

Selling Your Home in Genesee, Lapeer, and Northern Oakland Counties

Author: Realtor Jeanna Gooch

Whether you're in a charming starter home in central Genesee County, a sprawling family property in Lapeer, or a luxury lakefront estate on one of Northern Oakland County's beautiful lakes, this guide is for you! The real estate landscape in this area of Michigan we call home is wonderfully varied, and while selling a \$100,000 home requires a slightly different strategy than selling a \$1,000,000 property, the core principles of a successful sale remain the same, with preparation, pricing, and partnership as the core elements. A Sellers Checklist is included at the end of this article.

Part 1: Choosing Your Realtor – Your Partner in the Process

Your choice of real estate agent is the single most important decision you will make. This isn't just about who charges the lowest commission, or who's friend needs a house to sell; it's about who will give you the best chance at the most money and provide a smooth, professional experience.

- Local Expertise is Non-Negotiable: A Realtor from Troy might not understand the nuances of the Davison school district or the premium lot values on Lake Fenton. You need an expert who knows the micro-markets within our counties. They should be able to speak knowledgeably about trends in Grand Blanc vs. Fenton, or the demand for horse properties in Metamora vs. Oxford.
- Experience and Full-Time Commitment: Selling your home is a full-time job.

 This means availability 24/7. Ensure your agent is a full-time professional with a proven track record of closed sales, not just listings. Ask about their list-to-sale-price ratio and average days on market. Jeanna Gooch of the Gooch Group of Realtors is a great example of what you are looking for. With more than 28 years

- of real estate experience, great sales pricing, and low days on the market, all combined with a lifetime of living in the area.
- Marketing Mastery: This means high-end promotion and advertising,
 professional photography and/or videography, drone footage, and targeted ads
 on social media and professional real estate platforms. It also means dominant
 MLS presence, and exposure on Zillow and Redfin. A strong social media
 presence is extremely important in today's online world with all homes and
 especially with high end homes. Remember, people must see your home online
 to be aware of it.

Tip: Ask your Realtor about their online presence and their marketing methods. Visit the www.listwithgooch.com website <u>Selling a Home</u> page for a good example of what great real estate marketing looks like. https://listwithgooch.com/selling-a-home

- Communication Network and Style: How often will your Realtor update you? What is your preferred method of communication? They should feel comfortable with your style of communication, and you should feel confident that they are always accessible. They should also be well respected in the industry and have a good relationship with other Realtors. Negotiation is an art, and your Realtor must know when to stand tough and when to use finesse. We have had a lot of clients tell us that their previous Realtor was "hard to get ahold of", or did not work well with the other Realtors, we think that is unacceptable.
- The Commission Conversation: Commission is always negotiable. Understand what services you are getting for the fee. The cheapest option often comes with a cheap marketing plan, poor availability, and lack of experience. Choosing the cheapest Realtor may cost you thousands in the long run. Remember, there is a lot of work that happens behind the scenes. Be prepared to pay a fair and reasonable commission for the best quality work.

Part 2: The Listing Appointment – The Game Plan

This is the first official meeting with potential agents. A good listing appointment is a collaborative strategy session, not just a sales pitch!

- Comparative Market Analysis (CMA): The agent should provide a detailed CMA, not just a printout of nearby sales. They must explain why certain comps were chosen and how your home compares. The value of a finished basement in Clarkston is different than in Attica. We provide this after Jeanna meets you for the first time and sees the home to gain insight into the accurate value.
- **Pricing Strategy:** An overpriced home will often sit on the market and become stigmatized. A well-priced home in desirable areas like Flushing, Grand Blanc, or Goodrich will often attract multiple offers. One of the keys to multiple offers and a clean, quick sale is the correct price from the start! Real estate is one place where the "Lets price high and see what we get" can backfire badly. Your agent will recommend a listing price based on the CMA, current market conditions, and your goals. We pride ourselves on accurate pricing.
- Marketing Presentation: The agent should show you a sample marketing plan
 tailored to your home's price point. For luxury listing, this should include a
 discussion of drone photography, a virtual walkthrough, and possibly a detailed
 digital and print strategy. The Gooch group has a strong marketing presence with
 many methods available depending on the best approach for a particular
 property.
 - **Tip:** Visit the listwithgooch.com website <u>Selling a Home</u> page for good examples of what you should be looking for. https://listwithgooch.com/selling-a-home
- **Net Sheet:** The Realtor should provide a clear net sheet estimating your closing costs, Realtor commissions, mortgage pay-off and expected proceeds from the sale. Obviously, no one can predict the future, but good planning can reduce the number of surprises. The net sheet is usually not provided at the initial listing appointment but is developed shortly after when the details of the financial picture are available.

Part 3: Preparing for Listing & Photography – Setting the Stage

This is where your hard work pays off, and the magic starts to happen. How you prepare your home directly impacts buyer interest and the final sale price. The goal is to help buyers visualize themselves living in the home.

- **Depersonalize and Declutter:** Remove family photos, religious items, political items, and collections. Clear countertops, organize at least one large closet, and organize the basement. For smaller homes, this makes spaces feel larger, and for luxury homes it highlights the quality and finishes. Your Realtor should be using a professional photographer and provide a checklist from the photographer to help you prepare. Here is a link to an example checklist from a photographer we often use. Download Photo Checklist
- **Deep Clean:** Every surface should sparkle. Windows, floors, baseboards, light fixtures, and grout should be as immaculate as possible. All floors should be clean and vacuumed. Consider a professional cleaning service if needed.
- **Minor Repairs:** Fix leaky faucets, squeaky doors, cracked switch plates, and touch up paint. These small items signal to buyers that the home has been well-maintained. Painting is a quick and relatively inexpensive way to help show the home's value. If rooms are dark, consider painting them a lighter color.
- **Curb Appeal:** First impressions are everything. Mow the lawn, edge the sidewalks, plant or pot seasonal flowers, and ensure the front door area looks good. Consider painting the front door area if needed. Trash cans and other items should be out of sight from the front of the house. In rural areas, this might mean ensuring the long driveway is neatly graveled or paved.
- **Professional Photography is Mandatory:** This is not the place to cut corners. A recent report from the <u>National Association of REALTORS</u>® stated 100% of buyers used the internet at some point during their search. Dark, blurry photos from a phone will kill your listing's momentum before you get stared.

 Professional photographers understand lighting, angles, and how to make a

room look its best. For luxury homes, **virtual tours, drone shots** (especially for lakefront properties), and **twilight exterior shots** are often recommended.

Part 4: Showings – Opening Your Doors to Buyers

Now you are on the market and it's showtime! And once you're on the market, you must be ready for showings with little notice.

- The 24/7 Mindset: The easier your home is to show, the more buyers will see it. In general, don't turn down showings. Your Realtor may tell you it is OK to turn down a showing, and in some cases, it may work out alright, but the buyer is booking the showing because they have interest in buying the home and this is when they can look at it. Your Realtor is telling you it is ok because they don't want to make you angry, but it's not in your best interest to start with disappointing an interested buyer. This is especially important with upper price range of homes. Remember the old saying... The show must go on!
- The "Show-Time" Routine: Before every showing:
 - Turn on all lights.
 - Open all blinds and curtains.
 - Put pets in crates or take them with you. Taking them with you is always best.
 - Eliminate odors; avoid cooking strong-smelling foods. Instead, bake cookies or use a subtle scent diffuser.
 - Make sure beds are made and dishes are put away.
- Vacate the Premises: It is incredibly awkward for buyers to view a home with the
 owner present. They won't feel comfortable opening closets or discussing their
 honest opinions. Please give them space.

Tip: Take a look at our <u>Real Estate Mini Series Episode 1: Top 5 Mistakes People Make During Home Showings</u> for more detail of things to watch out for during showings.

Part 5: Offers, Negotiations, and Buyer Financing

You've got an offer! Now it's time to understand what it really means.

• Types of Buyer Financing:

- Cash: The gold standard. No loan contingency, appraisals, or delays. Cash offers often lead to a faster closing. Common with investors in the Genesee County market and for some high-end luxury buyers.
- Conventional Loan: The most common type for qualified buyers. Requires a down payment (typically 5-20%) and a thorough appraisal. This is often an excellent offer when it is from a well-qualified conventional buyer.
- FHA Loan: Popular with first-time homebuyers. Allows for a lower down payment (3.5%) but has stricter appraisal and property condition requirements. The appraiser will note any health and safety issues (peeling paint, broken windows, etc.) that must be repaired before closing. These can also be considered great offers on certain homes.
- VA Loan: For veterans and active military. Offers 100% financing but also
 has strict property standards like FHA. VA loans are also often great offers.
- MSHDA Loan: Michigan-specific programs for first-time buyers with income limits. A great option for the sub-\$200k market and other select homes.
- **Evaluating the Offer:** The offer price is important, but so are the terms. Look at the proposed closing date, the amount of earnest money deposit, the contingencies (inspection, appraisal, financing), and the strength of the buyer's pre-approval letter. Your Realtor will help you navigate all offers, and multiple-offer scenarios which are common in popular price ranges and popular areas.

Part 6: The Inspection and Appraisal Contingencies

Once an offer is accepted, the property enters the due diligence phase.

- The Home Inspection: The buyer will often hire a professional inspector. No home, not even a new build, is perfect. The inspector will produce a report, and the buyer may request repairs or credits based on that report. You then have three options: 1) Agree to make some or all repairs, 2) Offer a closing cost credit instead of making repairs, or 3) Refuse the request (which could risk the buyer walking away). Your Realtor will advise you on a strategic response based on market norms and the request's reasonableness. This is where an experienced Realtor's years of practice come into play.
- The Appraisal: The lender will order an appraisal to ensure the home is worth the loan amount. If the appraisal comes in at or above the sale price, the process moves forward. If it comes in low, you have a situation that must be addressed. You can: 1) Negotiate with the buyer and lower the price to the appraised value, 2) Challenge the appraisal, or 3) The buyer can make up the difference in cash (if their financing allows). If none of these methods work, the deal can fall apart. This also is a critical time where Jeanna Gooch's 28 years of experience come into play. Jeanna can often effectively challenge a low appraisal with additional comparison properties and other methods.

Part 7: The Closing – The Finish Line

Also known as settlement, this is when the ownership of the home is legally transferred.

- The Final Walk-Through: Typically held 24 hours before closing, this is the buyer's chance to ensure the home is in an agreed-upon condition and that all requested repairs have been completed and all personal property has been removed. Your work on the home you are selling must be completed before the final walk-through.
- **What to Bring:** You will need a government-issued photo ID. Your Realtor will tell you if you need to bring any other items, documents, or keys.

• **The Process:** In Michigan, closings are typically handled by a title company. As the seller, you may not need to be physically present at the same time as the buyer, but in general it is best to have all parties present at the same time. You will sign a stack of documents, most importantly the deed transferring ownership. After all documents are recorded at the county register of deeds (usually Genesee, Lapeer, or Oakland), the funds are disbursed.

Part 8: After the Sale – A Smooth Transition

Your responsibility doesn't end at the closing table.

- **Leave the Home Clean:** It is customary and courteous to leave the home "broom clean" and free of all trash and unwanted items. Some sellers even hire a cleaning service for a final clean as a goodwill gesture.
- **Leave All Keys and Remotes:** Leave all garage door openers, mailbox keys, and any appliance manuals/warranties on the kitchen counter.
- **Forward Your Mail:** Set up mail forwarding with the USPS. The <u>Resources</u> page of our website has helpful links.
- Cancel Utilities: Schedule the cancellation of your water, gas, electricity, and trash services for the day after closing. Provide the new owner's contact information for a smooth transition where possible. The <u>Resources</u> page of our website has helpful links.
- Provide Your New Address: Let your Realtor know where to send your final closing statement and any correspondence.

About the Author

Jeanna Gooch is an experienced Realtor at The Brokerage Real Estate Enthusiasts in Davison, Michigan. Jeanna is the leader of the Gooch Group of Realtors and is a 28-year veteran of the Genesee County, Lapeer County, and Oakland County Real Estate markets. Jeanna is a member of the National Association of Realtors, Michigan Association of Realtors, and the North Oakland County Board of Realtors. Jeanna can be

contacted with questions, for assistance buying or selling a home, or for a market analysis of your property. You can text or call Jeanna at (810) 397-0500, email her at jeannagooch@gmail.com, and through her website at www.listwithgooch.com.

All information contained in this article is the opinion of the author and the editors and is not intended as legal or financial advice.

Scroll Down for the Sellers Checklist on the Following Pages



The Ultimate Home Seller's Checklist (A Gooch Group Exclusive)

Phase 1: Initial Preparation (8-12 Weeks Out)

- Research local Realtors in Genesee, Lapeer, or Oakland County.
- o Call Jeanna Gooch because you realized she is the best.
- Review and sign the listing agreement.
- Schedule a pre-listing home inspection (optional).
- o Start researching moving companies or truck rentals.
- o Begin decluttering room by room.
- o Order packing supplies (boxes, tape, markers).
- Start using up frozen and pantry food.

Phase 2: Repairs & Improvements (4-8 Weeks Out)

- Fix minor issues: leaky faucets, running toilets, squeaky doors.
- o Touch up paint on walls and trim.
- o Replace burned-out lightbulbs.
- Clean or replace dirty HVAC filters.
- o Pressure wash siding, decks, and patios.
- Service the garage door if necessary.
- Clean windows inside and out.
- Shampoo carpets or professionally clean rugs.
- o Repair cracked driveway or walkway pavers (if necessary).
- o Ensure all gutters and downspouts are clear and functional.
- Trim overgrown bushes and tree branches.
- Mow and edge lawn; define garden beds.

Phase 3: Deep Cleaning & Staging (2-4 Weeks Out)

- Conduct a whole-house deep clean.
- Clean inside all appliances (oven, fridge, microwave).
- Clean light fixtures and ceiling fans.

- Wash all window treatments and blinds.
- Organize closets, cabinets, and pantries.
- Remove excess furniture to make rooms feel larger.
- Set the dining table for a formal dinner (optional).
- Stage outdoor living spaces (patio furniture, porch swing).
- Place fresh, neutral decor (throw pillows, towels).
- Remove personal photos and memorabilia.
- Box up out-of-season clothes and items not needed.

Phase 4: Pre-Listing & Photography (1-2 Weeks Out)

- o Confirm photographer and schedule.
- o Plan your "photo day" routine (lights on, blinds open, etc.).
- Mow the lawn the day before photos.
- Park cars down the street on photo day.
- Ensure pet beds, litter boxes, and food bowls are hidden.
- Stage the front porch with potted plants or a new welcome mat.
- o Review and approve the marketing materials from your agent.

Phase 5: On the Market & Showings (Ongoing)

- Establish a "show-time" checklist for the family.
- o Ensure the lockbox or keyless entry lock provides easy access for the showings.
- Keep the home smelling fresh and neutral.
- Be prepared to leave the house with short notice.
- Monitor feedback from showings with your agent.

Phase 6: Under Contract (After Offer Acceptance)

- Coordinate scheduling for the home inspection.
- Review inspection report with your agent.
- Obtain quotes for any agreed-upon repairs.
- Complete repairs and provide receipts.

- o Begin packing non-essential items.
- Start change-of-address process with USPS.
- Contact utility companies to schedule disconnects for gas, electric, water, sewer, trash, internet/cable.
- o Gather appliance manuals and warranties for the buyer.
- o Schedule your move.

Phase 7: Pre-Closing & Moving (Week of Closing)

- Confirm closing time and location.
- Complete a final purge and donation run.
- Pack everything except essentials for the last few days.
- Arrange for professional cleaners after you move out.
- o Perform your own final walk-through to ensure nothing was missed.
- o Leave all keys, garage door openers, and mailbox keys in a designated spot.
- Take final meter readings for utilities.
- Bring your government-issued ID to the closing.

Selling your home is a journey. By choosing the right Realtor and following a disciplined plan, you can navigate it with confidence and achieve a successful outcome. Welcome to this next exciting chapter! I look forward to helping you with every step of the way. Visit our website now to get lots more information about selling or buying a home, reviews, and much more! Jeanna Gooch (810) 397-0500