SELLER GUIDE · ARIZONA

Strategic Home Selling

How to price, prepare, market, and negotiate your home sale with a broker who also brings over 25 years of mortgage experience to the table.

By Brian Patrick Ramsey, Designated Broker, Equity Star Realty

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01 Why strategy matters & why work with me

Selling a home is more than a sign in the yard. Your list price, how the home shows in its first weeks online, and how carefully each offer is vetted all shape what you walk away with and how smoothly you get to closing.

Why work with me

I'm Brian Patrick Ramsey, Designated Broker of Equity Star Realty. For over 25 years I've worked in both real estate and mortgage lending, so I look at your sale from both sides of the table: what makes buyers want your home, and what keeps their financing together all the way to closing.

Seasoned negotiator

I know the full transaction, from pricing and contracts to inspections, appraisal, and closing, and I negotiate with your bottom line in mind.

Dual expertise

As both a real estate broker and a mortgage professional, I understand financing, vet buyers carefully, and can work through complex deal structures.

Proven across market cycles

Over $1 billion in combined real estate and mortgage production across changing market cycles.

Modern digital reach

An active presence on social media, including LinkedIn, Instagram, TikTok, Facebook, YouTube, Pinterest, and Threads, alongside full MLS exposure and paid ads, so your home reaches buyers wherever they're looking.

My commitment is a seamless, profitable sale: helping you net the most money in the least amount of time with the fewest hassles, and keeping you informed every step of the way.

Start with your "why"

Market headlines matter, but most moves start with life: a new job or relocation, needing more space, downsizing after retirement, a change in relationship status, or health needs that call for a different kind of home. Your goals and timeline come first, and I build the plan around them.

> **Know your equity.** Equity is your home's value minus what you still owe on it. Many owners have more than they realize. A pricing consultation shows you where you stand before you decide anything.

02 Pricing strategy

Getting top dollar starts with realistic pricing. Your first price should be your best price.

New listings get the most views, saves, and showing requests in their first few weeks on the market. Buyers and their agents watch new listings closely, so that early window is your best chance to make a strong impression. Price the home so buyers compete for it, rather than starting high and chasing the market down with reductions.

Priced right

Local agents get excited and bring their buyers. Showings go up, and you're in a stronger position to negotiate, sometimes with more than one offer.

Priced too high

Fewer showings, lower offers or none, more time on the market, and your home ends up making the competition look like a better value.

Who really sets the selling price?

You choose the list price, but three others set the final price: the **buyer**, who decides what the home is worth next to everything else for sale; the **appraiser**, who must support that value; and the **lender**, who lends against the appraised value. My mortgage background helps here, because I know how appraisers and lenders look at value before a price is ever set.

How I set your price

- **A comparative market analysis (CMA)** built from recent closed sales, pending sales, and active competition near you, not just online estimates.
- **Location and condition**, compared honestly with the homes buyers are choosing between right now.
- **Market conditions.** Whether it's a buyer's market, a balanced market, or a seller's market changes how I price and negotiate. I'll explain what today's conditions mean for you.

> **A word of caution:** some agents will quote a high price just to win a listing. Choose your agent based on experience, marketing, and service, not the biggest number.

Price cut or buyer incentive?

Sometimes a seller-paid rate buy-down or closing-cost credit helps a buyer more than an equal price reduction, because it can lower their monthly payment. Other times a straight price adjustment is the better move. I'll weigh both for your situation. Read more: Seller-paid rate buy-downs vs. price cuts (https://ramseydualbroker.com/blogs/seller-paid-rate-buy-downs-vs-price-cuts).

03 Preparation & staging

Buyers form a first impression from listing photos long before they walk through the door. Preparation is about removing reasons to say no and helping buyers picture themselves living there.

Declutter & depersonalize

Organize counters, cabinets, and closets. Take down personal photos, and give every room a clear purpose.

Repairs that matter

Fix anything that's broken, touch up scuffs on the walls, and replace burned-out bulbs. Small items add up in a buyer's mind.

Curb appeal

Tidy the landscaping, freshen the entry, power wash outdoor surfaces, sweep patios and walkways, and wash the windows inside and out.

Clean, bright, comfortable

Clean vents and baseboards, floors, and surfaces. Open the blinds to let the light in, and keep the home comfortable for showings, especially in Arizona summers.

My storytelling approach

Buyers don't just buy square footage. They buy the life they picture in a home. Telling your home's story helps it stand out from similar listings, lets buyers imagine living there, and builds the emotional connection that moves them to act.

- **Lead with the features that matter most.** I highlight what makes your home special: a backyard made for gatherings, a pool, a quiet home office, a walkable location near parks, dining, or entertainment. I describe the home and the area, not who should live there.
- **Set the scene.** After decluttering and a deep clean, neutral decor and staging tell a clear story, whether that's a warm, relaxed gathering space or a sleek, sophisticated retreat.

Smart extras to consider

- **Pre-listing inspection** for older homes or ones with known questions, so there are fewer surprises during the buyer's inspection period.
- **Service records** for HVAC, roof, pool equipment, and water heater. Buyers and inspectors notice.
- **A home warranty for sellers.** Some plans offer coverage during the listing period on key systems, with the plan paid at closing. Terms vary, so I'll review the actual plan agreement with you.
- **Staging**, whether full or a few key rooms, where it makes the photos and showings stronger.

04 Marketing plan

Your home should look its best everywhere buyers search. My marketing plan is built around reaching buyers and their agents where they actually look today, and it's tailored to your home and your area.

On every listing

- **Social media promotion** across my channels (see Connect with Brian Patrick Ramsey), plus outreach to my network and to local agents who represent buyers.
- **Paid online ads** on consumer home search sites and search engine results.
- **MLS exposure**, which feeds the major home search sites buyers use every day, so agents and their buyers see your home as soon as it goes live.
- **Interior and exterior photos**, with the full set on the MLS, because buyers scroll through pictures before they read the description.
- **A compelling listing description** that highlights what makes your home and neighborhood stand out.
- **Property flyers** for agents who represent buyers, plus referral and relocation networks.

Depending on your home and area, your plan may also include

- **Visual storytelling** such as 3D tours, video, drone footage, or floor plans. Cinemagraphs, photos with one subtle moving detail like rippling pool water or a flickering fireplace, can make scrolling buyers stop.
- **Open houses and broker previews** when they make sense for your home and your schedule.
- **Staging support** for full rooms or a few key spaces.

I'll go over exactly which pieces fit your home at the listing appointment.

05 Showings & feedback

Showings are scheduled through a secure showing service, so you'll know who is coming and when. You set the guidelines for notice and times that work for your household.

- Leave during showings when you can. Buyers relax and linger when sellers aren't home.
- Secure valuables, medications, and personal documents.
- Plan for pets so they're safe and out of the way.
- I'll follow up with showing agents for feedback and share what I'm hearing, so the plan can be adjusted if needed.

06 Offers & negotiation: the mortgage edge

The highest offer isn't always the strongest offer. What matters is the offer most likely to close, on terms that work for you.

Why my mortgage background matters to sellers

With over 25 years in mortgage lending as well as real estate, I read offers the way an underwriter would. That helps me spot financing risk before you accept, not after you've packed.

How I vet every offer

- **Pre-approval quality.** A pre-qualification and a fully underwritten pre-approval aren't the same thing. I call the lender to understand what has actually been verified.
- **Loan type.** Conventional, FHA, VA, and other programs each come with their own appraisal and property-condition rules. I'll explain what each one means for your home.
- **Down payment and funds to close.** I check whether the buyer's cash position supports the offer, including any appraisal-gap promise.
- **Contingencies and timelines.** Inspection period, appraisal, loan approval, and the sale of the buyer's current home all affect your risk and your timeline.
- **Concession requests.** Closing-cost credits, rate buy-downs, repair requests, and any request for help with the buyer's agent compensation are weighed against your actual net proceeds.

Negotiating with your bottom line in mind

For each offer, I'll put together a clear comparison of your estimated net proceeds, so you can see beyond the headline price. When there are multiple offers, I'll help you decide whether to counter, ask for highest-and-best, or accept the cleanest terms.

Appraisal strategy

If an appraisal comes in low, there are options: supply comparable sales for a reconsideration of value, negotiate the price difference, or rely on the buyer's appraisal-gap commitment if one was written into the contract. Knowing how lenders handle appraisals helps us prepare before it becomes a problem.

07 Escrow to closing

Once you accept an offer, escrow opens with the title company and the work of keeping the deal together begins.

1. **Earnest money and escrow opening.** The buyer's deposit goes to escrow and title work begins.
2. **Seller disclosures.** In Arizona this includes the Seller's Property Disclosure Statement (SPDS). Be thorough and honest; when in doubt, disclose.
3. **Inspection period.** The buyer inspects the home and may submit a repair request through the BINSR form. I'll help you respond strategically.
4. **Appraisal and loan approval.** I stay in contact with the buyer's lender and track loan status updates, so financing problems surface early.
5. **Final walkthrough.** The buyer confirms the home's condition and that any agreed repairs are complete.
6. **Signing and closing.** You sign with the title company. Once the sale records, the home transfers and your proceeds are paid out.

> **Moving tip:** plan your move-out date around the closing and possession terms in your contract, and keep utilities on through the final walkthrough.

08 What you can expect working with me

★ ★ ★ ★ ★

This is my Seller's Representation Level of Service, the standard every seller I represent can expect from my first conversation with you through after closing. Here are the highlights by stage. The complete itemized list is in the appendix.

1. Discovery & pre-listing research

- Learn your goals and walk you through the selling process
- Research comparable listed, pending, and sold homes, plus market trends and days on market
- Check tax records, legal and public records, zoning, and deed restrictions
- Prepare your market analysis and discuss how location factors affect value

2. Listing appointment

- Review market conditions, the market analysis, and a pricing strategy
- Present a strategic marketing plan and the reach of the MLS
- Assess curb appeal, decor, and staging, and flag repairs
- Verify systems, title, owners, permits, warranties, and what conveys with the home
- Review typical closing costs and pro-rations on the settlement statement

3. After you list with me

- Build your property file and open a title inquiry
- Arrange the yard sign
- Help you complete the Seller's Property Disclosure Statement and HOA forms
- Coordinate showings with tenants where applicable

4. Listing & MLS

- Arrange professional interior and exterior photos
- Document amenities, inclusions, and upgrades
- Gather loan payoff and HOA details for the closing agent
- Set showing instructions and the electronic lockbox
- Enter, proofread, and publish your MLS listing; add a home warranty if you choose

5. Marketing & showings

- Online marketing and ads on consumer home search sites and search engines
- Property flyers to agents who represent buyers, plus referral and relocation networks
- Coordinate showings and share buyer-agent feedback with you
- Monitor the competition so your home stays competitive

6. Offer & contract

- **Confirm the buyer's pre-approval by contacting their lender, and obtain the pre-approval letter**
- **Review the buyer's qualifications with their agent**
- Compare the strengths and weaknesses of every offer with you
- Negotiate all offers and counteroffers on your behalf
- Deliver the contract, confirm earnest money, and counsel you on any backup offers

7. Loan process

- **Contact the buyer's lender weekly to keep processing on track through underwriting**
- **Relay the buyer's final loan approval to you**

8. Home inspection & BINSR

- Coordinate the buyer's inspections
- Review reports and the buyer's repair request (BINSR) with you and discuss options
- Prepare your response and help find trustworthy contractors
- Verify agreed repairs, with receipts from licensed contractors where applicable

9. Appraisal

- Coordinate the appraiser's access
- **Supply recent comparable sales when warranted**
- **Review the appraisal with you and suggest options if needed**

10. Closing preparation

- Coordinate with the buyer's agent, lender, and closing agent, and confirm title issues are resolved
- Schedule the buyer's final walk-through
- Review the settlement statement with you to verify accuracy
- **Confirm your net proceeds at closing**

11. After closing

- Refer a trusted agent if you're relocating
- Close out the MLS and listing files
- Follow up to make sure you've received your funds and answer any questions

Bold items are where my mortgage background gives you an edge.

In my clients' words

> *“He was always on time, responsive, and wanted what’s best for my situation.”*
>
> Channing Chasten, 5-star review

> *“Extremely quick to respond and highly communicative.”*
>
> Scott S, 5-star review

Read more reviews: ramseydualbroker.com/social-reviews (https://ramseydualbroker.com/social-reviews)

09 Seller checklist

Print this page and check items off as you go.

Before listing

- [ ] Review the pricing analysis (CMA) together
- [ ] Gather your mortgage payoff info, HOA details, and utility costs
- [ ] Collect warranties and service records (HVAC, roof, pool, water heater)
- [ ] Fix anything broken and touch up wall scuffs
- [ ] Check and replace light bulbs
- [ ] Declutter, depersonalize, and deep clean
- [ ] Refresh curb appeal: landscaping, entry, power wash, windows
- [ ] Consider a pre-listing inspection and a seller's home warranty
- [ ] Schedule professional photography

While on the market

- [ ] Keep the home photo-ready every day
- [ ] Set showing guidelines that work for your household
- [ ] Secure valuables, medications, and documents
- [ ] Plan for pets during showings
- [ ] Review showing feedback together

Under contract to closing

- [ ] Complete the SPDS and other disclosures
- [ ] Respond to the buyer's inspection repair request (BINSR)
- [ ] Complete any agreed repairs and keep receipts
- [ ] Schedule movers around the possession date
- [ ] Keep utilities on through the final walkthrough
- [ ] Leave keys, remotes, and manuals for the buyer
- [ ] Sign closing documents with the title company

10 Common seller questions

How do you decide what to list my home for?

I build a comparative market analysis from recent closed, pending, and active sales near you, then adjust for your home's condition and features and for how fast the market is moving. The goal is a price buyers respond to and an appraiser can support.

How does a mortgage background help me as a seller?

I can judge how strong a buyer's financing really is: the quality of the pre-approval, the loan type and its appraisal rules, the buyer's funds to close, and the risk in their contingencies. That helps you pick the offer most likely to close.

Should I lower my price or offer a rate buy-down?

It depends on your buyer pool and your goals. A seller-paid buy-down can lower a buyer's payment more than an equal price cut, but not always. I'll compare both against your actual net proceeds.

Do I need to make every repair before listing?

No. Focus on safety items, anything an inspector is likely to flag, and low-cost fixes that improve first impressions. I'll help you decide on larger items.

A Appendix: My complete Seller's Representation Level of Service

The full itemized list of services I provide to my home seller clients through the selling process. Some items apply only to certain properties, such as investment properties, well or septic systems, or vacant homes.

Discovery & pre-listing research

- Respond to prospective home seller(s) inquiries.
- Collect/Review seller(s) personal and home information; explain the home selling process.
- Research appropriate sampling of currently listed, pending, and sold comparable properties.
- Research trends, "average days on market" and sales activity for an appropriate period.
- Review property tax roll information.
- Research property's legal status and public record information as well as property's land use, zoning, coding and deed restrictions if applicable.
- Ascertain need for lead-based paint disclosure.
- Prepare market analysis.
- Prepare listing-presentation package.
- Discuss how location factors affect market value.
- Review listing-appointment checklist to verify that all steps and actions have been completed.

Listing appointment

- Review broker's and company's credentials and accomplishments with seller.
- Present "niche" in the marketplace.
- Give seller(s) an overview and projections of market conditions.
- Present market analysis results to seller(s).
- Offer pricing strategy.
- Discuss options with seller(s) to market effectively and discuss strategic master marketing plan.
- Explain marketing power and benefits of the MLS.
- Explain brokerage's role in screening for qualified buyers and to protect seller(s) from curiosity seekers.
- Review curb-appeal assessment and provide suggestions to improve saleability.
- Ask the seller(s) about any outstanding repairs or maintenance items that might need to be addressed.
- Research and verify city sewer/septic tank systems and confirm when system was last pumped or inspected.
- Confirm well water status, depth, and output from third-party well report when applicable/available.
- Natural gas: Research/verify the availability of natural gas.
- Verify security system, water softener, current term of service, and determine if it's owned or leased.
- Discuss affixed and personal property items that may not convey with the home sale.
- Verify if seller(s) has transferable termite warranty and obtain a copy that may be available to buyer(s).
- Discuss home-warranty programs and options.
- Verify all rents and all deposits if applicable. (Investment properties)
- Assess interior decor and suggest changes, staging or decluttering.
- Review accuracy of current title information with sellers.
- Verify names of owner(s) as they appear in county's public property records.
- Verify with seller(s) if there are any outstanding or expired construction permits or if changes have been made to the property since the seller(s) purchased it.
- Obtain a copy of the current Title Insurance Policy if readily available.
- Complete listing contract and addenda.
- Obtain seller(s)' signature(s) on the listing agreement and return a signed copy of the listing contract to the seller(s).
- Review with seller(s) the standard closing costs and pro-rations typical to the settlement statement.
- Obtain seller(s)' permission to use a lock box, yard for sale sign installation and location.
- Note all unrecorded property lines, agreements, and easements that are known to the seller.

After you list

- Compile and assemble formal file on property.
- Open a title inquiry with the title company if not available at listing appointment.
- Inform tenants of listing and discuss how showings will be handled. (Investment properties only)
- Arrange for installation of yard sign.
- Have the seller(s) complete the seller(s)' property disclosure and HOA forms if applicable.

Listing

- Order plat map for retention in property's listing file when appropriate.
- Prepare showing instructions for buyer(s)' broker and agree on showing-time window with seller(s).
- Install electronic lock box and program the lock box with agreed-upon showing-time windows.
- Obtain current mortgage loan(s) information: companies and loan account numbers to provide to the closing agent.
- Identify homeowner association manager, association fees and pending or unpaid assessments with HOA.
- Prepare detailed list of property amenities as well as property's "inclusions and conveyances with sale."
- Compile list of completed home updates, upgrades, repairs, and maintenance items.
- Explain benefits of obtaining a homeowner warranty to seller(s).
- Assist sellers with completion and submission of homeowner-warranty application when applicable.
- Place homeowner warranty in property file for conveyance at time of sale and make available to review for any buyer(s) agent when showing the property.
- Obtain extra key for lockbox.

- Place a copy of the seller(s)' completed disclosure form in the property file.
- Arrange for interior and exterior photos to be taken for MLS listing.
- Enter listing into office records and/or create listing file.

MLS

- Prepare "MLS profile sheet," and then enter property data into MLS listing database.
- Proofread MLS database listing for accuracy.
- Take additional photos of the property as needed to upload into MLS and for use in flyers.
- Add property to company's active listings list on website.

Marketing & showings

- Create online marketing literature and delivery schedules.
- Submit ads to show on consumer accessed websites and search engine results.
- Prepare and distribute property profile flyers to known real estate agents that specialize in buyer broker representation.
- Inform Network Referral Program of listing.
- Coordinate showings with owners, tenants, and other REALTORS®.
- Provide showing comments and feedback to seller(s) and recommend changes according to potential buyer comments.
- Review comparable MLS listings and new trends regularly to verify property remains competitive in price, terms, conditions, and availability.
- Provide marketing data to buyers coming through international relocation networks and referral network.
- Request feedback from buyers' brokers after showings and discuss feedback with seller(s) as frequently as possible.

Offer & contract

- Receive and review all offers to purchase contracts submitted by buyers or buyers' brokers.
- Evaluate offer(s) and share information on each offer, for the seller(s) to make comparisons.
- Review offers with seller(s) and review merits and weaknesses of each component of each offer.
- Contact buyers' broker to review buyer(s)' qualifications and discuss offer.
- Provide seller(s)' disclosure to buyer(s)' broker or buyer upon request.
- Confirm buyer(s) is pre-approved by contacting lender.
- Obtain a copy of the buyer(s)' pre-approval letter from lender.
- Negotiate all offers and counteroffers on seller(s)' behalf.
- Prepare and convey any counteroffers, acceptance, or amendments to buyer(s)' broker.
- When the offer to purchase is accepted and signed by seller(s) deliver contract to selling/buyer(s)' broker or if none, to buyer(s).
- Verify contract is signed by all parties and provide copies and all addenda to the title company.
- Obtain verification that escrow deposit was delivered to escrow agency.
- Deliver copies of signed contract to seller(s).
- Disseminate "under-contract showing restrictions" as seller(s) requests.
- Provide copies of contract and addenda to the lender and escrow agent of record.
- If applicable, counsel seller(s) on additional offers submitted between effective date of contract and closing.
- Change status in MLS to UCB (Under Contract-Backups) or CCBS (Contract Contingent on Buyer Sale)

Loan process

- Contact buyer(s)' lender weekly to verify processing is on track and follow loan processing through to the underwriter.
- Relay final approval of buyer(s)' loan application to seller(s).

Home inspection & BINSR

- Coordinate buyer(s) professional home, termite, and other specialty inspections with seller(s).
- If property is vacant, confirm all utilities are turned on.
- Review the BINSR (Buyer's Inspection Notice and Seller's Response) received from the buyer(s) agent.
- Review home inspector's and all other reports with seller(s) and discuss issues and options, if needed.
- Prepare BINSR seller response to be signed by the seller(s) and delivered to the buyer(s) agent when applicable.
- Recommend or assist seller(s) with identifying trustworthy contractors to perform any required repairs.
- Verify seller(s)' compliance with agreed to BINSR requirements.
- Obtain copies of repair bills showing seller(s) has made required repairs from licensed contractors when applicable.
- Coordinate entry into the property and buyer's review of completed repairs, if needed. (Typically, at walk-through)

Appraisal

- Coordinate arrangements for the appraiser to enter property with the seller(s).
- Supply recent sale comparisons when warranted.
- Discuss the completed report with seller(s) and suggest options, if necessary.

Closing preparation

- Coordinate closing process with buyer(s)' broker and lender.
- Confirm location, date, and time where closing will be held and notify all parties and confirm with closing agent that all title problems have been resolved.
- Confirm that the seller has the proper Power of Attorney or trust documents when applicable.
- Work with buyer(s)' broker in scheduling and conducting buyer(s)' final walk-through prior to closing.
- Confirm with the closing agent that all tax, HOA, utility, and other applicable pro-rations have been resolved.
- Request final closing figures from closing agent.
- Review closing figures on settlement statement with seller(s) to verify accuracy of preparation.
- Confirm the buyer(s)' broker has received and reviewed closing figures.
- Confirm buyer(s) and Buyer(s)' broker has received title insurance commitment.
- Confirm transfer of existing homeowners' warranty or newly issued with closing agent when applicable.
- Review closing documents with seller(s) and coordinate to set a closing date/time for seller(s) to sign.
- Confirm seller(s)' net proceeds at closing.

After closing

- Provide REALTOR® referral information for seller(s)' relocation destination, if applicable.
- Change MLS status to "sold." Enter sale date, price, selling broker, and listing broker's ID numbers, etc.
- Close out listing in company files.
- Follow up with the seller(s) to make sure they have received their funds and answer any questions.

Ready to plan your sale?

Get a no-pressure pricing consultation and a strategy built around your goals and timeline.

Call or text Brian Patrick Ramsey

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