

FOR SALE BY OWNER SELLER'S GUIDE

**Better
Homes**
and Gardens
REAL ESTATE

THE
GOOD LIFE
GROUP



For Sale By Owner

Road Map



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IS FSBO RIGHT FOR YOU?

Before listing, ask yourself:

- Do I have time to manage showings, calls, negotiations, and paperwork?
- Am I comfortable pricing my home based on market data?
- Can I handle buyer objections and contract negotiations?

FSBO works best for sellers who:

- Have flexibility and strong communication skills
- Are selling in a high-demand area
- Are comfortable with contracts and deadlines



PRICING YOUR HOME CORRECTLY

Pricing is the #1 factor in how fast and how much your home sells for.

How to Price:

- Review recent comparable sales (last 3–6 months)
- Adjust for square footage, condition, updates, and location
- Avoid pricing based on emotion or what you “need” to net

⚠ Overpricing often leads to longer days on market and price reductions.



PREPARING YOUR HOME FOR SALE

First impressions matter — most buyers decide within minutes.

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Must-Do Prep List:

- Deep clean (windows, floors, baseboards)
- Declutter and depersonalize
- Complete minor repairs
- Neutral paint colors
- Improve curb appeal (landscaping, front door, lighting)
- 📸 Homes that show better sell for more.



MARKETING YOUR HOME

Without MLS exposure, marketing becomes critical.

Where to Market:

- Zillow FSBO
- Facebook Marketplace & local groups
- Yard sign with clear contact info
- Email your personal network
-

Listing Tips:

- Use professional photography
- Write a benefit-driven description (not just features)
- Highlight updates, schools, walkability, and neighborhood perks



SHOWINGS & BUYER INQUIRIES

You are the point of contact.

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CONTINUED...

Best Practices:

- Respond quickly to calls and messages
- Pre-qualify buyers before showings
- Keep showing instructions simple
- Track feedback after each showing
- 🕒 Slow responses = lost buyers.



UNDERSTANDING OFFERS & NEGOTIATIONS

Key Terms to Review:

- Purchase price
- Earnest money
- Financing type
- Inspection contingencies
- Appraisal contingency
- Closing date

💡 **The highest offer is not always the best offer.**



INSPECTIONS, APPRAISAL & REPAIRS

Once under contract:

- Buyer schedules inspections
- Requests for repairs or credits may follow
- Appraisal determines lender value

Tips:

- Focus on safety and major items
- Get estimates before agreeing to credits
- Stay objective — inspections are normal

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LEGAL & CONTRACT RISKS

FSBO sellers are responsible for:

- Proper disclosures
- Contract deadlines
- Addendums and amendments
- Avoiding fair housing violations

⚠ Mistakes can lead to delays, lost buyers, or legal exposure.



CLOSING THE SALE

Before closing:

- Title company finalizes documents
- Utilities are scheduled for transfer
- Final walkthrough occurs

After closing:

- Funds are disbursed
- Deed is recorded
- Transaction is complete



WHEN TO CONSIDER PROFESSIONAL HELP

Many FSBO sellers choose limited or full-service assistance when:

- The home isn't selling
- Negotiations become complex
- Appraisal or inspection issues arise
- They want maximum exposure and net proceeds

✓ Statistically, agent-listed homes often sell for more — even after commission.

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FINAL THOUGHTS

Selling FSBO is possible, but preparation, pricing, and negotiation matter. Whether you sell independently or decide to bring in professional guidance, understanding the process puts you in control.

If you'd like a pricing review, marketing plan, or buyer screening help, professional support can be added at any stage.

This guide is for educational purposes only and does not constitute legal advice.

Real Estate terms

Appraisal

An evaluation of a property's value conducted by a licensed appraiser is typically for the benefit of the lender.

Broker

A person who has pursued education beyond the agent level, as required by state laws, and has passed a broker's license exam.

Buyer's Agent

The real estate agent representing the buyer.

Closing

The final step in executing a real estate transaction. The closing date is set during the negotiation phase, and is usually several weeks after the offer is formally accepted.

Closing Costs

These are fees paid at the closing of a real estate transaction. This point in time called the closing is when the title to the property is conveyed (transferred) to the buyer.

Real Estate Fees

The compensation given to real estate professionals for their services. It's usually a percentage of the property's selling price.

Comparative Market Analysis

A report that includes sales of homes in the area similar to yours. It is used to help determine a reasonable asking price.

Contingency

A condition that must be met in order for a real estate contract to become binding.

Counteroffer

An offer made in response to a previous offer, in which the terms of the original offer are changed.

Deed

A legal document that grants the bearer a right or privilege, providing proof of ownership of real estate property.



The Carpers

Hospitality & Homes

Real Estate

terms

Disclosure

A statement by a seller or broker about a property's known defects.

Earnest Deposit

A deposit made by a buyer towards the down payment in evidence of good faith when the purchase agreement is signed.

Equity

The amount of the home actually "owned". It's the current market value of a home minus the outstanding mortgage balance.

Escrow

Refers to a third-party service that's usually mandatory in a home-selling process. An escrow holds onto funds and distributes them accordingly to process a close on a home.

Fair Market Value

The price that a buyer would probably pay and a seller would accept, both being willing parties.

For Sale By Owner (FSBO)

A property that's being sold without a real estate agent. The owner handles all aspects of the sale.

Home Inspection

An examination of a real estate property's condition, usually performed by a professional home inspector.

Home Warranty

A policy that covers the cost of maintaining household systems or appliances.

Listing

A property listed for sale. The term "listing" also refers to the contract between the home seller and the real estate agent who will market the home.

Listing Agent

The real estate agent representing the seller.

Mortgage

A loan to finance the purchase of a home, where the property serves as the lender's security for the loan.



The Carpers

Hospitality & Homes

Real Estate terms

Multiple Listing Service

MLS A tool that real estate brokers use to establish contractual offers of compensation and compile property data to share with other brokers.

Offer

The price that a buyer suggests they are willing to pay for a property.

Open House

An event during which potential buyers can tour a house that's for sale.

Pre-approval letter

A letter from a lender indicating that a buyer qualifies for a mortgage of a specific amount.

Real Estate Agent

A professional licensed to negotiate and conduct real estate transactions.

Transaction Coordinator

A professional licensed realtor that assists with real estate transactions. Communicating with all parties (sellers, buyers, loan officers, title company, buyers agent and listing agent).

Short Sale

A sale of real estate in which the proceeds from selling the property fall short of the balance of debts secured by liens against the property.

Staging

The act of preparing and showcasing residential or commercial property for sale.

Title Insurance

An insurance policy that protects the holder from financial loss sustained from defects in a title.

Under Contract

A term used to describe a home that has an accepted offer but the sale has not yet been completed.



The Carpers

Hospitality & Homes

When considering a *Agent*

How many properties do you sell a year?

What's your average number of clients at a time?

Are you familiar with the area where I want to sell?

How often will we communicate, and what method?

Can you provide references from past clients?

How do you handle multiple offers?

What separates you from other real estate agents?

What is your marketing strategy for my home?

How do you price a home?

What's your strategy to get me the best price?

How long have you been working in real estate?

Preparing Your Home

for Sale

First Impression

First impressions are everything when selling your home. A well-presented property can be the difference between a quick sale at a good price, and your home sitting on the market for weeks or even months. Here's how you can prepare your home to attract potential buyers:

Deep Cleaning: A clean home is an inviting one. A deep clean not only enhances the appearance but also signals to buyers that the property has been well-maintained.

Decluttering: Clutter-free spaces make rooms appear larger and more appealing. Consider temporarily storing excess belongings off-site.

Staging: Staging involves arranging furniture and decor to showcase your home's best features. While professional staging can be worth the investment, even minor adjustments can make a significant impact.

Neutralizing: Consider depersonalizing your home to help potential buyers envision themselves living there. This might mean painting over brightly colored walls or removing family photos.



Repairs and Improvements: Address any necessary repairs to avoid potential buyers being deterred. Certain improvements, such as applying a fresh coat of paint, can also significantly enhance your home's appeal.

Curb Appeal: Don't underestimate the importance of the exterior. Landscaping, a fresh coat of paint, and clean gutters can all contribute to a positive first impression.

Pricing Strategy



Setting the right *Price*

One of the most critical aspects of selling your home is determining the right asking price. Pricing your home correctly from the start can make the difference between a swift, lucrative sale and a drawn-out process with multiple price reductions.



Understanding the Market

The real estate market is driven by supply and demand, which varies by location, season, and economic climate. As your agent, I will help you understand the current market conditions and how they should influence your pricing strategy.

Comparative Market Analysis (CMA)

A Comparative Market Analysis (CMA) examines the prices at which similar properties in the same area have recently sold. The CMA is the best indicator of what buyers are willing to pay for a home like yours.

Home's Unique Features

While the CMA provides a base, we'll also consider the unique aspects of your home. Upgrades, additional features like a pool or a large garden, and the overall condition can add value.

Market Trends

Broader market trends can impact your home's price. For instance, low mortgage rates can lead to increased buying power, potentially allowing for a higher asking price.

Remember, setting the right price is both an art and a science. It's about understanding the data behind recent sales while also factoring in the unique qualities of your home. As your real estate agent, my role is to guide you in setting a price that meets your objectives, backed by a deep understanding of the market.



Understanding Seller

When selling your home, it's crucial to fully understand the financial implications involved. Your net proceeds from the sale will be the selling price minus any outstanding mortgage balance, closing costs, and other expenses.

Agent Commissions: *Real estate agent commissions are typically the largest selling cost. The standard commission is usually about 5-7% of the sale price, which is split between the buyer's and seller's agent, as well as the brokerages that their license is with.*

Home Repairs or Improvements: *You might choose to invest in certain repairs or improvements to increase your home's appeal. These costs should be factored into your budget.*

Closing Costs: *As the seller, you're typically responsible for several closing costs, which can include a number of fees, such as transfer taxes, title insurance, escrow fees, and notary fees. Generally, you can expect these to total about 1-3% of the sale price.*

Finances



Staging Costs: *If you decide to professionally stage your home, this will be an additional cost to consider. Staging can often help a home sell faster and for more money, but it's essential to weigh the potential return on investment.*

Capital Gains Tax: *If your home has significantly appreciated in value, you might have to pay capital gains tax on the profit from the sale. However, there are exclusions and tax breaks available for selling primary residences, so it's advisable to consult with a tax professional.*

Listing your *home*

Listing your home effectively is a critical step in attracting the right buyers and getting the best price. Here are the key components of a successful listing:



High-quality photos and a virtual tour can make your home stand out online, where most buyers start their search. They showcase your home's best features and give potential buyers a sense of what it's like to live there.

The listing description should highlight the unique features and selling points of your home. It's not just about listing facts; it's about telling a story that makes potential buyers want to see your home in person.

The listing price should be competitive, based on the comparative market analysis (CMA), your home's unique features, and current market conditions.

Accurately list important details such as square footage, the number of bedrooms and bathrooms, lot size, location, upgrades, and unique features.

Once the listing is live, it's time to attract buyers. This might involve advertising on real estate websites, social media platforms, direct mail campaigns, open houses, or private showings.

Be prepared for inquiries and showings. Timely responses and flexibility in scheduling visits can make the difference in securing the right buyer.

Cleaning Decluttering Staging

These steps are essential for showcasing your home's strengths, creating a sense of spaciousness, and enabling potential buyers to envision themselves living in the space. They are crucial in distinguishing your home from the competition, potentially leading to faster sales and more competitive offers.



Decluttering your Home

A cluttered space can detract from your home's features and make rooms appear smaller. Start by removing excess items from countertops, closets, and rooms. Less is more—the aim is to create an open, inviting space where potential buyers can envision their own belongings. Consider renting a storage unit for larger items that you're not ready to part with but that don't serve a purpose during showings.



Staging



Staging: Staging is the art of arranging furniture and decor to highlight your home's best features and potential. Professional stagers understand buyer psychology and market trends, making them invaluable assets. If professional staging isn't feasible, there are still plenty of ways to maximize your home's appeal:

- Arrange furniture to create a sense of space and flow in each room.*
- Use lighting to create a warm, welcoming atmosphere.*
- Add some neutral decor to make your home feel inviting without being overly personal.*

Each of these steps plays a crucial role in presenting your home in the best possible light. A clean, clutter-free, and strategically staged home can dramatically enhance its appeal to potential buyers, leading to faster sales and better offers.

Property

Marketing

Successfully selling your home involves a strategic approach to promotion, reaching potential buyers across a variety of mediums.

Here's how we'll market your property:

Online Advertising:

We'll list your property on popular real estate websites and use targeted social media campaigns to capture the attention of potential buyers.

Postcards and Flyers

We'll design and distribute attractive postcards and flyers that highlight the unique features of your home. These can be mailed directly to potential buyers or distributed at strategic locations.



Open Houses and Private Showings

Allowing potential buyers to experience your home firsthand can be a powerful selling tool. We'll coordinate these visits to fit with your schedule.

Yard Signs

A professional and eye-catching "For Sale" yard sign can attract passersby and spark interest in your home.

Billboards

In certain markets, billboards can be an effective way to reach a broader audience and generate buzz around your property.

Social Media Promotion

We'll create engaging posts and eye-catching graphics to reach potential buyers. Instagram's visually driven platform is ideal for showcasing your home's aesthetics.



*Art
of
Negotiations*

Mastering *the Negotiations*

Negotiating the sale of your home might feel like a high-stakes poker game, but fear not! With the right strategy and a level head, you can navigate this stage like a pro.

Understand the Dance

Negotiation is a two-way street. When you respond to an offer with a counteroffer, the potential buyer can accept it, counter it, or walk away. The back-and-forth can continue until you either land on agreeable terms or decide to part ways. Remember, it's a process!

Know Your Non-Negotiables

Before negotiations begin, identify what matters most to you in the deal. Is it the sale price? A firm closing date? The removal of certain contingencies? Defining your priorities upfront will give you a roadmap to follow during negotiations.

Keep Calm and Carry On

Selling your home can tug at your heartstrings. It's only natural - you've made memories here! But when it comes to negotiation, try to keep emotions in check and approach the process as you would any business transaction.



Mastering *the Negotiations*

Negotiating the sale of your home may feel like a high-stakes poker game, but there's no need for concern. With the right strategy and maintained composure, you can navigate this stage proficiently.



Patience is a Virtue

Just as Rome wasn't built in a day, your negotiation likely won't conclude swiftly. Patience can be your greatest asset during this time. It helps prevent hasty decisions and enables you to wait for the best possible deal.

Use Your Secret Weapon

Having a seasoned agent during negotiations can prove invaluable. As an experienced market insider, your agent will champion your interests and provide counsel based on extensive industry expertise.

Play Nice

While it may seem obvious, it's crucial to maintain professionalism and respect toward potential buyers. Even if the process encounters setbacks, it's important to remember that everyone is aiming for the same outcome: a successful home sale.

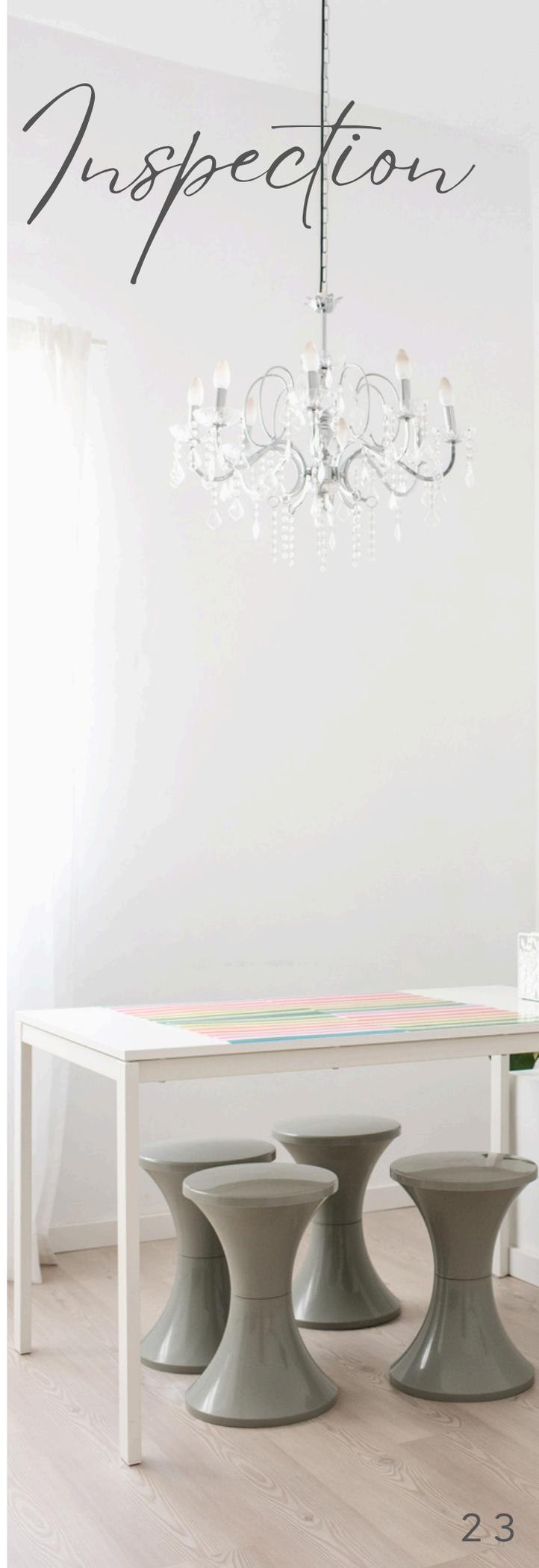
Undergoing *the* Inspection

After an offer on your home is accepted, it's time for one of the most critical stages in the home selling process—the home inspection. Don't worry; we've got you covered on what to expect.

Understand the Purpose: *Home inspections are designed to protect the buyer from any unforeseen issues with the property. The inspector will conduct a thorough examination of your home, looking for anything from structural problems to minor maintenance issues.*

Be Prepared: *Ensure your home is clean and accessible for the inspection. Clear away any clutter that might hinder the inspector's access to areas like the basement, attic, and electrical panels.*

Expect Some Findings: *No home is perfect, and inspectors are trained to find issues. It is entirely normal if the report comes back with a few (or several) items.*



Your Homes Value Revealed

Appraisal

It's a moment of anticipation in the home-selling process: the appraisal! This key step provides a concrete figure for your home's value. Here's a brief rundown of what to expect:



The Basics

An appraiser, hired by the buyer's lender, will evaluate your home based on a variety of factors, including size, condition, and recent comparable sales, to determine your home's current market value.

Preparation

Just as you'd stage for a showing, ensure your home is clean and presentable for the appraisal. Highlight any recent upgrades or renovations you've made—they can add to your home's value.

The Outcome

The appraisal report will come in one of three ways: at value, above value, or below value. If it's at or above the contract price, great! If it's below, don't panic. We can negotiate with the buyer or contest the appraisal.

Know Your Options

Remember, if the appraisal comes in lower than the sale price, it's not the end of the road. You can reduce your price, or the buyer can bring more money to the table. Sometimes, a second appraisal might be an option.



Preparing *for Closing*

Final Countdown!

You've made it! The journey of selling your home is nearing its end, and closing day is almost here. But before that day arrives, there are a few crucial steps to prepare for. Here's what you need to know:



Understand the HUD-1 Settlement Statement: This document outlines all the costs for both the buyer and seller related to the closing. Review it carefully. As your real estate agent, I'll help ensure everything is correct and as expected.

Funds for Closing: If you owe any funds at closing, be prepared to provide these in the form required by the escrow company, typically via a cashier's check or wire transfer.

Gather Necessary Documents: Bring all necessary paperwork to the closing, such as identification, copies of pertinent contract documents, and keys to the property.

Last Look:

Final Walkthrough

The final walkthrough is the last milestone before the finish line in your home-selling journey. Here's what to expect:

Purpose: The final walkthrough gives buyers the opportunity to verify that the home's condition remains unchanged since their last visit and to ensure that all agreed-upon repairs were completed.

Preparation: Ensure the home is clean and organized, except for any items included in the sale. Documentation of completed repairs should be provided for the buyer's reference.

Timing: Typically, the final walkthrough occurs 24-72 hours before closing. This timing allows any issues to be addressed before the transaction is finalized.

Problem-Solving: If the buyer identifies new issues, don't panic. Solutions can range from negotiating a price reduction to addressing the issues before closing.



Dealing with Unforeseen *Issues*

In the home-selling journey, surprises can and do occur, but don't fret. From sudden repairs to renegotiations, your real estate team (yours truly) is equipped to handle these bumps in the road.



We'll work together to address issues swiftly, keeping your sale on track. Remember, a hurdle is just another opportunity for problem-solving and growth.

The Grand Finale!

Closing *day*

Congratulations!

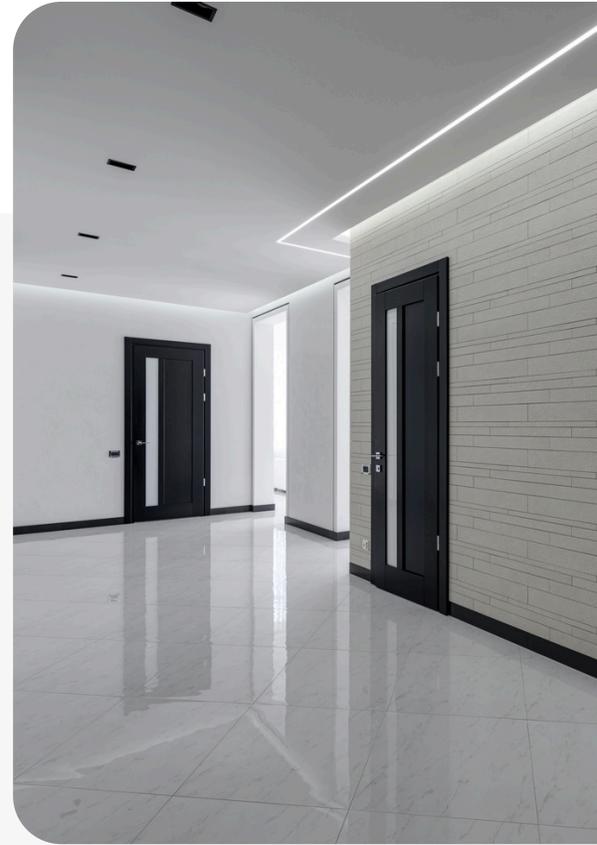
You've made it to the end of your home-selling journey: Closing Day. This is the day when ownership of your home officially transfers to the buyer. Here's a brief rundown:

The Closing Table: Closing usually takes place at the office of an escrow agent, closing agent, or title company.

As a seller, you will be asked to sign the documents in advance. Don't forget your photo ID and any other documents relevant to the sale.

Review the Documents: You'll be signing a lot of legal documents, mainly the deed of the home, which transfers ownership to the buyer, and the closing statement, which itemizes the financial transactions enacted in the process.

The Final Farewell: Once all the documents are signed and payments are exchanged, you've officially sold your home!





closing DOCUMENTS

The necessary documents for closing on a home may vary depending on your specific situation and location, but here's a general list of documents you can expect during the closing process.

PROPERTY DEED

- A legal document that proves ownership of the property. Make sure you have the original or a certified copy

PROPERTY SURVEY

- A document showing the legal boundaries of the property, including any improvements or encroachments

TITLE INSURANCE POLICY

- This document protects the buyer and lender against any claims or disputes over the property's title

MORTGAGE PAYOFF STATEMENT

- A document from your mortgage lender that shows the outstanding balance of your mortgage and any fees associated with paying it off

TRANSFER TAX DECLARATIONS

- Documents required by local or state authorities for tax purposes when transferring ownership of the property

HOMEOWNERS ASSOCIATION (HOA) DOCUMENTS

- If applicable, provide the buyer with copies of HOA bylaws, rules, financial statements, and any other relevant documents

PROPERTY TAX STATEMENT

- A document showing the current property taxes and any unpaid amounts or liens



closing DOCUMENTS

The necessary documents for closing on a home may vary depending on your specific situation and location, but here's a general list of documents you can expect during the closing process.

UTILITY BILLS

- Provide copies of recent utility bills to help the buyer understand the costs associated with maintaining the property

HOME WARRANTY

- If offering a home warranty, provide the buyer with the warranty documentation and contact information for the warranty company

SELLER'S DISCLOSURE STATEMENT

- A legally required document in which you disclose any known issues or defects with the property

PEST INSPECTION REPORT

- If required by the buyer or their lender, provide a copy of the pest inspection report

CERTIFICATE OF OCCUPANCY OR COMPLIANCE

- If required by local laws, provide the buyer with the certificate that confirms the property meets local building codes

RECEIPTS FOR REPAIRS OR IMPROVEMENTS

- Provide the buyer with receipts for any repairs or improvements made to the property, especially those requested during the inspection process

FINAL WALKTHROUGH

- A list of items the buyer should review during the final walkthrough to ensure the property's condition has not changed since the initial inspection



closing DOCUMENTS

The necessary documents for closing on a home may vary depending on your specific situation and location, but here's a general list of documents you can expect during the closing process.

CLOSING STATEMENT OR SETTLEMENT STATEMENT

- A detailed accounting of all the financial transactions between the buyer, seller, and lender, including credits, debits, and the final amount due at closing

BILL OF SALE

- A document that transfers ownership of any personal property included in the sale, such as appliances, window treatments, or outdoor furniture

KEYS, GARAGE DOOR OPENERS, AND SECURITY CODES

- Ensure you have all keys, garage door openers, and security codes ready to hand over to the buyer at closing

CONTACT INFORMATION

- Provide the buyer with a list of important contact information, such as utility companies, local schools, and emergency services

ADDITIONAL DOCUMENTS

-
-
-
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Testimonials



Matt has sold us a few properties and has been the most professional and kind realtor we've ever dealt with. He helped with our last property and has continued to help after the sale. He has become a friend of ours and we trust him 100%. Matt will give you all of the info you need and do any research you're looking for. He has a massive network and an incredible reputation. We look forward to working with Matt in the future for buying or selling!

-LINDY MARCHESE

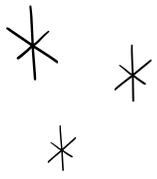
Matt & Carrie went above and beyond to help me get the house listed. I took ALL of their advice, they had no problem helping me prep the house. They were there every step of the way. They aren't just realtors they are friends. They genuinely care about their clients and do what it takes to get the job done. I can't thank you both enough from the bottom of my heart. I would highly recommend them they are super knowledgeable on what's going on in the market. Any questions I had they would get back to me immediately.

-ALBA LIZARRAGA



I had the pleasure of working with The Carpers to sell my old home and purchase my new home, and I highly recommend them to anyone looking to buy or sell a home. They were incredibly knowledgeable about the local market, and took the time to understand my needs and goals. They were always available to answer my questions and provide me with helpful advice. They were also great negotiators, and helped me get the best possible deal on my home. Matt is so helpful and involved that he was helping to do things I never even realized a realtor will help and do for people. I couldn't be happier with my experience working with them, and I would definitely use them again in the future.

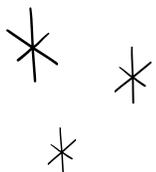
-JULIAN IVEY



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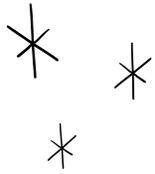




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