THE JORGE RAMIREZ GROUP

The NJ Home Seller's Playbook

10 Costly Mistakes to Avoid — and How to Net More on Your Sale

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BEFORE YOU LIST

The most expensive mistakes are the avoidable ones

Selling a home in New Jersey is one of the largest financial decisions most families ever make — and the difference between a good outcome and a great one usually comes down to a handful of choices made *before* the sign ever goes in the yard.

After years of helping NJ homeowners sell — and, before that, buying and renovating homes myself as an investor — I've watched the same expensive mistakes repeat over and over. The good news: nearly all of them are avoidable once you know what to look for.

This short playbook walks through the ten that cost sellers the most, in the order they usually happen, with a clear "what to do instead" for each. At the end you'll find a pre-listing checklist and a New Jersey net-proceeds worksheet so there are no surprises at closing.

No pressure and no jargon — just the honest version. When you're ready to talk through your specific home and timing, I'm one call or text away.

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THE 10 MISTAKES

Pricing & preparation

01

Overpricing to "test the market"

Your listing gets the most attention in its first 10–14 days, when it hits every buyer's saved search as brand new. Price too high and you burn that window on the wrong audience. The home sits, buyers assume something's wrong, and you end up chasing the market down — usually landing *below* where a correct price would have sold.

> **Do this instead:** Set the launch price from recent comparable sales in your specific town, aiming to create competition in the first two weeks — not to leave "room to negotiate."

02

Skipping cheap pre-listing prep

Buyers deduct two to three times the real cost of anything visibly undone. A $300 paint touch-up or a day of decluttering routinely returns thousands in perceived value and stronger offers.

> **Do this instead:** Focus on paint, deep cleaning, minor repairs, and decluttering. Skip big renovations that rarely return their cost. (Full checklist at the back.)

03

Weak photos and no marketing plan

Almost every buyer meets your home online first. Dark phone photos and a two-line description tell buyers you're not serious — and they scroll past.

> **Do this instead:** Insist on professional photography (and video/drone where it fits). Ask any agent exactly how they'll market your home *before* you sign.

04

Pricing on what you need, not the market

Buyers don't care what you paid, what you owe, or what you need for your next place. The market sets the price; anchoring to your needs is how homes end up overpriced.

> **Do this instead:** Start from real, recent comps — then build your strategy and your next-home budget around that reality.

05

Ignoring curb appeal and the first 8 seconds

Buyers form an opinion before they're out of the car. Overgrown shrubs or a tired front door set a negative tone that colors the whole showing.

> **Do this instead:** Spend a weekend on yard cleanup, a freshly painted front door, and a clean, welcoming entry — among the highest-ROI hours you'll spend.

06

Not understanding NJ-specific selling costs

New Jersey has line items that surprise sellers at closing: the state **Realty Transfer Fee** (graduated by sale price), attorney fees for the standard **three-business-day attorney review**, agreed buyer credits, and mortgage payoff. If you've moved out of state, you'll also pre-pay an estimated **"exit tax"** — not an extra tax, but a prepayment of state income tax on your gain.

> **Do this instead:** Get a written net-proceeds estimate before you list. (Worksheet at the back.)

07

Listing at the wrong time — or with no timing strategy

Spring is traditionally NJ's strongest season, with early fall close behind — but your town's current inventory and your own timeline matter more. What hurts sellers is listing before the home is ready, or sitting out a window that fits their market.

> **Do this instead:** Time the launch to your local market and your prep, not the calendar alone.

08

Choosing an agent on commission (or friendship) alone

The cheapest commission can be the most expensive decision if it comes with weak marketing and weaker negotiation. The gap between a good and a great agent is often several percent of your sale price — far more than any commission difference.

> **Do this instead:** Hire on strategy, marketing, and negotiating track record — not on who'll cut their fee.

09

Being home for showings and over-personalizing

Buyers won't speak freely — or picture themselves living there — with the owner in the room, surrounded by your photos and collections.

> **Do this instead:** Leave for showings, and depersonalize so buyers see *their* future home, not your current one.

10

Negotiating without a strategy

The first offer isn't automatically the best, and the highest number isn't automatically the strongest — a shaky pre-approval or aggressive contingencies can sink a "top" offer weeks later.

> **Do this instead:** Vet the buyer's financing, understand every term, and negotiate inspection and appraisal issues from information, not emotion.

TOOLKIT

Pre-listing prep checklist

- ✓ Declutter every room; remove ~30% of what's out to make spaces feel larger
- ✓ Deep clean, including windows, grout, and appliances
- ✓ Touch up or repaint scuffed walls in neutral tones
- ✓ Fix the small, visible things: leaky faucets, sticky doors, cracked outlet plates
- ✓ Freshen curb appeal: mulch, trim shrubs, paint the front door, add a clean welcome mat
- ✓ Depersonalize: pack away family photos, collections, and bold décor
- ✓ Maximize light: open blinds, swap dim bulbs, clean fixtures
- ✓ Schedule professional photos (and video/drone where it fits) once staged
- ✓ Get a written net-proceeds estimate (worksheet next page)

TOOLKIT

NJ net-proceeds worksheet

Fill in your numbers to estimate what you'll actually walk away with.

Estimated sale price	$__________
— Mortgage / loan payoff	$__________
— Agent commission	$__________
— NJ Realty Transfer Fee (graduated by price)	$__________
— Attorney fee (attorney-review period)	$__________
— Agreed buyer credits / repairs	$__________
— Non-resident "exit tax" prepayment (if applicable)	$__________
= Estimated net proceeds	**$**__________

Want the exact numbers for your home? I'll prepare a personalized net-sheet — just ask.

YOUR NEXT STEP

Let's talk about your number

The guide helps you avoid the mistakes. A real, data-driven number for *your* home helps you plan. There's no pressure and no obligation — just an honest conversation about your home, your timing, and what you could net.

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Free home valuation: thejorgeramirezgroup.com/home-valuation