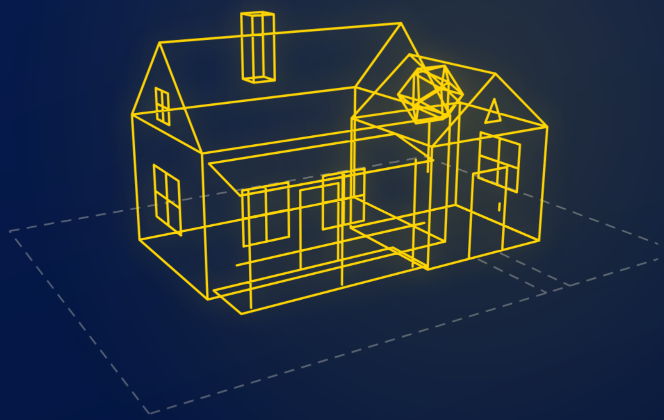
SELLER'S GUIDE — GENESEE COUNTY, MICHIGAN



THE SELLER'S GUIDE TO PRICING AND SELLING YOUR HOME.

What your home is worth, and how we get it.

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EST. 1971 ★ TWO GENERATIONS ★ ONE STANDARD

THE PROMISE THIS GUIDE MAKES.

Selling a home is one of the largest financial events of your life, and most of the advice written about it is designed to flatter you into a listing agreement. This guide is designed to do something different: show you how pricing and selling actually work in Genesee County, so that whoever you hire, you walk in knowing what good looks like.

A little about me, so you know whose advice you're reading. Real estate is my family's trade. My father, **Grant Hamady**, opened our firm in 1971, and the Hamady name has been on Genesee County closings for more than fifty years. Before I sold homes, I worked in financial services as an investment adviser, a mortgage banker, and a credit specialist. I read the money first, then the house.

Here is the promise, and it's the same one I make at every kitchen table: **I will tell you what your home is actually worth, not the number that wins me the listing.** Some agents buy listings with flattering prices and walk them down later. You'll see in these pages exactly what that strategy costs the seller, and why I won't use it.

Read it straight through or jump to what you need. When a question comes up that a guide can't answer, my direct line is on the back. When you call, I answer.

David Hamady
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WHAT YOUR HOME IS ACTUALLY WORTH.

Your home is worth what a qualified buyer will pay for it in today's market, in your neighborhood, against today's competition. That's the whole definition. Everything else — what you paid, what you've put into it, what the house down the street asked, what an algorithm guessed — is context at best and noise at worst.

THE ZESTIMATE

An algorithm's guess, built on public records and averages. It has never walked your street, seen your kitchen, or watched a buyer's face at a showing. In a county where one block moves differently than the next, averages miss. Sometimes high, sometimes low, always blind.

WHAT YOU'VE PUT IN

Improvements matter, but they return cents on the dollar, not dollar for dollar. A renovated kitchen helps the price; it doesn't get added to it. I'll tell you honestly which of your improvements buyers will pay for, and which ones they won't.

WHAT THE NEIGHBOR ASKED

Asking prices are opinions. Sold prices are facts. The house that's been sitting at a big number for ninety days isn't your comp; it's your cautionary tale.

WHAT THE DATA SAYS

Recent sold comparables, adjusted for differences, read against live neighborhood-level market conditions. This is the number an appraiser will land on later, which makes it the only number worth building your plan around.

YOUR MARKET IS YOUR NEIGHBORHOOD.

When people hear "Flint housing market," they picture the headlines, and plenty of sellers underprice because of them. The county tells a very different story than the city does, and your street tells a different story than either. A ZIP code, sometimes a single school district, moves differently than the regional average.

Pricing a home off a statewide story is how sellers leave money on the table, in both directions. Price off the regional headline in a strong pocket and you give away equity. Price off optimism in a soft one and you sit. The only cure is data at the neighborhood level.

That's why I subscribe to **Altos Research**, live market data most local agents don't carry. Before we set your price, I pull what's for sale, what's moving, and what buyers are actually paying, block by block, for your specific neighborhood, the week we list. Not last quarter's county average. Your street, now.

WHAT I PULL BEFORE WE SET YOUR PRICE

MEDIAN SALE PRICE

For your neighborhood, not the county. The anchor for everything.

DAYS TO CONTRACT

How fast homes like yours are actually going under contract right now.

SALE-TO-LIST RATIO

What buyers are really paying against asking. The negotiation climate, in one number.

ACTIVE INVENTORY

Your competition the week we list. Pricing against last month's competition is pricing blind.

HOW WE GET TO YOUR NUMBER.

Pricing isn't a guess dressed up in a presentation. It's a method — the same one an appraiser will use on your buyer's loan later — applied honestly and shown to you step by step.

1 · COMPS THAT COUNT

Recent sales that actually compare: same area, condition, and competition. Not just anything with the same square footage. Choosing the right comps is most of the battle, and it's where lazy pricing goes wrong first.

2 · ADJUSTMENTS

Dollar-level adjustments for what your home has and the comps had: the extra bath, the finished basement, the roof's age. Appraisal logic, applied before the appraiser ever shows up.

3 · THE NEIGHBORHOOD READ

Current inventory, buyer activity, and where your street sits in the cycle right now. A number that was right in March can be wrong in August. The live data keeps us honest.

4 · THE HONEST NUMBER

A recommended range and a strategy, with the reasoning shown. You make the call, and you'll see exactly how I got there. If another agent quotes you a higher number, ask them for this page of their math.

WHAT OVERPRICING ACTUALLY COSTS.

"We can always come down" sounds harmless. It's the most expensive sentence in real estate. Here's the mechanism, so you can see why I won't price your home on hope.

PEAK ATTENTION IS WEEK ONE

A new listing gets its largest audience the moment it goes live. Serious buyers and their agents see it within days, because their searches and alerts are already running. You get that surge exactly once, and the price decides what it does.

THE MARKET DOESN'T ARGUE, IT IGNORES

Price too high and nobody calls to negotiate. They just don't come. Showings thin out, and the listing starts aging in public, where every buyer and every agent can see the days-on-market counter climbing.

STALE READS AS FLAWED

After enough weeks, buyers stop asking "is it overpriced?" and start asking "what's wrong with it?" Offers that do come arrive lower and more demanding, because the leverage has changed hands.

PRICE CUTS CHASE, THEY DON'T CATCH

Each reduction follows the market down instead of meeting it. Homes that chase tend to net less than homes priced right on day one, and they take months longer doing it.

THE RIGHT PRICE ISN'T MODEST. IT'S LEVERAGE.

WHAT'S WORTH DOING BEFORE WE LIST.

Before your home goes anywhere near the market, I'll walk it with you, room by room, and split everything into two lists: what earns its money back, and what doesn't. Most sellers over-invest in the wrong things and skip the cheap ones that matter. Here's the short version.

CLEAN AND CLEAR

Decluttering and a deep clean are the cheapest return in real estate. Buyers buy space and light, not your furniture. Pack early; think of it as a head start on moving.

TARGETED REPAIRS

Fix what an inspector will flag anyway: the leaky faucet, the cracked outlet cover, the gutter pulling loose. Done now, on your timeline and at your price, instead of during a buyer's negotiation where every item costs triple.

LIGHT AND PAINT

Neutral paint and working lightbulbs in every fixture fix more first impressions than remodels do, at a fraction of the cost. Dark rooms read small and tired. Bright rooms read cared-for.

CURB DECIDES THE SHOWING

Mowed, edged, trimmed, swept. Buyers decide how critically they'll judge the inside while they're still parking. Twenty dollars of mulch outworks a thousand inside.

SKIP THE BIG REMODEL

The new kitchen rarely returns its cost at sale, and you won't be there to enjoy it. We price around what the house is, not what it could become, and let the buyer dream on their own dime.

HOW BUYERS WILL FIND YOUR HOME.

Marketing a home isn't a secret formula, no matter how many agents sell it as one. It's doing the visible things at a high standard, and the local things no portal can do. Here's exactly what happens when I list your home.

PROFESSIONAL PHOTOGRAPHY

Shot before listing, never after. Photos are the first showing, and most buyers decide whether to book the second one based entirely on them.

MLS AND EVERY MAJOR PORTAL

Zillow, Realtor.com, and the rest, syndicated from day one with complete, accurate information. Listings with thin data get filtered out of searches; yours won't be.

MY WEBSITE AND LOCAL AUDIENCE

Featured on my site and to the local audience that follows my neighborhood market updates. These are Genesee County buyers, not anonymous traffic.

THE BROKER NETWORK

Agents I've worked with across fifty years of firm history hear about your home directly. A good buyer's agent with a ready client is worth more than a thousand impressions.

SIGNAGE AND OPEN HOUSES

Deployed when the strategy calls for them, not as a ritual. Some homes earn their best offers from the sign; others from the network. We'll do what your sale needs.

THE WEEKLY ACTIVITY REVIEW

Every week: showings, feedback, portal traffic, and what the data says — hold or adjust. Marketing without measurement is just spending.

AN OFFER IS MORE THAN A PRICE.

When offers arrive, the headline number gets all the attention. It shouldn't. Financing strength, deposit, contingencies, timeline, and concessions all change what you actually walk away with, and the highest offer is not always the one that gets you there.

THE BUYER'S MONEY

I read pre-approvals like the mortgage banker I used to be: who wrote it, what was verified, how solid the financing really is. A solid offer that closes beats a high one that collapses in week three, after you've turned the others away.

THE TERMS

Inspection windows, appraisal gaps, possession dates, concession requests. Each one weighed for what it's really worth to you, not what it sounds like across the table.

YOUR NET, SIDE BY SIDE

Every serious offer gets a net sheet: what you'd actually take home under each one, line by line, before you respond to anything. Sellers who compare nets instead of prices make better decisions. It's that simple.

MULTIPLE OFFERS, HANDLED CALMLY

If we've priced right, competition is the plan working. I'll run the process cleanly: clear deadlines, honest communication with every agent, and a recommendation backed by numbers. You choose; you'll know exactly why.

FROM OFFER TO CLOSING TABLE.

An accepted offer isn't a sale yet. The next thirty to forty-five days are where prepared sellers glide and unprepared ones bleed money. Here's what's coming and how we handle it.

THE INSPECTION, FROM YOUR SIDE

The buyer's inspector will find things; every house has them. The skill is in the response. We separate the noise from the legitimate items and answer with repairs, credits, or a firm, justified no. Having fixed the obvious items before listing pays off right here.

THE APPRAISAL, DEFENDED

The buyer's lender sends an appraiser to confirm value. Because your price was built from the same comparable sales an appraiser uses, surprises are rare. If one comes anyway, I challenge it with data — the comps, the adjustments, the paper trail — not complaints.

THE PAPERWORK AND THE CLOCK

Title work, payoff figures, prorations, deadlines. I track all of it so nothing stalls quietly. Most surprises at closing are just deadlines nobody was watching in week two.

CLOSING DAY

You sign, the buyer funds, and the proceeds land where you told the title company to send them. You'll have seen the final numbers before you sit down, because we built the net sheet at the start and kept it current.

THE MONEY, IN THE OPEN.

Before you sign anything, we build your seller's net sheet together, line by line. It's the document most agents save for later, after you've committed. I'd rather you see it first, because a seller who knows their number negotiates better and sleeps better.

YOUR NET SHEET COVERS

SALE PRICE SCENARIOS

What you'd net at the recommended price, above it, and below it.

MY FEE, ITEMIZED

What I charge and what you get for it, in writing, defended on request.

BUYER-AGENT COMPENSATION

Whether and what to offer is your call. I'll show the trade-offs.

CLOSING COSTS & PRORATIONS

Title, transfer tax, and the prorated items, estimated up front.

MORTGAGE PAYOFF

Your actual payoff, not your balance. They differ, and it matters.

WHAT LANDS IN YOUR ACCOUNT

The number that actually matters, kept current through the deal.

On commissions: they are not set by law, and mine comes with the reasoning attached. If any number on that sheet isn't earning its place, ask me to defend it. I will, or it comes off.

One more thing worth saying plainly: **the cheapest fee is not the same as the highest net.** An agent who saves you one percent and costs you three in pricing and negotiation is expensive. Judge the whole number. I'll happily be judged on mine.

LET'S GET YOU THE HONEST NUMBER.

The next step is a free home evaluation: a real market analysis of your specific home, in your specific neighborhood, from a human who has priced this county for decades. Not a Zestimate, not a guess, and not a number designed to flatter you into a listing agreement. If the honest answer is that you should wait, you'll get that answer too.

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