

Home Selling Guide

Your Guide to a Smooth and Successful Home Selling Journey



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What to Expect From Me, Your Homes for Heroes Specialist

Save An Average of \$3,000 Buying a Home Through Homes for Heroes! When you add up the savings available to you through Homes for Heroes, most heroes save an average of \$3,000 when buying a home.



Melissa Blazvick, Your Homes for Heroes Real Estate Specialist

From your very first question all the way to the closing table, I am committed to walking you through every step of the home selling process to make sure that we find you and your family the right home. And when we find you the right home you're ready to buy, you will receive a Hero Reward check after your closing. It's my way of saying Thank You for your service!

Homes for Heroes Mortgage Specialist

I am able to connect you to a local Homes for Heroes mortgage specialist who works with a variety of home loans to find the best financing option that puts you in the best financial position. They are committed to helping you save significant money on your home by providing you Homes for Heroes savings on their lending fees.

Homes for Heroes Team

I am committed to maximizing the service and savings you receive throughout the entire home selling process by connecting you to title companies, home inspectors, and other local businesses.

Use my Hero Rewards calculator to get an estimate of how much money you could save on a home through Homes for Heroes!

[Calculate Your Hero Rewards](#)

Simplifying the Sale of Your Home

Selling a home involves many moving parts—marketing, contracts, staging, and showing coordination—all on top of your daily responsibilities. My role is to manage these details behind the scenes so you can move through the process with clarity and confidence.

We will begin with a thorough listing consultation to outline each step, ensuring you always know what to expect. While the plan keeps the process organized, tasks like packing and keeping your home “show-ready” can still be draining. Because your career already demands so much, we will set realistic showing schedules and boundaries that protect your time and well-being.

Many sellers attempt to handle everything themselves, only to face higher stress and a lower sale price. As your local Homes for Heroes specialist, my goal is the opposite: reduce your workload while maximizing your financial outcome. You spend your days serving others. Allow me to handle the heavy lifting of your home sale.



The Benefits of Selling Your Home

As someone dedicated to serving your community, you understand the value of commitment. Your home represents both a financial and emotional investment, and deciding to sell is never easy. Yet, selling can open the door to new opportunities, financial growth, and lifestyle improvements.

Leverage Your Equity - Your home is not just a place to live—it's an investment. Selling allows you to access the equity you've built over time, which can be used to purchase another home, invest in your retirement, or fund other financial goals.

Maximize Your Profit - Timing can make a big difference. For example, a home purchased for \$180,000 in 2020 that is now worth \$300,000 could yield significant profit after paying off the remaining mortgage and selling costs. Selling at the right time allows you to benefit from your home's long-term appreciation.

Adapt to Life Changes - Major life events—like kids leaving for college, a career relocation, or retirement -may create the need for a new home that better fits your current lifestyle. Selling your home can provide the flexibility to make a smooth transition.

Upgrade Your Living Situation - Selling your current home may allow you to move into a larger, more modern home, or a better location, without dramatically increasing your mortgage. Using your equity as a down payment can make this upgrade possible while keeping your payments manageable.

Selling a home is more than a financial decision—it's an opportunity to align your living space with your evolving needs and goals. With careful planning and the right guidance, the process can be smooth, rewarding, and exciting.

Should You Buy Before You Sell?

Just as you serve our community with decisiveness, making the choice to buy or sell first requires a clear strategy. There is no "wrong" answer—only the answer that fits your specific financial situation and your family's tolerance for moving.

Option 1: Selling Before Buying

This strategy involves listing and closing on your current home before closing on your new one.

The Pros:

- Financial Clarity: You know exactly how much equity you have in the bank. This strengthens your buying power and sets a precise budget for the next home.
- No Double Payments: You avoid the risk and stress of carrying two mortgages simultaneously.
- Patience: You can hold firm on your asking price to get top dollar without the pressure of a ticking clock.

The Cons:

- The "Gap": If we sell your home quickly but haven't found your new one, you may need temporary housing (like renting or staying with family).
- Moving Twice: You will likely have to move your belongings into storage and then into the new house, increasing physical labor and moving costs.



Should You Buy Before You Sell?

Option 2: Buying Before Selling

This strategy involves securing your new home first, moving in, and then putting your old home on the market.

The Pros:

- Convenience: You move once. No temporary housing, no storage units, and no living out of a suitcase.
- Stress-Free Shopping: You can hunt for your dream home at your own pace, knowing you still have a safe roof over your head.
- Safety Net: If the deal on the new house falls through, you aren't left without a home.

The Cons:

- Financial Strain: You may have to carry two mortgages.
- Trapped Equity: Your down payment money is currently "stuck" in your old house, which might make qualifying for the new loan more difficult.
- Pressure to Sell: Once you move out, you may feel pressured to accept a lower offer on your old home just to get it off your hands quickly.

How We Decide

Consider your liquid savings, your tolerance for moving twice, and the current speed of the market. As your local Homes for Heroes Specialist, I can help you explore options.



Know Your Home's Worth

Selling your home is a big decision, and one of the key factors in that decision is understanding its worth. Knowing your home's value helps determine if you'll profit from the sale, how much you can expect to gain, and what you'll have available to invest in your next home.

There are a few ways to estimate your home's value:

- **Online Valuation Tools:** Resources like the Federal Housing Finance Agency's online evaluation tool can give you a quick estimate. While useful for a general idea, they may not provide the most accurate value.
- **Neighborhood Comparisons:** Research recent home sales in your area. If you find a home with similar features, its selling price can give you a rough estimate of your home's value. However, market conditions and home differences can impact accuracy.

For the most precise valuation, reach out to me. As your local Homes for Heroes real estate specialist, I can provide a professional assessment based on current market trends and comparable home sales in your area. I'd be happy to provide a no-obligation market evaluation to help you make the best decision for you and your family.



Discover Your Home's Built-In Savings

Your home has likely gained value over time—not only through market appreciation, but also through every mortgage payment you've made. That value, known as equity, can be one of your strongest financial tools when you prepare to purchase your next home. Follow the steps below to understand how much equity you currently have and how it can support your future plans.

Step One: Identify Your Current Home Value

Start with the estimated market value of your home, using the method outlined on the previous page.

Step Two: Determine Your Outstanding Mortgage Balance

Find out how much you still owe on your home, including any primary mortgages, second mortgages, or home equity loans.

The easiest way to check this is by reviewing your most recent mortgage statement. You can also log in to your mortgage servicer's online portal or contact them directly for the exact payoff amount.

Step Three: Calculate Your Home Equity

Subtract your outstanding loan balance from your home's current value.

Home Value – Loan Balance = Your Home Equity

This remaining amount represents the equity you've built. When you sell your home, this equity becomes available to put toward your next down payment. In many cases, a larger down payment can reduce your monthly mortgage costs—even if the next home you purchase is larger or more expensive.

Financially Savvy Selling

Unless a career move or family needs require you to relocate, you shouldn't feel pressured to sell your home if it's not the right decision for you. However, if you've outgrown your space or are craving a change, selling could also make smart financial sense.

Here are a few ways to maximize the financial benefits of selling your home.

Cash in Equity - If you've paid off a significant amount of your home loan, you're likely sitting on quite a bit of cash. Selling your home can free up that money to invest in those other things.

Change Your Financial Picture - If you're feeling stretched by your current home payments, or you have the opportunity to lock in a lower mortgage rate, selling can put you in a better financial position.

Deferred Maintenance - If your current home is aging quickly and you're noticing that it will soon need major repairs and maintenance, selling your home might make more financial sense than investing in renovations to maintain its value.

Hero Rewards - Don't forget that you will receive money back when you sell and buy your homes through Homes for Heroes.



Home Improvements That Actually Pay Off

When preparing your home for sale, the best approach is often to focus on strategic, high-impact improvements rather than major renovations. Large projects completed right before selling rarely deliver a full return—and you won't have time to enjoy them yourself.

Instead, concentrate on cost-effective updates that meaningfully enhance buyer appeal and help maximize your sale price.

Minor Bathroom Refresh

- Reglazing a tub instead of replacing it
- Installing a modern shower head
- Replacing worn caulk
- Applying a fresh coat of paint

Minor Kitchen Refresh

- Updating lighting fixtures
- Repainting walls or cabinets
- Refacing cabinet doors or drawers
- Replacing dated or worn flooring

General Home Maintenance

- Broken or sticking locks
- Loose hinges or door frames
- Chipped or peeling paint
- Damaged trim or baseboards

Landscaping Updates

- Maintaining a tidy lawn
- Adding fresh mulch or colorful flower beds
- Trimming trees, shrubs, and overgrown plants

These budget-friendly updates create an inviting first impression and make your home stand out.

The Pre-Listing Inspection: A Strategic Advantage

Most sellers wait for the buyer to order an inspection, but ordering your own Pre-Listing Inspection puts you in the driver's seat. Here is how to handle it:

1. Fix the "Low-Hanging Fruit" - If a doorknob is loose, a drain is slow, or a filter is dirty, fix it now. An inspection report filled with minor maintenance issues makes buyers worry that the home has been neglected. Fixing these small items beforehand keeps the report clean and protects your asking price.

2. Hire a Certified Pro - Do not skimp here. You want a rigorous, certified inspector who will view the home exactly as a buyer's inspector will. You need to know the hard truths now, not three weeks before closing.

3. Walk the Property - Since you are hiring the inspector, you should attend the walkthrough. Ask questions and take notes. Understanding exactly what is wrong—and distinguishing between a "cosmetic flaw" and a "safety hazard"—will give you the confidence to negotiate repairs effectively when a buyer makes an offer.



Getting the Most Out of Your Sale

Providing you with extraordinary savings is my way of thanking you for your service to our community. But saving money on fees is only half the battle; the other half is generating the highest possible return on your investment.

To achieve that, we move beyond "guessing" and focus on three data-driven pillars:

1. Know Your Market (The CMA) - We will analyze specific sales in your neighborhood using a Comparative Market Analysis (CMA). This data doesn't just help us set a price; it reveals exactly what buyers are paying for locally.

2. Strategic Timing - Real estate has rhythms. If you have flexibility, we will aim to list during peak buyer demand to create a sense of urgency. Even in a stabilized market, launching on the right day of the week can significantly impact your traffic in the first few days.

3. Precision Pricing - Overpricing leads to "stale" listings. Current buyers are savvy; if a home sits, they assume something is wrong. A home priced correctly, in the "sweet spot" of value, generates excitement, more showings, and stronger leverage at the negotiating table.



Stage to Sell: Quick Tips for a Fast Sale

Effective staging strikes a balance: too many personal touches make it hard for buyers to imagine themselves in the home, while an empty space can feel cold. Focus on simple updates that highlight your home's best features.

Reduce Clutter - Keep surfaces clear and belongings neatly organized. This creates an inviting atmosphere and makes last-minute showings far less stressful. Get everyone in the household involved to maintain a tidy space.

Prioritize Light - Bright, well-lit rooms feel larger and more welcoming. Open blinds and curtains for natural light, and use warm interior lighting for evening showings.

Focus on Key Rooms - Buyers pay closest attention to the living room and primary bedroom. Stage these spaces first to help buyers picture their daily life in the home.

Simplify Furniture - Remove excess furnishings and décor that make rooms feel crowded or overly personalized. Even storing a few pieces off-site can help buyers better visualize the space.

Enhance Curb Appeal - The exterior sets the tone. Keep the lawn trimmed, refresh flower beds, and repair items such as shutters, gutters, or doorframes. A well-maintained exterior signals a well-cared-for home.



Show Your Home the Right Way

A clean, decluttered home feels more spacious and welcoming, helping buyers see its full potential. With a few simple habits, you can keep each area ready for showings without feeling overwhelmed.

Kitchen

Keep countertops clear and the sink empty. Store small appliances such as blenders or mixers to create a more open, streamlined look.

Bathroom

Use only neatly hung towels and keep sinks, counters, and toilets wiped down. A nearby hamper helps prevent stray towels or clothing, especially in busy households.

Playrooms

Toys are expected, but they should be contained and organized.

Closets

Avoid using closets as last-minute storage. Buyers almost always check closet space, and clutter can make storage areas appear smaller than they really are.

Laundry Room

Even utility spaces matter. Keep clothes in a hamper and cleaning supplies neatly arranged.

Managing the Chaos of Home Showings

Home showings can feel disruptive, but a few simple strategies can make the process far more manageable.

Establish a Routine

After the first few showings, you will find a rhythm that works for your household. Plan activities that allow you and your pets to leave the home during showings, making the experience easier and less stressful.

Set Reasonable Notice Requirements

Flexibility helps attract more buyers, but boundaries are important. Requiring a few hours' notice before showings protects your family's schedule while still keeping your home accessible.

Treat Feedback as Useful Insight

Buyer comments can vary in tone and taste. Rather than taking negative feedback personally, use it to understand how others see your home and determine whether small adjustments could improve the sale.

Stay Focused on the Outcome

Homes rarely sell on the first day, especially in slower markets. Keep your end goal in mind -your new home and the fresh start ahead. Your patience will be rewarded.



Negotiating Offers from Home Buyers

Once your home hits the market, strong negotiation strategy is key to securing the best outcome. Keep these principles in mind as offers come in.

Aim for Win-Win Solutions - Successful negotiations hinge on mutual benefit. Both sides will make concessions, but highlighting where the deal works for everyone helps buyers feel confident and committed.

Build Buyer Interest - The more interest you generate, the stronger your negotiating position. When buyers know others are competing for the home, they are more motivated to submit their best offer.

Protect Your Leverage - You are not obligated to share information that weakens your position. Keep details that could disadvantage you private, and do not feel pressed to fill silence—patience can strengthen your stance.

Stay Confident, Not Salesy - Avoid overselling the home. Excess enthusiasm can signal desperation and make buyers question value. Present the home clearly, answer questions, and let the property speak for itself.

Understand the Market - Your strategy should reflect current conditions.

- In a buyer's market, be ready to negotiate more flexibly.
- In a seller's market, you can hold firmer on price and terms.

Knowing where your home fits within the broader market ensures you negotiate from an informed, confident position.

The Appraisal of Your Home

Before a buyer's lender can approve their mortgage, they must confirm that the home is worth at least the amount the buyer intends to borrow. To determine this, the lender orders a professional appraisal.

What Is an Appraisal? - An appraisal is an unbiased estimate of your home's value. The appraiser evaluates:

- Age and condition of the home
- Features and amenities
- Location and neighborhood trends
- Recent sales of comparable properties

Lenders use this valuation to ensure they are not lending more than the home is worth. If the appraisal comes in low, I will guide you through your options to keep the transaction on track.

Who Conducts the Appraisal? - Appraisals are performed by licensed, independent professionals with deep knowledge of local real estate markets. They cannot have any financial interest in the sale.

Who Orders the Appraisal? - This responsibility belongs to the buyer's lender. The lender may hire the appraiser directly or work through an appraisal management company. The buyer pays the appraisal fee as part of their loan costs.

Preparing for the Appraisal - Even though you do not hire the appraiser, it is still beneficial to present your home at its best. A clean, decluttered, well-maintained space can help support a stronger valuation.

Making Moving Day Easier

Moving day can feel overwhelming, but a solid plan can make the transition smoother. Use these simple strategies to stay organized and protect your peace of mind.

Declutter Before You Pack

Reducing what you own makes packing faster and cheaper. Sell unused items at a yard sale or resale shop, or donate them to local charities. You will lighten your load, earn a little extra money, and support organizations in your community.

Prioritize Self-Care

A move is physically demanding and emotionally draining. Make time to rest, decompress, and give your family breaks during the process.

Pack an Essentials Box

Set aside one clearly marked box with the items you will need right away in your new home such as toiletries, chargers, tape, and basic supplies. Keep it accessible, such as in your car, so you do not have to search through boxes on arrival.

Settle In Gradually

You do not need to unpack everything on day one. Place boxes in the correct rooms, make the beds, and handle the rest at a comfortable pace. Taking it step by step will help your family adjust and prevent burnout.



Get in Touch

As your local Homes for Heroes specialist, I'm committed to making your home selling journey as rewarding and stress-free as possible. When you're ready to sell your home, I'll be with you every step of the way.

Let's get your home sold —and don't forget, your Hero Rewards® await!



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