FOR GASTON COUNTY HOMEOWNERS SELLING FSBO

THE GASTON COUNTY

HOME SELLER'S PLAYBOOK

How to price, market, negotiate, and close your home like a professional — even if you're considering selling it yourself.

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FREE SELLER HELP INSIDE

Home Value Analysis • Offer Review • Inspection Negotiation Review • Contract Second Opinion

SCAN TO CONNECT

Belmont • Cramerton • Gastonia • Mount Holly • Stanley • Dallas • Gaston County

This guide is for educational purposes only and is not legal, tax, financial, or home inspection advice. Always consult the appropriate licensed professional before making decisions.

WHAT YOU WILL BE ABLE TO DO AFTER READING THIS

- Price your home using market logic instead of guesswork.
- Prepare your home so buyers see value instead of problems.
- Evaluate offers by net proceeds, strength, risk, and timeline.
- Understand the basic difference between due diligence money and earnest money in North Carolina.
- Avoid common inspection negotiation mistakes.
- Know when it may make sense to keep selling yourself — and when it may be time to bring in a broker.

THE BIG IDEA

This is not a pitch to list your home. It is a field guide to help you avoid expensive mistakes. If you get stuck, want a second opinion, or decide you want professional help, my contact information is included throughout the playbook.

QUICK NAVIGATION

01 A LETTER FROM CRAIG

If you are reading this, there is a good chance you are thinking about selling your home yourself, or at least trying to understand your options before hiring anyone.

I respect that. Selling a home is expensive, and it makes sense to ask whether you can save money by doing it yourself. But here is the part many homeowners discover too late: saving a commission is only helpful if you do not lose more money somewhere else in the transaction.

A seller can lose money by overpricing and sitting too long, underpricing and attracting the wrong kind of attention, accepting an offer with weak terms, mishandling repair negotiations, missing a deadline, or signing something they do not fully understand.

This playbook was built to give you practical, real-world help before those problems happen. You do not need to hire me to use it. You do not need to be ready to list your home. My goal is simple: help homeowners in Gaston County make smart real estate decisions.

CRAIG'S PROMISE

If you call me for a second opinion on pricing, an offer, a repair request, or the basic structure of a deal, you will not get a high-pressure sales pitch. You will get straight, practical advice.

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02 THE REAL COST OF SELLING WITHOUT A PLAN

Most FSBO sellers are trying to save money. That is understandable. But the real question is not, "Can I avoid paying a commission?" The better question is, "Can I protect my net proceeds and successfully get to closing?"

The table below shows where sellers often lose money without realizing it.

Risk Area	What Can Happen	Why It Matters
Pricing	Home sits, goes stale, or requires multiple reductions	Buyers assume something is wrong and negotiate harder
Photography	Online traffic does not turn into showings	Poor presentation lowers perceived value
Buyer screening	Unqualified buyers waste time	You may take the home off the market for the wrong buyer
Offer terms	High price hides seller concessions or risk	The best offer is the one that actually closes
Inspections	Seller panics or gives away too much	Repair negotiations can cost thousands
Disclosures	Seller accidentally omits a material issue	Creates risk after closing
Deadlines	Critical dates are missed	Can change leverage or threaten the deal

CRAIG'S TIP

Think like a business owner. Your house is not just a home once it hits the market. It becomes an asset being evaluated by buyers, lenders, appraisers, inspectors, attorneys, and insurance companies.

03 THE 7 EXPENSIVE SELLER MISTAKES

1. Chasing a number

Pricing based on what you need for your next move instead of what comparable buyers are paying.

2. Confusing activity with results

Online views and saves are nice, but showings and offers tell the real story.

3. Weak presentation

Dark photos, clutter, and deferred maintenance can make buyers discount the home before they ever arrive.

4. Accepting the wrong offer

A high price with weak due diligence, low earnest money, big concessions, or shaky financing may be riskier than a lower clean offer.

5. Negotiating emotionally

Inspection reports can feel personal. The best sellers respond strategically, not emotionally.

6. Failing to disclose known issues

Known material issues should be handled carefully. When in doubt, ask your attorney or a qualified professional.

7. Looking at price instead of proceeds

A $400,000 sale with $20,000 in concessions is not the same as a $392,000 clean sale.

> **USE THIS PLAYBOOK LIKE A CHECKLIST**
> If you can confidently work through each section, you may be better prepared to sell on your own. If any section makes you uncomfortable, that is a good sign you should ask for help before money is on the line.

04 PRICING: WHERE MOST SELLER PROBLEMS BEGIN

Pricing is not about what you want. It is about what buyers can justify compared with other homes. The buyer is comparing your home against active listings, recently sold properties, interest rates, monthly payments, condition, location, updates, and risk.

A home can be beautiful and still be overpriced. A home can need work and still be priced correctly. The key is positioning.

WHAT HAPPENS WHEN YOU OVERPRICE BY $25,000

Week 1: Buyers notice the home, but many do not schedule because better values exist.

Week 2: Showing activity is weaker than expected.

Week 3: Buyers begin to ask, "Why is it still available?"

Week 4: A price reduction becomes likely.

After Reduction: Some buyers return, but the home no longer feels new. Negotiating leverage has shifted.

Pricing Sources Compared

Source	Useful For	Weakness
Zillow / online estimates	A rough starting point	Cannot fully judge condition, updates, street appeal, unusual layouts, or local buyer behavior
Tax value	Understanding assessed value	Not designed to set market price
Neighbor sale	A helpful clue	May differ in condition, concessions, lot, layout, financing, or timing
CMA	Market-based pricing	Only as good as the selected comps and interpretation
Appraisal	Detailed professional opinion	Usually happens after you are under contract, unless ordered upfront

CRAIG'S TIP

If you are not getting showings, the market is usually objecting to price, presentation, availability, or exposure. If you are getting showings but no offers, buyers may be objecting to the condition, layout, smell, repairs, or price compared with what they saw in person.

05 PRICING WORKSHEET: BUILD YOUR RANGE

Use this page to think in terms of a pricing range instead of one magic number.

Three most similar homes sold recently

Most similar active competition

Homes pending in your price range

Your strongest upgrades

Your biggest condition concerns

Likely buyer objections

Realistic price range

Price where buyers would see strong value

Pricing Strategy Options

Strategy	When It Works	Risk
Premium price	Rare home, strong condition, low competition	Can sit if buyers do not agree
Market price	Most normal listings	Requires accurate comps and honest condition assessment
Value price	Need speed or want strong activity	May leave money if priced too aggressively low

BEFORE YOU CHOOSE A PRICE

Ask yourself: If my home does not sell in 14 days, what will I do? If you do not know the answer, you do not have a pricing strategy yet.

06 PREPARING YOUR HOME: THE BUYER CONFIDENCE CHECKLIST

Buyers do not only look at features. They look for confidence. Every clean surface, working light, trimmed bush, and repaired leak sends a message: this home has been cared for.

Exterior — Do These Before Photos

- ☐ Mow and edge the lawn
- ☐ Remove vehicles from driveway
- ☐ Sweep porches, steps, and walkways
- ☐ Replace dead bulbs on exterior fixtures
- ☐ Remove yard clutter and unused items
- ☐ Trim shrubs away from the house
- ☐ Put trash cans out of sight
- ☐ Clean front door and hardware
- ☐ Pressure wash if needed

Interior — Do These Before Photos

- ☐ Clear kitchen counters
- ☐ Open blinds and curtains
- ☐ Make every bed
- ☐ Hide cords where possible
- ☐ Remove excess furniture from small rooms
- ☐ Remove magnets and papers from the refrigerator
- ☐ Turn on all lights
- ☐ Remove pet bowls, crates, and litter boxes
- ☐ Clean mirrors and glass
- ☐ Put away personal documents and medications

CRAIG'S TIP

Do not photograph how you live. Photograph how the buyer wants to imagine living. Those are two different things.

07 PHOTOS, SHOWINGS, AND THE FIRST IMPRESSION

Your first showing happens online. A buyer may spend less than 20 seconds deciding whether to save your home, schedule a showing, or move on. Your photos and first lines of description need to earn the next click.

Photo Order That Usually Works

1. Front exterior
2. Main living area
3. Kitchen
4. Dining or breakfast area
5. Primary bedroom
6. Primary bath
7. Secondary bedrooms
8. Outdoor living or yard
9. Special features
10. Community or neighborhood features if relevant

Listing Description Formula

#	Purpose	Example
1	Lead with strongest hook	Move-in ready ranch in the heart of Cramerton…
2	Highlight layout and lifestyle	Open living area, split-bedroom plan, and fenced backyard…
3	Mention improvements	Recent HVAC, updated flooring, and refreshed kitchen…
4	Location benefit	Minutes from downtown Belmont, parks, restaurants, and I-85…
5	Call to action	Schedule your showing today.

AVOID THESE DESCRIPTION MISTAKES

Do not overuse all caps. Do not write one giant paragraph. Do not exaggerate the condition. Do not hide obvious problems. Do not lead with something buyers care less about than price, location, condition, and layout.

08 MARKETING: WHERE BUYERS ACTUALLY COME FROM

A sign in the yard is not a marketing plan. A social media post is not a marketing plan. Buyers need to see the home where they are already searching, and the information needs to be clear enough for them to take action.

Minimum Marketing Assets

- ☐ Professional-quality photos
- ☐ Clear property description
- ☐ Accurate square footage / source disclosure
- ☐ Showing instructions
- ☐ Buyer qualification process
- ☐ Property disclosure documents ready
- ☐ List of improvements and ages of major systems
- ☐ Seller net sheet targets
- ☐ Plan for responding to inquiries quickly

The 12 Questions Buyers Ask Over and Over

- How old is the roof?
- How old is the HVAC?
- How old is the water heater?
- Is there an HOA?
- Are there city taxes?
- Is the home on public sewer or septic?
- If septic, how many bedrooms is the system permitted for?
- Has there ever been water intrusion?
- Are there known foundation or structural issues?
- What internet providers serve the property?
- What stays with the home?
- Why is the seller moving?

> **CRAIG'S TIP**
> Have answers ready before buyers ask. Confidence and speed matter. A seller who appears organized feels less risky to a buyer.

09 SHOWING SAFETY AND BUYER SCREENING

Selling your own home means you may be communicating with strangers and allowing people into your property. Do not treat every inquiry as harmless. A serious buyer should understand reasonable screening.

Before Confirming a Showing

- ☐ Get full name and phone number
- ☐ Ask whether they are pre-approved or paying cash
- ☐ Ask if they are working with an agent
- ☐ Confirm who will attend the showing
- ☐ Do not show alone if you can avoid it
- ☐ Keep valuables, medications, firearms, mail, and financial documents secured

USE THIS SCRIPT

"Thanks for your interest. Before I schedule a showing, are you currently pre-approved or paying cash? Also, will you be represented by an agent, or are you contacting me directly?"

If someone refuses basic questions, that is a signal. Serious buyers expect a seller to protect their time and property.

SAFETY RULE

Never share when the home will be vacant. Never leave financial documents visible. Never let multiple groups wander through the home untracked during an open house.

10 UNDERSTANDING NORTH CAROLINA OFFERS

In North Carolina, the offer is more than a price. A seller should evaluate the whole structure before signing. This guide is not legal advice, and you should consult an attorney when you need legal guidance, but you should at least know the major terms to review.

Key Offer Terms

Term	What It Means	Seller Question
Purchase price	The headline contract price	What will I net after concessions and repairs?
Due diligence fee	Money typically paid directly to seller and often non-refundable except limited circumstances	Is the buyer putting meaningful money at risk?
Earnest money	Deposit usually held in escrow and handled according to contract terms	How committed is the buyer?
Due diligence period	Time buyer has to inspect / investigate and decide whether to proceed	How long is my home effectively tied up?
Seller concessions	Money seller contributes toward buyer costs	How does this change my net?
Financing	Loan type and approval risk	How likely is this buyer to close?
Closing date	Target date for closing	Does it match my move plan?

CRAIG'S TIP

A low due diligence fee combined with a long due diligence period can create risk for a seller. It may allow the buyer to tie up the property while risking very little money.

11 OFFER SCORECARD: COMPARE STRENGTH, NOT JUST PRICE

Use this scorecard before you accept an offer. Circle or mark the stronger option in each category.

Purchase Price		
Due Diligence Fee		
Earnest Money		
Seller Concessions		
Due Diligence Deadline		
Financing Type		
Appraisal Risk		
Inspection Risk		
Closing Date		
Buyer Flexibility		
Estimated Net Proceeds		

Example: The Offer That Looks Better But Is Not

Item	Offer A	Offer B
Purchase Price	$405,000	$397,500
Seller Closing Costs	$10,000	$0
Likely Repair Credit	$7,500	$2,500
Due Diligence Fee	$500	$5,000
Due Diligence Period	21 days	10 days
Estimated Seller Net Before Other Costs	$387,500	$395,000

LESSON

Offer A has the higher price. Offer B may be the better deal. Price gets attention. Terms determine risk. Net proceeds determine the result.

12 CONTRACT RED FLAGS TO SLOW DOWN FOR

This page is not a substitute for legal advice. It is a list of items that should make you slow down, ask questions, and consider calling a professional before signing.

- Very low due diligence fee with a long due diligence period
- Buyer has not provided proof of funds or pre-approval
- Large seller concession request that hides the true net price
- Unclear personal property language
- Repair obligations that are vague or open-ended
- Closing date that creates pressure before your next home is ready
- Buyer wants early possession or seller possession after closing without clear agreement
- Unusual addenda you do not understand
- Investor buyer using assignment language or unclear entity information
- Any request to send wiring instructions by email without verification

BEFORE YOU SIGN

If you are unsure what a term means, do not guess. Call an attorney, your closing attorney, or a real estate professional for guidance before you sign.

13 INSPECTION SURVIVAL GUIDE

Inspection reports can be overwhelming. They often include dozens of items, photos, warnings, and recommendations. A long report does not automatically mean the house is bad. It means the inspector was thorough.

Separate Inspection Items Into Buckets

Bucket	Examples	Typical Seller Strategy
Safety	Electrical hazards, missing handrails, active leaks	Take seriously and consider reasonable solutions
Structural / Water	Foundation movement, moisture intrusion, roof leaks	Get qualified opinions before responding
Functional	HVAC not cooling, plumbing leak, appliance issue	Often negotiated through repair, credit, or price
Maintenance	Caulking, worn weather stripping, loose fixtures	May not justify major concessions
Cosmetic	Paint, carpet wear, dated finishes	Usually already reflected in price unless extreme

CRAIG'S TIP
Do not respond to a repair request while angry. Read it once, step away, then separate true deal issues from noise.

Questions To Ask Before Agreeing To Repairs

- Is this a legitimate safety or function issue?
- Was this visible before the offer?
- Would another buyer likely raise the same issue?
- Would a credit be cleaner than managing repairs?
- Do I need a licensed contractor's opinion?
- Will this affect appraisal, insurance, or lender approval?

14 CASE STUDY: THE INSPECTION REQUEST FROM HELL

A Gaston County seller received a repair request that felt like the buyer was asking for everything. The list included major systems, smaller maintenance items, and several items that were more preference than defect.

The seller had three possible reactions:

11. Reject everything and risk losing the deal.
12. Agree to everything and give away thousands unnecessarily.
13. Slow down, separate the issues, and negotiate based on what mattered the most.

The smart move was option three. Instead of treating the report as one giant demand, the seller focused on the issues most likely to matter to this buyer or the next buyer: major systems, safety, and items that could affect confidence in the home.

THE LESSON

Inspection negotiations are not about proving the buyer wrong. They are about protecting your proceeds while keeping a good deal alive when possible.

Seller Response Framework

Buyer Request	Seller Response Option
Major safety issue	Repair, credit, or qualified contractor evaluation
Aging system still functioning	Documentation, service record, limited credit, or no repair
Cosmetic item	Often decline or remind buyer home is priced accordingly
Unclear issue	Ask for clarification or contractor quote
Huge dollar demand	Counter with a focused solution tied to real concerns

15 DISCLOSURES, PERMITS, AND MATERIAL FACTS

One of the biggest risks for an unrepresented seller is saying too little, saying too much, or saying something inaccurate. You do not need to be afraid of disclosures, but you do need to take them seriously.

Common Areas To Think Through

- Past or present water intrusion
- Roof leaks or roof repairs
- Foundation or structural movement
- Unpermitted additions or finished areas
- Septic system information and bedroom count
- Known HVAC, plumbing, or electrical issues
- HOA rules, restrictions, or pending assessments
- Shared driveways, easements, or access issues
- Boundary disputes or encroachments
- Insurance claims or storm damage history

IMPORTANT

This section is not legal advice. If you are unsure whether something must be disclosed, ask your attorney. Guessing is not a strategy.

Document Folder Checklist

- ☐ Mortgage payoff estimate
- ☐ HOA documents if applicable
- ☐ Warranties
- ☐ Septic permit if applicable
- ☐ Previous inspection reports if relevant
- ☐ Utility averages if available
- ☐ Improvement receipts
- ☐ Survey if available
- ☐ Repair invoices
- ☐ Instruction manuals for systems / appliances

16 APPRAISAL, FINANCING, AND CLOSING RISK

Getting under contract is not the finish line. The buyer still has to inspect, obtain financing if needed, satisfy lender conditions, and get to closing. A seller should understand what can still go wrong.

Risk	What It Means	Seller Protection Question
Appraisal risk	Home may appraise below contract price	Does the buyer have cash to cover a gap?
Financing risk	Buyer may not receive final loan approval	How strong is the pre-approval?
Repair / lender risk	Some loan types may require certain repairs	Could condition affect loan approval?
Title / attorney issue	Legal or ownership issues can delay closing	Have I provided requested documents quickly?
Walkthrough issue	Buyer finds new damage or missing items	Have I maintained condition and followed agreement?

CRAIG'S TIP

A smooth closing often comes from boring preparation: clean paperwork, clear communication, realistic timelines, and no surprises.

17 SHOULD YOU KEEP SELLING YOURSELF?

Selling yourself can make sense in the right situation. Hiring a broker can also make sense. The goal is not to defend one path. The goal is to choose the path that best protects your money, time, and peace of mind.

Selling Yourself May Make Sense If…	Hiring A Broker May Make Sense If…
You already have a qualified buyer	You need broader exposure
You understand contracts and timelines	You are unsure how to evaluate offers
You have time to manage calls / showings	You cannot respond quickly to buyer inquiries
You are comfortable negotiating repairs	You want a buffer during emotional negotiations
You have access to strong photography / marketing	You want professional presentation and pricing strategy
You are comfortable with risk	You want guidance from listing to closing

HONEST QUESTION
If saving commission costs you more in price, concessions, repairs, risk, or stress, did you really save money?

Signs It May Be Time To Call A Broker

- No showings after 10–14 days
- Showings but no offers
- Repeated feedback that price is high
- You receive an offer you do not fully understand
- Inspection request feels overwhelming
- Buyer financing or appraisal becomes uncertain
- You are tired of managing the process yourself

18 SELLER NET SHEET WORKSHEET

This page helps you focus on what matters: what you keep.

Expected Sale Price
Mortgage Payoff
Seller-Paid Closing Costs
Repair Credit / Concessions
Attorney / Settlement Charges
Taxes / Prorations
Moving Costs
Other Costs
Estimated Net Proceeds

CRAIG'S TIP
Do this math before you accept an offer. A deal that feels good emotionally may not work financially once concessions and costs are included.

Decision Questions

- Does this net number allow me to make my next move?
- Am I accepting avoidable concessions?
- Have I compared this offer with likely alternatives?
- What happens if this buyer terminates?
- What is my backup plan?

19 BEFORE YOU SIGN ANYTHING: SECOND OPINION PAGE

This may be the most important page in the entire playbook.

Before you accept an offer, agree to repairs, sign an addendum, or make a major pricing decision, get a second opinion. You do not need to list with me. You do not need to commit to anything. Sometimes, a 10-minute conversation can prevent a very expensive mistake.

FREE SECOND OPINION

I will review any of the following with you at no charge:

- Pricing strategy
- Offer terms
- Net proceeds estimate
- Inspection request
- Repair negotiation options
- Basic contract concerns to discuss with your attorney

Call or text: (980) 427-7779

What To Send Me

- ☐ Property address
- ☐ Current asking price
- ☐ Offer summary or contract pages you want reviewed
- ☐ Repair request or inspection summary
- ☐ Your biggest concern
- ☐ Your ideal outcome

20 FREE HOME VALUE ANALYSIS REQUEST

Want to know what your home may realistically sell for in today's market? Fill this out and contact me. I will provide a no-pressure home value review.

Name

Phone

Email

Property Address

Best Time To Reach You

Ideal Selling Timeline

Estimated Mortgage Balance

Biggest Question About Selling

Free Resources Available

- Home Value Analysis
- Comparative Market Analysis
- Offer Review
- Contract Second Opinion
- Repair Negotiation Consultation
- Seller Net Sheet Review

SCAN TO CONNECT OR REQUEST HELP

21 ABOUT JONATHAN CRAIG GRAVES

Jonathan Craig Graves is a REALTOR® with eXp Realty, LLC serving homeowners throughout Gaston County and surrounding communities.

As a Belmont-area real estate advisor, Brazilian Jiu-Jitsu practitioner, and mindset coach, Craig believes preparation, discipline, and clear thinking matter — especially during major financial decisions.

His mission is simple: **help people make smart real estate decisions.**

What Working With Me Looks Like

- Straight answers
- Clear communication
- Pricing based on market evidence
- Strong negotiation strategy
- Respect for your goals
- No-pressure guidance when you need it

FINAL THOUGHT

You may sell your home yourself and do great. You may decide you want professional help. Either way, I hope this playbook helps you protect your equity and make a confident decision.

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