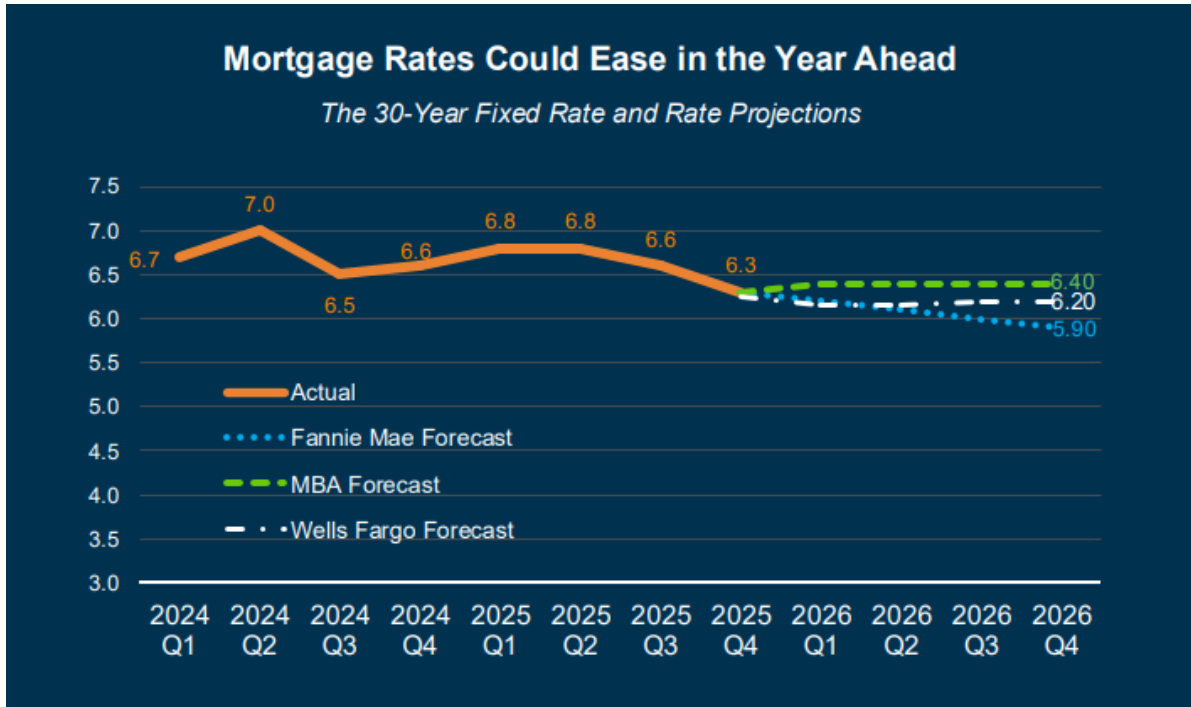
With all of the affordability challenges at play over the past few years, many would-be movers pressed pause. But that pause button isn't going to last forever. There are always people who need to move. And experts think more of them will start to act in 2026 (see graph below):



What's behind the change? Two key factors: mortgage rates and home prices. Let's dive into the latest expert forecasts for both, so you can see why more people are expected to move.

MORTGAGE RATES COULD CONTINUE TO EASE

The #1 thing just about everyone has been looking for is lower mortgage rates. And after peaking around 7% in early 2025, rates have been trending down overall. The latest forecasts show that could continue throughout 2026, but experts aren't expecting a big change (see graph below):



Expect modest improvement in rates over the next year but be ready for some volatility. There will be bumps along the way as new economic data comes out. Just don't let it distract you from the bigger picture: **the overall trend will be a slight decline.**

And remember, there doesn't have to be a big drop for you to feel a change. Even a smaller dip helps your bottom line. If you compare where rates are now to when they were at 7%, you're already saving hundreds on your future mortgage payment. And that's a really good thing. It's enough to make a real difference in affordability for some buyers.

**THERE'S A SAYING: WHEN RATES GO UP, THEY TAKE THE ESCALATOR.
BUT WHEN THEY COME DOWN, THEY TAKE THE STAIRS.**

Stephanie
SALERNO
TEAM

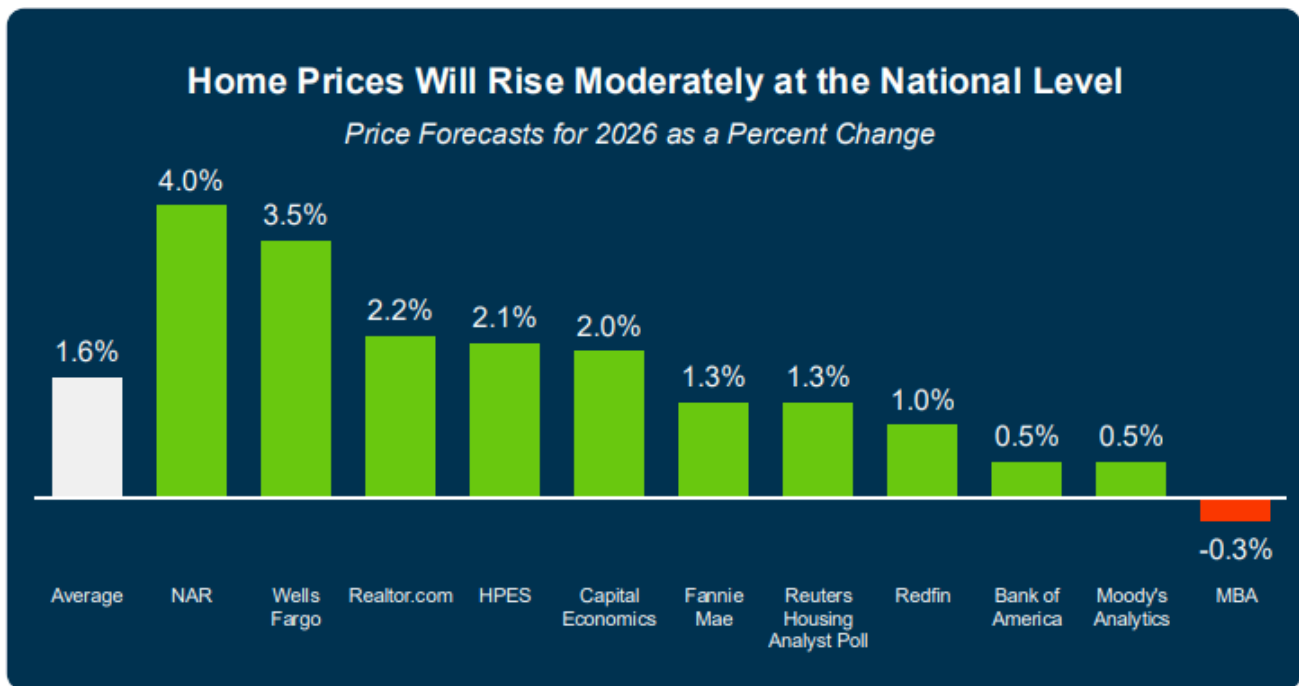


HOME PRICE GROWTH WILL BE MODERATE

What about prices? On a national scale, forecasts say they're going to rise, just not by a lot. With rates down from their peak in early 2025, more buyers will re-enter the market. And that increased demand will keep some upward pressure on prices – and prevent prices from tumbling down.

So, even though some markets are already seeing slight price declines, you can rest easy that a big crash just isn't in the cards. Thanks to how much prices rose over the last 5 years, even the markets seeing declines right now are still up compared to just a few years ago.

Of course, price trends will depend on where you are and what's happening in your local market. Inventory is a big driver in why some places are going to see varying levels of appreciation going forward. But experts agree we'll see prices grow at the national level (see graph below):



This is yet another good sign for overall affordability. While prices will still go up nationally, it'll be at a much more sustainable pace. And that predictability makes it easier to plan your budget. It also gives you peace of mind that prices won't suddenly skyrocket overnight.

THE BOTTOM LINE:

After a quieter couple of years, 2026 is expected to bring more movement – and more opportunity. With sales projected to rise, mortgage rates trending lower, and price growth slowing down, the stage is set for a healthier, more active market. So, the big question is: **Will you be one of the movers making 2026 your year?**

Let's connect if you want to get ready!

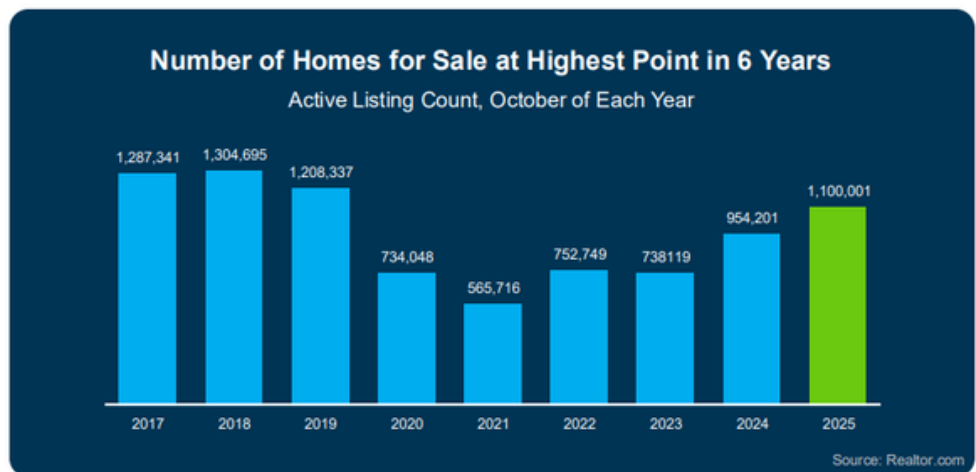
WHAT EVERY HOMEOWNER NEEDS TO KNOW IN TODAY'S SHIFTING MARKET

There are more homes for sale than there's been in years, but what you need to remember is, even with that shift, there's still plenty of opportunity to be had if you're thinking about selling. Whether that's next month or later this year, you just need to stay up to date on what's happening in the market and have a strategy that matches the moment.

1

Inventory's Up. Buyer Power is Coming Back

According to the data, the number of homes for sale is rising back toward more normal levels nationally (see graph below):



BUT INVENTORY GROWTH IS GOING TO VARY A LOT BASED ON WHERE YOU LIVE.

If you're in a market where the number of homes for sale is back to normal, buyers may have more sway than you'd expect. That doesn't mean buyers have all the power – it just means they have more choices, so your home has to stand out and you need to be ready to negotiate. But if you live where inventory is still pretty limited, you may see buyers competing for your house.

NO MATTER WHERE YOU ARE, THE KEY IS TO WORK WITH A PRO WHO CAN HELP YOU ADJUST YOUR GAME PLAN FOR YOUR LOCAL MARKET.

2 The Right Price Matters More Now Than Ever

With more homes to choose from, today's buyers are quick to skip over homes that feel overpriced. That's why pricing your house right is the secret to selling quickly and for top dollar. Miss the mark, though, and you may have to backtrack. Today, about 1 in 5 sellers (20.2%) are reducing their asking price to attract buyers. Danielle Hale, Chief Economist at Realtor.com, says:

"The rising share of price reductions suggests that a lot of sellers are anchored to prices that aren't realistic in today's housing market. Today's sellers would be wise to listen to feedback they are getting from the market."

The best way to get make sure you're priced to sell? Lean on your local agent. **Because if your price isn't compelling, it's not selling.**

Flexibility Wins Negotiations

Gone are the days of buyers waiving inspections and appraisals just to get a deal done. Now that buyers have more options, they're able to ask for things like repairs, credits, and help with closing costs. **Data from Redfin shows nearly 44.4% of sellers are offering concessions like that right now. That's the second highest level since 2019.**

The savviest sellers are the ones taking advantage of every opportunity to work with buyers. It'll help if you **think of concessions as tools, not losses**. Use them to bridge gaps, sweeten deals, and get across the finish line. And don't stress. Since prices went up roughly 54% over the past five years, you've got plenty of room to make a concession or two and still come out ahead. Just work with your agent to understand which concessions could be the key to sealing the deal.

THE BOTTOM LINE:

This isn't a bad market, it's just a different one. Sellers who are going to succeed in the months ahead are the ones who understand this shift and lean into it with the right expectations, the right agent, and the right strategy.

YOUR HOME SELLING TIMELINE



The home selling timeline is unique to each home, so the process may take longer or shorter depending on your home selling goals. There may be some work you'd like to complete before getting your home on the market, or you may also need to buy a home yourself. Each timeline is individually curated based on your needs and goals in mind.

Your timeline with the Stephanie Salerno Team customarily begins with the listing consultation and setting the right price for your property, where your real estate agent assesses the market and helps you determine a competitive listing price. Next comes the staging consultation, during which experts advise on how to showcase your home's best features, making it appealing to potential buyers. Professional photography and videography follow, capturing your home in its best light to create stunning online and print marketing materials. Once the visuals are perfected, your property makes its online debut and is officially listed for sale. The open house and offer presentation stage invite interested buyers to view your home, and offers are presented for your consideration. Following an accepted offer, the contingency removal period allows time for inspections and any necessary negotiations. Finally, when all conditions are met, you close on the house, and it's time to celebrate the successful sale of your home.



PRICING YOUR HOME RIGHT MATTERS

You know what happens when you overprice your house? Nothing. Nothing happens. No showings get scheduled, no offers come in.

Pricing is a science and the single most important strategy you'll employ when going to market. If you're planning to sell your house this Spring, it's essential to price it appropriately for today's market.

The price you set for your house sends a message to potential buyers

Price it too high and you run the risk of deterring buyers from ever touring it in the first place. When that happens, you may have to do a price drop to try to re-ignite interest in your house when it sits on the market for a while. Just be aware that a price drop can be seen as a red flag for some buyers who will wonder why the price was reduced and what that means about the home.

Think of pricing your home as a target. Your goal is to aim directly for the center - not too high, but right at market value, or just under. Pricing your house fairly based on market conditions increases the chance you'll have more buyers who are interested in purchasing it. That makes it more likely you'll see multiple offers too. Plus, when homes are priced right, they still tend to sell quickly.



PREPPING YOUR HOME

Cleaning & prepping your home to sell
can increase its value by 3%–5%

01 *Kitchen*

- Clear off all counters, everything from plants, paper towels and toasters
- Remove all personal accessories
- Tidy pantry

02 *Family Room*

- Remove all personal accessories
- Declutter, including furniture if needed
- Clean your vents & baseboards

03 *Bedrooms*

- Remove 30% of items in closets
- Remove all personal accessories
- Replace bright bedding with neutral tones if possible

04 *Bathrooms*

- Clear all counters and showers of products
- Remove all personal accessories
- Replace bright towels & rugs with white ones

05 *Backyard*

- Sweep patios, decks and walkways
- Trim all bushes & mow any lawns
- Rake away any leaves or debris

06 *Front Entry*

- Add a welcome mat
- Plant potted flowers for curb appeal
- Trim and mow regularly

07 *Throughout*

- Wipe down all blinds, and keep them fully open
- Remove all curtains
- Touch up any drywall or paint
- Check all lightbulbs and replace as needed

08 *Final Clean*

A deep clean communicates that the home has been well cared for and increases the home's value to buyers. If you need a recommendation on someone who can provide this service, we can send you some trusted professionals



"CURB-APPEAL PROJECTS MAKE THE PROPERTY LOOK GOOD AS SOON AS PROSPECTIVE BUYERS ARRIVE. WHILE THESE PROJECTS MAY NOT ADD A CONSIDERABLE AMOUNT OF MONETARY VALUE, THEY WILL HELP YOUR HOME SELL FASTER—AND YOU CAN DO A LOT OF THE WORK YOURSELF TO SAVE MONEY AND TIME."

- INVESTOPEDIA

THE PROOF IS IN THE NUMBERS

47%

Forty-seven percent of buyers' agents cited that home staging had an effect on most buyers' view of the home.

82%

Eighty-two percent of buyers' agents said staging a home made it easier for a buyer to visualize the property as a future home.

46%

Staging the living room was found to be very important for buyers (46%), followed by staging the master bedroom (43%), and staging the kitchen (35%).

32%

Homes listed with professional photography sell thirty-two percent faster.

68%

Sixty-eight percent of buyers say that great photos made them want to tour the home.

LISTED FOR SALE TO SOLD

It's no secret that the housing industry has changed over the years. Gone are the days of newspaper listings and word-of-mouth lead generation—now, most people turn to the Internet when looking for new homes. With 95 percent of home buyers using it, the Internet is an essential tool in the home search process. **In fact, 54 percent of buyers say that using the Internet is their very first step in finding a new home.**

The average home buyer spends 10 weeks searching for a home and previews 12 properties before deciding on their purchase.

WEDNESDAY

YOUR HOME WILL BE LISTED IN THE MLS AS COMING SOON.

WE WILL DOOR KNOCK YOUR NEIGHBORHOOD WITH NEWS OF YOUR NEW LISTING AND INVITE TO NEIGHBOR PREVIEW

MARKETING TO BEGIN INCLUDING BOOSTED TARGETED SOCIAL MEDIA, JUST LISTED POSTCARDS, PROPERTY LISTING ON VARIOUS CONSUMER SITES

THURSDAY

NEIGHBOR EXCLUSIVE MARKETING OF YOUR HOME

FRIDAY

LISTING WILL GO LIVE IN THE MLS. AGENTS CAN NOW BOOK SHOWINGS TO PROSPECTIVE BUYERS. VIDEO MARKETING TO HIT SOCIAL SITES.

SATURDAY OR SUNDAY

PUBLIC OPEN HOUSE

MONDAY

REVIEW ANY OFFERS

For a home that is priced accurately and marketed efficiently, we find that this sample timeline has been highly effective. It's often that offers will come in shortly after a busy weekend of showings.

Offer presentations happen any time your agent receives an offer or offers. They'll get together with you as a team to review the offers with you side-by-side so you can compare them and decide on which one to accept or counteroffer. This strategy is ideal because it allows you to compare offers from different buyers at once, rather than receiving them one by one over time.





CONTINGENCY PERIOD

In real estate, a "contingency" refers to a condition of the Agreement of Sale that needs to occur in order for the transaction to keep moving forward. As the buyer, there are many contingencies that they can choose to include in your contract.

By working closely with our team, you'll be better able to understand what contingencies are all about, when they're most likely to be necessary or what ones we can negotiate on, and what you can do to make sure you're in the best position possible for dealing with contingencies when they arise.



COMMON

Inspection 01 *Contingency*

Most contracts have an inspection contingency, unless waived by the buyer. This is where the buyer is able to do their due-diligence on the property with a professional inspection.

Financing 02 *Contingency*

Most contracts are also contingent on the buyer's financing. We don't recommend accepting offers unless we have the buyer's pre-approval from a lender.

Appraisal 03 *Contingency*

Inside the buyer's financing there is often an appraisal contingency. This means the buyer's financing is contingent upon the home appraising for their purchase price.

Home Sale 04 *Contingency*

Some contracts are also contingent upon the buyer selling and closing on their current home. There will be additional paperwork and dates we abide by with this type of contingency.

CONTINGENCIES



CLOSING DAY

This is it! The big day!!! We've done this hundreds of times and promise you, we'll get through it just fine. You'll be signing a lot of paperwork today, most of it pretty dull, all of it important. The good news is, it's all paperwork we'll have already reviewed. After you sign everything...the deal is closed once the following is done:

1. The deed isn't a legal document until it has been recorded by the county or town's recorder's office. Once each party has signed, the attorneys will send it to record. This can take a few hours.
2. Depending on when the deed records, funding will follow. The home is officially closed once it is recorded and fully funded, and that is when keys are released to the new homeowner. Don't stress about the funding being immediately available to you. The lender has the funds, it's just a process to transfer them into your bank account.

Congratulations on the sale of your home! 🎉



LET'S CHAT.

I'm sure you have questions and thoughts about the real estate process.

We'd love to talk with you about what you've read here and help you on the path to buying your new home. Our contact information is below, and we look forward to working with you!

Stephanie
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TEAM

The Stephanie Salerno Team

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