

MIDDLESEX COUNTY EDITION

Seller Preparation Guide

Everything to handle before, during, and after your Middlesex County listing goes live.

THE NEW JERSEY ITEMS SELLERS FORGET

Smoke / CO / fire extinguisher certificate — New Jersey requires a certificate from your municipal fire official before any sale can close. Schedule it early because inspection backlogs routinely delay closings.

Municipal certificate of occupancy — many Middlesex County towns require a CO or continued-occupancy inspection at resale. Requirements differ town by town.

Realty Transfer Fee — Fee is paid by the seller at closing and is graduated by price.

Graduated Percent Fee (formerly the “mansion tax”) — for contracts executed on or after July 10, 2025, this shifted from buyer to seller and became tiered — 1% starting above \$1,000,000 and rising in brackets above \$2,000,000, applied to the entire sale price. If your home is near seven figures, model this before you price.

Non-resident sellers — New Jersey requires estimated income tax at closing (the GIT/REP forms, often called the “exit tax”). It is a prepayment, not an extra tax — but it affects your net proceeds at the table.

Oil tank history — if a tank was ever removed or abandoned, find the paperwork now. Missing closure documentation stalls more Middlesex County closings than almost anything else.

NEW JERSEY NOTE Confirm your own numbers with your attorney and accountant before listing. Transfer-fee rules changed in 2025 and continue to be refined — do not price a home near \$1,000,000 without running the math.

PHASE 1 — BEFORE LISTING

Declutter room by room and aim to remove a third of what is out.

Deep clean, including baseboards, windows, and inside appliances.

Touch up paint and patch nail holes.

Neutralize bold paint colors in main rooms.

Remove personal photos, diplomas, and mail.

Organize closets — buyers open every one.

Improve curb appeal — *mulch, edging, and a clean front door go further than anything else per dollar.*

Repair the small stuff — *running toilets, loose knobs, sticking doors, burnt-out bulbs.*

Address any known moisture or basement water issues before an inspector finds them.

Locate paperwork — *permits, oil tank closure, roof and HVAC receipts, survey, warranties.*

Schedule professional photography — *after cleaning, before listing but never the same day as the deep clean.*

Discuss pricing strategy and net proceeds with your agent

Decide on showing hours and lockbox access.
Book the smoke / CO certificate inspection with your town.
Confirm whether your town requires a resale CO inspection.

PHASE 2 — PREPARING FOR PHOTOS & SHOWINGS

Clear every kitchen counter down to two items.
Remove refrigerator magnets and papers.
Store countertop bathroom items in a bin you can hide fast.
Replace mismatched bulbs so every room reads the same color temperature.
Open all blinds and curtains.
Mow, edge, and clear the driveway and walk.
Park cars off the driveway before photos are taken.
Hide pet bowls, beds, litter, and toys.

PHASE 3 — DURING SHOWINGS

Turn on every light, including closets and basement.
Open blinds for natural light.
Make all beds.
Clear counters and sinks.
Set a neutral temperature — 68–72°F.
Light, fresh scent only — *no heavy candles or plug-ins because buyers will assume you are covering something.*
Take pets with you if at all possible.
Secure medications, jewelry, mail, and valuables.
Always leave the house — *buyers will not be able to tour comfortably with you there, and that could cost you an offer*

PHASE 4 — OFFER & ATTORNEY REVIEW

Review offers with your agent (terms, not just the price).
Verify the buyer's pre-approval or proof of funds.
Sign the contract so attorney review can begin — *three business days for either attorney to modify or cancel.*
Have your attorney review deposits, dates, and contingencies.
Complete the seller's property condition disclosure honestly and completely.
Disclose any known oil tank, flooding, or structural history.
Confirm attorney review concluded in writing before relying on the deal.

PHASE 5 — UNDER CONTRACT

- Prepare for the buyer's home inspection and be sure to make everything accessible.
- Expect a radon test and oil tank sweep — *both are routine in Middlesex County.*
- Negotiate repair requests or credits with your agent and attorney.
- Complete agreed repairs and keep receipts.
- Prepare for the appraisal and provide a list of improvements and comparable sales in case it's requested.
- Request your mortgage payoff statement.
- Order the smoke / CO / fire extinguisher certificate if not already done.
- Schedule the municipal CO inspection if required.
- Resolve any open permits with your town — *unclosed permits surface at the CO inspection and stop closings cold.*
- Schedule movers.
- Schedule utility transfers for the day after closing.

PHASE 6 — CLOSING

- Review the settlement statement with your attorney.
- Confirm tax, water, and sewer adjustments are prorated correctly.
- Confirm the Realty Transfer Fee and any Graduated Percent Fee on your statement.
- Complete GIT/REP forms if you are a non-resident seller.
- Remove all personal property and debris. The home has to be handed over "broom clean", which means empty.
- Leave all keys, remotes, mailbox keys, manuals, and warranties.
- Take final meter readings and photos of the empty house.
- Cancel or transfer homeowners insurance effective the day after closing.
- Forward your mail.

MY LISTING NOTES

- Target list price _____
- Estimated net proceeds _____
- Mortgage payoff _____
- Attorney _____
- Smoke certificate inspection date _____
- Municipal CO inspection date _____
- Target closing date _____

ABOUT YOUR REALTOR®

Hi! I'm Leonardo Lara, and after spending 30 years in Brooklyn and Staten Island, I made Middlesex County my home. I know exactly what it's like to compare neighborhoods, commute times, schools, and all the little things you can't get from a non-local or an "I serve all of Jersey" realtor. My goal is simple: to help acclimate you to the neighborhood quickly and easily.

If you're thinking about buying, selling, relocating, or you just have a question about the area; I'd love to be a resource. You'll receive answers from someone who lives and works in these towns every day.

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