*Protect the Seller · Truth in Real Estate®*



# *The Protect the Seller Workbook*

Everything in the book, with somewhere to put it. The companion to *Sell Your Home Without Blowing Up Your Life*.

***Kati Spaniak***

*Truth in Real Estate®*

*Read this first*

# What this is



This is the workbook that goes with my book, *Sell Your Home Without Blowing Up Your Life*. It is where you put everything you decide about selling your home: your numbers, your timeline, the agents you talk to, the questions you keep meaning to ask, and the things you do not want to forget by next week.

It is not a summary of the book. I did not put the lessons in here. I put the blanks in here.

## You can use this without the book

Every page tells you what it is for in one line, and then it is yours to fill in. You will get real use out of it either way.

## You will get a lot more out of it with the book

Every page points to the chapter it came from, and the chapter is where I explain why the question matters and what the answer means. If you want the book, you can get it anywhere you buy books: Amazon, Barnes & Noble, Books-A-Million, or your local bookstore. Just search for *Sell Your Home Without Blowing Up Your Life*.

## And if you already have the book, start on page 4

Those are the questions your agent is going to need answered, so you want them done before you talk to anybody. Keep the rest of this beside you as you read.

Warmly, Kati

*How to use it*

# Five things before you start

## 1. Print it

I mean it. This one is meant to be written on with a pen, not typed into. The point is that it ends up messy.

## 2. Do not do it all today

Fill in a page when you get to that chapter, or when that decision is actually in front of you. A workbook you fill out in one sitting is a workbook you made up.

## 3. Take it to every meeting

When an agent is sitting at your kitchen table, you want your questions in your hand, not in your head.

## 4. Write the date next to everything

Six weeks from now you will not remember whether you decided something before or after you talked to the lender, and that will matter.

## 5. Three pages do the heaviest lifting

The questions your agent will want you to know (page 4), the Agent Interview Scorecard (pages 16 and 17), and the Before Photos checklist (page 23). If you only use three pages in here, use those.

*A note on what this is not. Nothing in this workbook is legal, tax, or financial advice, and nothing here can tell you what your home is worth. For that number you want a written market analysis from a local agent who has walked through your home.*

*Start here*

# *The questions your agent will want you to know*

These are the things a good agent needs from you, and most sellers have never been asked any of them. Work through this before your first meeting. The sellers who show up with these answers get better advice from the very first conversation, because their agent is working with the real picture instead of guessing at it.

**Why we are moving. The real reason.**

*Not the polite version. "We are downsizing" and "my husband's health is declining and I need to be near my daughter by spring" lead to two completely different plans.*

**Where we are going, in as much detail as we actually have:**

**The date we need to be out:**

Is that a real deadline or a wish? **Real** (because _____ ) / **Wish**

**Who has to agree before we sign anything:**

**What is attached to this home**

**Mortgage balance:** _____ **Second mortgage or HELOC:** _____

**Anything else attached to the property:**

*Solar lease, tax lien, contractor's lien, unpaid HOA, reverse mortgage, a relative on the deed.*

**Are we buying something at the same time?**

**Yes** / **No** / **Don't know** · Have we talked to a lender? **Yes / No**

Could we buy before this one sells? **Yes / No / Don't know**

**What we can spend getting this home ready:**

**And could we spend more than that if our agent showed us it would come back?**

*Start here, continued*

# The questions your agent will want you to know

**What is wrong with it.**

*Everything we would rather not bring up. It comes out at inspection anyway, and an agent who knows now can plan around it instead of reacting to it. Roof, furnace and AC age, windows, foundation, water in the basement, the smell, the deck, anything we fixed ourselves.*

**Work we have done without a permit:**

**Have we listed this home before?  Yes / No**

*If yes: when, with whom, and what happened.*

**Things a buyer will assume are staying, that are not staying:**

*The chandelier, the washer and dryer, the playset, the shed, the mounted TVs, the appliances.*

**What makes showings hard here:**

*Dogs, a cat that bolts, work from home, night shift, a parent living with us, a tenant, the stairs.*

**The one thing we need you to understand about us:**

*Date:* _____

> ## *Hand this over, or just talk through it.*
>
> An agent who reads this and changes their advice because of it is the kind you want. An agent who skims it and gives you the same pitch they would give anybody has told you something too.

Chapter 1

# What you are actually protecting

Chapter 1: You Don't Have to Do This Alone

Most sellers think about two numbers: what they get for the home and what they pay the agent. Almost everything that actually goes wrong happens somewhere else.

**What this move is really about for me, beyond the money:**

**What I am most afraid of in this process:**

**What I am not willing to trade for a higher price:**

*My health · my marriage · my relationship with my kids · my work · my sleep · something else.*

**Who in my life is this hardest on, and what would make it easier for them:**

*Chapter 2*

# *What guessing costs*

*Chapter 2: The Cost of No Strategy*

The expensive mistakes in selling a home are almost never dramatic. They are small decisions made in the wrong order, by people who were tired.

**Have we tried to sell before? Yes / No**

*If yes: what happened, and what do we think the real reason was?*

**Money we have already spent getting ready:**

| *What we did* | *What it cost* | *Did anyone tell us it would help, or did we decide on our own?* |
|---|---|---|
| | $ | |
| | $ | |
| | $ | |
| | $ | |

**Total already spent:** _____

**What we are planning to spend next, before anyone has told us whether it helps:**

*Who, specifically, told you that was worth doing?*

*Chapter 3*

# *Where you are right now, and what to do about it*

*Chapter 3: The Seller's Roadmap: Plan, Partner, Playbook*

There are three stages and they go in order. Most of the trouble I see comes from people doing them out of order: hiring before they have decided, or spending before anyone has told them what is worth doing. **Circle the one you are in today. Then do what it says.**

## *PLAN · deciding if, and deciding when*

Nothing is committed. Nobody has been hired.

- **Your next move:** answer page 12 before you let anybody talk to you about listing. If the answer is that you are not selling yet, that is a real answer and it just saved you a lot of money.

## *PARTNER · deciding who*

Talking to agents, or about to.

- **Your next move:** get two or three agent appointments on the calendar. Two or three, not ten. Fill in page 4 before the first one and take pages 16 and 17 into every single meeting.

## *Do not pick your agent off a yard sign.*

Left to yourself, you will choose from whoever markets themselves best, and the best marketer is almost never the best agent. That one decision can cost you tens of thousands of dollars.

I have personally vetted thousands of agents and there is a very good chance I already know somebody great in your town. Tell me where your home is and I will hand you a small handful of local ones, already checked. **It is free.** I am paid only if the agent you choose closes on your home, and my fee comes out of that agent's commission, not out of your pocket. You do not pay a cent more than you would have paid anyway.

## *ProtectTheSeller.com/Agent*

*Do it before you take a single appointment. It takes two minutes.*

*Scan me*

## *PLAYBOOK · doing the work*

Agent hired, getting ready to go on the market.

- **Your next move:** sit down with your agent and fill in page 25 together, in writing, before the home goes live. That is the one that protects the most money.

## *No matter which one you circled*

Pages 26 and 27 start today. Every question you think of goes on page 26 the moment you think of it, and every decision goes on page 27 the day you make it.

*Part One*

# *Plan*

Deciding if, and deciding when.

What is most important, your peace or your price? Should you sell at all? And if you are, when do you need to start?

*Chapter 4*

# *The Misery Meter quiz*

*Chapter 4: Sell with Strategy, Price vs. Peace*

You cannot have the highest possible price and the easiest possible process at the same time. This is where you decide, on purpose and in advance, where you want to land between the two.

**Rate each statement from 1 to 10.** 1 = strongly disagree · 5 = neutral · 10 = strongly agree

**If you are selling with a spouse, partner, or anybody else who gets a say, print a copy each and take it separately.** Then compare. That is the whole point, and it is the part people skip.

| | | |
|---|---|---|
| *1* | Getting the absolute highest possible price is more important to me than selling quickly. | ☐ |
| *2* | I believe my home is most likely worth more than what the current market data or a real estate agent might suggest. | ☐ |
| *3* | I would struggle to accept an offer below my ideal number. | ☐ |
| *4* | I am not comfortable pricing slightly under market value to create competition. | ☐ |
| *5* | I am willing to spend meaningful money on updates or improvements if it could increase my sale price and get a return on my investment. | ☐ |
| *6* | I would invest in staging, repairs, or cosmetic improvements to attract stronger offers. | ☐ |
| *7* | I am willing to tolerate frequent showings and schedule disruptions to pursue a higher price. | ☐ |
| *8* | I am prepared for the home to stay on the market for longer than ninety days if that is what it takes to get my number. | ☐ |
| *9* | I am willing to sacrifice peace and convenience if it means getting more money for my home. | ☐ |
| *10* | I would regret accepting less money more than I would regret a stressful selling process. | ☐ |

*Add it up. Total score* ☐ */ 100*

*Answer honestly. There are no right answers and nobody is grading this. You are not trying to impress anyone and you are not signing anything. You are getting a clear picture of what you are actually willing to do and endure, instead of what you tell yourself you are willing to do.*

*Date taken:* _____

*Chapter 4*

# *Your score, and what you do about it*

*Chapter 4: Sell with Strategy, Price vs. Peace*

**Circle where you landed.** None of these is right or wrong. The trouble starts when you think you are in one and act like you are in another.

| *Score* | *Level* | *What it feels like day to day* |
|---|---|---|
| **10 to 30** | **The Smooth Exit** | Calm and predictable. You are inconvenienced, but your life does not revolve around the sale. |
| **31 to 50** | **The Comfortable Compromise** | Busy but manageable. You notice the disruption, it does not take over. |
| **51 to 75** | **The Pressure Cooker** | Intense. More showings, more feedback to absorb, sharper highs and lows. The home starts running your calendar. |
| **76 to 100** | **The Breakdown Zone** | Consuming. The sale shapes your schedule and your mood, and you may still end up below the number you were chasing. |

**Your level:**

**Now do not rush past it. Answer these three.**

**1. Does this feel accurate to how I handle big decisions?**

**2. Is this how I want this sale to feel, or have I been telling myself a different story?**

**3. If I scored high, am I prepared for what that will demand from my family and me?**

> ### *If you took this separately and landed in different zones*
>
> That is not a failure. It is a signal to talk now, before the home goes on the market and the pressure hits. You are not trying to force the same number. You are agreeing on what kind of selling experience you are both willing to sign up for.

**What we agreed:**

*Chapter 5*

# *Should you sell at all?*

*Chapter 5: Should You Sell at All?*

Selling is not the only option, and it is not the brave option. Sometimes it is the right one and sometimes it is the expensive one.

## *Signs it is time. Check every one that is true.*

- ☐ The home is more than we can manage now: the stairs, the yard, the repairs
- ☐ The costs of staying are eating money we need for something else
- ☐ I can picture my everyday life being genuinely better somewhere else
- ☐ I can describe where we are going in more detail than "somewhere smaller"
- ☐ I have run the actual numbers with a lender or an advisor
- ☐ The people who have to agree are agreed

## *Signs to slow down. Check every one that is true.*

- ☐ Something big happened this past year and we are still in the middle of it: losing someone, a serious diagnosis, a divorce, a job ending
- ☐ We are selling to solve a problem we have not actually named
- ☐ We cannot say where we are going
- ☐ One of us is not on board
- ☐ We are doing it because somebody told us the market is hot

## *The four paths. Which one is actually ours right now?*

- **1. Sell and buy.** We know where we are going and the numbers work.
- **2. Stay and adapt.** Change the home instead of leaving it. One floor, better light, safer bathroom.
- **3. Sell and rent on purpose.** Get the equity out, take a year, figure out the next place without a same-day closing hanging over us.
- **4. Build a longer runway.** Not sixty days. Twelve to twenty-four months, done at a human pace.

**We are choosing path number** _____ **, because:**

**We will revisit this on:** _____

## *And decide this now, before you are emotional about it*

**The lowest number we would say yes to:** _____

*If the market comes back below it, circle what we will do. Now, not in the moment.*

**Sell anyway · Wait** _____ **months · Stay and adapt the home · Rent it out · We do not know yet**

*Chapter 6*

# *Your timeline, working backward*

*Chapter 6: New Rules, New Timeline*

Start from the day you want to be moved and count backward. Almost everyone starts from today and counts forward, and that is why they run out of time.

**The day we want to be moved in somewhere else:** _____

**Now work backward.**

| *Working backward from that day* | *Target date* | *Done* |
|---|---|---|
| Moving day | | |
| Closing | | |
| Under contract<br>*Most closings happen 30 to 60 days after the home goes on the market.* | | |
| Live on the market<br>*In many markets a well-priced home sees an offer in about 30 to 45 days. Price is the word doing the work in that sentence.* | | |
| Photos taken<br>*A few days before you go live, and only once the home is ready.* | | |
| Home prepped: clean, decluttered, repairs done<br>*Give yourself 3 to 6 weeks. Longer if anything needs a contractor.* | | |
| Agent hired<br>*Hire about 4 to 6 weeks before you want to be live, so they can steer the prep instead of inheriting it.* | | |
| Agent interviews done<br>*Start 3 to 6 months before you want to list, and up to a year out if you want more guidance along the way.* **Or let me find you the agents, free: ProtectTheSeller.com/Agent** | | |
| Decided we are actually doing this | | |
| **Today** | | |

**Look at the gap between today and "agent interviews done." Is it bigger or smaller than you expected?**

**What has to move?**

> ### *The thing nobody tells you*
>
> The work that protects your price happens before an agent is hired, not after. If your timeline has no room in front of the "agent hired" line, that is the finding, and it is worth fixing before anything else on this page.

*Part Two*

# *Partner*

Deciding who. The single highest-stakes decision in the whole process, and the one most people make on the least information.

## *Do not do this part alone.*

Left to yourself, you will pick from whoever found you first or whoever markets themselves best, and the best marketer is almost never the best agent. Matching sellers with vetted local agents is what I do every single day, and there is a very good chance I already know somebody great in your town.

**It costs you nothing.** I am paid only if the agent you choose closes on your home, and my fee comes out of that agent's commission, not out of your pocket. You do not pay more than you would have paid anyway.

***Let me find your agent.***
***ProtectTheSeller.com/Agent***

*Do it before you take a single appointment.*




*Scan me*

*Chapter 7*

# *The red flag log*

*Chapter 7: The Agent Problem: Why Your Agent Matters*

You are not being difficult when you pay attention. You are being a seller with something at stake.

**Before you fill this in, be honest about which kind of agent this is.**

> ***If this agent came from me, the hard part is already done.***
>
> Experience, marketing, the team behind them, the track record: all of it was checked before you ever got their name. So this page is the only part left, and it is the part nobody can check for you. Whatever you write here, trust it.
>
> ***If you found this agent on your own, your gut is not enough, and it was never supposed to be.***
>
> A likable agent and a good agent are not the same person, and the whole trouble is that you cannot tell them apart in one meeting. Everybody is good in the living room. So this page is one of four. Run them through pages 16, 17 and 18 as well, on every single agent, before your gut gets a vote.

**Fill this in right after each appointment, while it is fresh. Do not wait.**

**Agent name:** _____ **Date:** _____

**What I liked:**

**What gave me pause:**

**Did they tell me anything I did not want to hear? Yes / No**

*This one matters more than it looks. An agent who tells you nothing you dislike is either very lucky or not being straight with you.*

**Anything they promised that I want to see in writing:**

**My gut, one word:** _____

**Before I trust that gut feeling, have I checked the hard stuff on pages 16, 17 and 18? Yes / Not yet**

*Repeat this page for each agent. Photocopy it before you start.*

*Chapter 8*

# *The Agent Interview Scorecard, part 1*

*Chapter 8: How to Choose Your Agent*

**The book gave you the red flags. These are the questions that make them show up.** Chapter 8 tells you to notice who can back their advice with real examples and who is floating on personality. This is how you find out, out loud, instead of hoping you can feel it.

Ask every agent the same questions, in the same order, and write the answers down. The comparison is the whole point, and you cannot do it from memory.

**Talk to two or three agents. Not ten.** Too many opinions will paralyze you.

> ### *You do not have to become an expert. You just have to ask.*
>
> Do not go down the rabbit hole trying to learn everything about real estate before you sit down with somebody. You will not get there, and it is not your job. Your job is knowing what questions to ask and paying attention to how they answer. That is the whole skill, and it is on these two pages.
>
> **And plan the time.** A first listing appointment usually runs 60 to 90 minutes. If yours is heading past that, just ask: *"how much longer do you think we need?"* or *"how much time should I set aside next time?"* Nobody minds being asked, and it keeps you from losing an afternoon you had other plans for. Setting the expectation up front is better for both of you.

| | *Agent 1* | *Agent 2* | *Agent 3* |
|---|---|---|---|
| **1.** How much business do you actually do, this past year and over your career? Is real estate your full-time work? *Their own numbers, not their office's.* | | | |
| **2.** When are you available, how quickly will you respond, and what is your plan for me when you are out of town? | | | |
| **3.** What is your cancellation policy? | | | |
| **4.** How does your commission work: what do you charge, who pays the buyer's agent, and what if the buyer comes unrepresented? | | | |
| **5.** Do you do dual agency, and if so, what happens? | | | |

*Carry on to the next page.*

*Chapter 8*

# *The Agent Interview Scorecard, part 2*

*Chapter 8: How to Choose Your Agent*

| | *Agent 1* | *Agent 2* | *Agent 3* |
|---|---|---|---|
| **6.** What do you honestly think my home is worth? What is the lowest a buyer might realistically pay, and the highest? *Ask for the comparable homes in writing, not a number off the top of their head.* | | | |
| **7.** What is included in your commission, and are there any other costs I will be responsible for? | | | |
| **8.** Who do you recommend for lenders, inspectors and contractors, and do you get anything for the referral? | | | |
| **9.** What are the next steps after I sign the contract? | | | |
| **10.** How will you actually market my home? *Specifically. Who shoots the photos?* | | | |

## *After all three*

**Who gave me real examples and numbers?**

**Who ran on personality and promises?**

**Who told me something I did not want to hear?**

**Who do I actually trust?**

> A great agent welcomes all ten of these. A vague one tells you something too.
>
> ### *And this is the part only you can do.*
>
> Experience, marketing, track record, the agreement: all of that can be checked by somebody else, and it should be. What nobody can check for you is whether you like this person and trust them in your kitchen for the next four months. That is your call, and it is the right one to make on your gut.

*Chapter 8*

# *The five things I check before I will refer an agent*

*Chapter 8: How to Choose Your Agent*

This is my checklist, and now it is yours. Run each agent through it, in order. The gut check comes last on purpose: once somebody has cleared the first four, you are choosing between qualified people instead of choosing on charm.

| | *Agent 1* | *Agent 2* | *Agent 3* |
|---|---|---|---|
| **1. Professional experience.** Enough recent, personal transactions to have seen things go wrong before. Around thirty in five years is a real full-time agent, give or take depending on the price point of the market. | | | |
| **2. Marketing and online presence.** Pull up three of their current listings on your phone. Are the photos professional? Does the description tell the story of the home? | | | |
| **3. Team support and communication.** Do they have the people and systems to carry their volume? Can they take a sick day without you going silent? | | | |
| **4. Honesty and professionalism.** How do they answer a bad review? Do they own their mistakes, or blame everybody else? | | | |
| **5. Your gut.** This one comes last, on purpose. Who makes you feel heard? Who would you want beside you when it gets hard? | | | |

**Before you go any further, pull up their current listings on your phone.** The photos tell you a lot. Professional photography is the standard for almost any home, and if the pictures look like they were taken quickly between appointments, that is worth asking about. How somebody presents their current clients' homes is usually how they will present yours.

## *Stop. Let me do this part for you.*

You just read five things to check and ten questions to ask. You could run all of that yourself, and a few people will. Here is what happens to everybody else: you take one appointment, you like the person, and you sign. That is how almost every bad agent decision gets made, and it is the most expensive five minutes in the entire process.

**I have already done the checking.** I have personally vetted thousands of agents, and there is a very good chance I know somebody great in your town right now. Tell me where your home is and I will put a small handful of local agents in front of you, already run through every line on this page. You meet them, ask the questions on pages 16 and 17, and pick the one you trust. That is all that is left for you to do.

**It costs you nothing, ever.** No fee, no obligation, and you can walk away from all of them. I am paid only if the agent you choose closes on your home, and my fee comes out of that agent's commission. It is not added to what you pay, and it does not come out of your proceeds.

***Do it before your first appointment, not after: ProtectTheSeller.com/Agent***

*Scan me*

*And if an agent gave you this book, you probably do not need me. You are already working with somebody who wants you to be the most educated seller in the room, and that is a very good sign. Use the questions anyway.*

*Part Three*

# *Playbook*

Doing the work.

Four decisions left: how you work with your agent, what you fix, how it shows, and what you list it for. This is where the money is either protected or quietly spent on the wrong things.

*Chapter 9*

# *Setting expectations, both ways*

*Chapter 9: How to Partner with Your Agent (and Unlock Their Best Work)*

Almost everything that sours between a seller and an agent is a communication expectation nobody set. Have this conversation out loud in the first week, while everyone is still happy, not in week six when somebody is already frustrated. **You are not checking up on them. You are finding out how they work so you are not guessing later.**

## *Ask them these, and write down what they say*

**What are your normal working hours, and when are you off?**

**If something comes up on a Sunday night, do you want me to call, or does it wait until Monday?**

**When are you away or unreachable in the next few months, and who covers for me then?**

**After a showing, when will I hear from you, and will that be a call, a text or an email?**

**How quickly do you usually get feedback from the other agent, and what if they never respond?**

**When nothing is happening, how often will we still talk?**

**What does a normal week look like once we are live?**

**If something goes wrong, how soon do I hear about it?**

*Chapter 9, continued*

# Setting expectations, both ways

## Now tell them how you work

**The best way and time to reach us:**

**How much notice we need before a showing:**

**When we are hard to reach, and why:**

**The thing we will quietly worry about if nobody mentions it:**

**What we have not told them yet that they probably need to know:**

*The health thing · the money thing · the family member who disagrees · the deadline that is real · the repair we never did.*

> ### *Say it to your agent, not to your sister.*
>
> Keep the communication clear the whole way through. If you are frustrated, if you have not heard from them, if anything at all is making you uncomfortable, tell your agent, and tell them at the moment you feel it. Do not sit on it for two weeks. Do not work it out with your friends and your family first, because they cannot fix it and your agent can.
>
> Most of what builds up between a seller and an agent is five minutes of explaining away, and a good agent will want to clear it up the second they know it is there. The ones who get defensive instead have told you something, and that is worth knowing too.

Chapter 10

# The spend decision sheet

*Chapter 10: Smart Upgrades: What Pays Off and What Doesn't*

The improvements people are proudest of are often the ones that cost them money. Before you spend a dollar, make it go through this page.

**For every single thing you are thinking about doing:**

| *What we want to do* | *What it costs* | *Who told us it was worth it* | *Decision* |
|---|---|---|---|
| | $ | | Do / Skip |
| | $ | | Do / Skip |
| | $ | | Do / Skip |
| | $ | | Do / Skip |
| | $ | | Do / Skip |
| | $ | | Do / Skip |

**Total we are planning to spend:** _____

**What do we think we get back for that?** _____

> ### *Now look at that second number, because it is the wrong question.*
>
> Nobody can tell you what a renovation returns. The percentages you see published are survey opinions, not what happened at somebody's closing, and your home is not the average home in the survey.
>
> This money is not an investment with a return. **It is what gets your home sold.** Paint and a deep clean do not pay you back a percentage. They are the difference between buyers walking through the door and buyers scrolling past your photos. So do not spend to earn it back. Spend on what gets your home sold, and leave the rest alone.

## *The three questions to run every row through*

- Did an agent who has walked through this home, and who is not selling me the work, tell me to do it?
- Is this fixing something a buyer will notice, or something only I notice?
- If I skip it, what is the worst that happens?

**The rule we are setting before the quotes start coming in:**

We will not spend more than _____ total getting this home ready, and we will not add anything to this list without asking our agent first.

Initials: _____ / _____ Date: _____

*Chapter 11*

# *Before the photos*

*Chapter 11: Staging on a Shoestring: Prep for Standout Showings*

*Your first showing happens on a phone, not at your front door.*

This is the checklist to work through before the photographer arrives, and then again every couple of weeks while you are on the market.

## *Clean, and I mean clean*

- [ ] Scrub the grout
- [ ] Recaulk anything cracked or discolored
- [ ] Wipe baseboards, light switches, and door frames
- [ ] Clean inside the oven
- [ ] Pull the refrigerator out and clean behind it
- [ ] Wash or replace shower curtains and bath mats
- [ ] Sinks, tubs, and counters spotless
- [ ] Windows, inside and out

## *Then do this*

Walk out to the end of your driveway. Come back in like you have never been here before. You will notice the smell, the dead plant, the yellowed switch plate. Deal with those too.

**The first three things I noticed:**

*Chapter 11, continued*

# Before the photos

## Clear

- [ ] Counters: nothing on them that is not beautiful or necessary
- [ ] Refrigerator front: completely bare
- [ ] Family photos down
- [ ] Closets at most two-thirds full
- [ ] One third of the furniture gone, starting with the biggest pieces
- [ ] Rugs up unless they are helping
- [ ] Cords hidden
- [ ] Trash cans out of every photo

## Light

- [ ] Every bulb works and they all match in color
- [ ] Every blind and curtain open
- [ ] Every light on when the photographer is here

## Outside

- [ ] Beds edged and mulched
- [ ] Dead plants gone
- [ ] Cars off the driveway
- [ ] Hoses, toys, and trash cans out of sight
- [ ] Front door clean, hardware clean, doorbell works

**While we are on the market, who is keeping it this way, and how often?**

*If the honest answer is nobody, hire a cleaner every week or two. It is one of the highest-return things you can spend money on while listed.*

*Chapter 12*

# *The three numbers*

*Chapter 12: The Pricing Playbook*

Price is not a wish and it is not a starting point for negotiation. It is the single biggest decision you make, and the market will tell you within two weeks whether you got it right.

**Fill this in with your agent, in writing, before you go live.**

| | *The number* | *Where it came from* |
|---|---|---|
| **What our agent's written market analysis says** | $ | |
| **What we are listing it for** | $ | |
| **The lowest number we would say yes to** | $ | |

**If those first two numbers are different, why?**

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> ### *Before you fill in the next part, here is my rule, so you have a starting point.*
>
> **Very few showings in the first two weeks means the price is wrong.** Your first two weeks are your best read on price. That is when the most motivated buyers see your home for the first time. If nobody is even coming to look, it is almost always the price.
>
> **Around fifteen showings and no offers means the price needs to come down.** Fifteen groups of people liked your home enough to come walk through it, and none of them wrote an offer. They are telling you what they think it is worth. Waiting usually costs you more than the price cut would have.

**Now decide this before you are emotional about it. Use those two as your starting point and set your own with your agent:**

**If we have had fewer than** _____ **showings in the first** _____ **days, we will:**

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**If we have had showings but no offers after** _____ **days, we will:**

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**Our first price adjustment, if we need one:** _____ **on** _____

**Signed by both of us before we went live:**

*Initials:* _____ / _____ *Date:* _____

*The reason this page exists: in two weeks, when you are tired and the feedback is thin, you will not want to make this decision. Make it now, while it is still arithmetic.*

*Keep this running*

# Questions I need to ask

Write them the second they occur to you. They will not be there when the agent is.

| *Date* | *My question* | *Who I need to ask* | *Done* |
|---|---|---|---|
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## No question is too small.
## You are the client.

*If you do not understand something you signed, something you were told, or something that is about to happen, it goes on this list and it gets asked.*

*Keep this running*

# The decisions log

What we decided, when, and why. This is the page you will be glad you kept.

| Date | What we decided | Why | Who was in the room |
|---|---|---|---|
| | | | |
| | | | |
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| | | | |

*Six weeks from now somebody is going to say "I thought we agreed to." This page settles it, and it keeps the decision in the room where it was made instead of in a text thread nobody can find.*

*For the bad day*

# When it gets hard

Read this page on the bad day. There is usually one.

Somewhere in the middle of this, there will be a week where the showings stop, or the feedback stings, or the person you are doing this with says something they do not mean. That week is normal. It is not a sign you made a mistake.

## The house is not you.

When a buyer passes on your home, they are passing on a floor plan and a price. They have not met you and they are not judging thirty years of your life.

## Tired is not a strategy

Almost every expensive decision I have watched a seller make was made at the end of a long week by somebody who just wanted it to be over. Pages 11 and 25 exist so that your rested self decides and your tired self just follows instructions.

## Just ask

Whatever is making you anxious right now is probably five minutes of explaining away. Put it on page 26 and send it.

**What I want to remember about why we are doing this:**

*Written on a good day:* _____

*Your next step*

# Where to find me

## If you still need an agent

Tell me where your home is and I will introduce you to a small handful of local agents in your area, people I have already vetted. You meet them, ask the questions on pages 16 and 17, and pick the one you trust. It is free to you. I am only paid if the agent you choose closes on your home, and my fee comes out of that agent's commission, never out of your pocket.

**ProtectTheSeller.com/Agent**

Scan me

## If you want to keep learning

Everything free I have made for sellers is in one place: the Seller's Playbook, the Timeline Planner, the Ten Questions, the Investment Matrix, and the rest.

**ProtectTheSeller.com/FreeStuff**

My YouTube channel, where there are a few hundred videos and no sales pitch: **WatchKati.com**

My Facebook group, where homeowners ask me questions and I answer them: **SellYourHome.Group**

## If you do not have the book yet

This workbook is the companion to *Sell Your Home Without Blowing Up Your Life*. Every page in here came out of a chapter in there, and the chapter is where I explain why it matters. You can get it anywhere you buy books: Amazon, Barnes & Noble, Books-A-Million, or your local bookstore.



# *You don't have to do this alone, and you never should.*

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*This workbook is general education, not legal, tax, or financial advice, and it cannot tell you what your home is worth. For that, ask a local agent for a written market analysis. © Kati Spaniak. Truth in Real Estate® and Protect The Seller Circle™.*