SYNERGY UNITED REAL ESTATE GROUP



DAVIS COUNTY AND THE WASATCH FRONT

The Home Seller Guide

Everything you need to sell your home in Utah, in plain words, from your number to the day you close.

Todd Porter | Tammy Swain | Christine Anderson

Utah's Real Estate Essentials
Every Sunday at 4:30 PM
abc4 UTAH | TELEMUNDO UTAH | hulu + LIVE TV

Real Estate Essentials, brokerage #11197769-CN00

WELCOME

Selling your home should feel like a plan, not a gamble.

Selling a home on the Wasatch Front is not what it was a few years ago, and that is good news if you know how to navigate today's market. Whether you are thinking about selling soon or just exploring your options, this guide gives you a clear, honest look at what it takes to sell well.

We are three Realtors who work as one team. Together we have more than 50 years of experience helping Utah buyers and sellers, and we serve Davis County first, with reach across the Wasatch Front. We help sellers price right, market well and protect their equity.

The guide follows the order of a real sale: your number, how to prepare, how your home is launched, how offers are handled, what happens between "accepted" and "closed," and what you keep at the end. It also covers the mistakes we see most often, so you can skip them.

Read it at your own pace, write in the margins, and bring your questions. There is no pressure and no obligation. We would rather answer ten questions before you list than fix one problem after.

Todd, Tammy and Christine



> **Our promise:** plain words at every step, real numbers, and honest advice even when it is not what you hoped to hear.

YOUR TEAM

Meet the people on your side.



Todd Porter, aka "Utah Todd"

Founder, Realtor® | Utah license 5472386-SA00

More than 30 years helping Utah buyers and sellers. Todd teaches clients what the numbers mean before they decide. His work is built around protecting your equity, because the price you set, how your home is presented and the terms you accept decide what you keep. He appears on ABC4's Real Estate Essentials, where he explains the Utah market in plain words.

801-755-1882 | Todd@SUREUtah.com



Tammy Swain

Founder, Realtor® | Utah license 9747017-SA00

A calm, strategic negotiator with a deep command of contracts and paperwork. Tammy builds a plan before the market sees your home: what to fix and what to leave alone, how to price, how to present it and how to negotiate. She is an ABC4 personality on Real Estate Essentials.

602-350-5325 | TammySwainRealtor@gmail.com



Christine Anderson

Sales Agent, Realtor®, ABR®, SRS | Utah license 6510219-SA00

Licensed since 2007, with experience from first homes to luxury properties and investment property. Christine takes time to learn what matters most to you and explains each step in plain words. Sellers get a pricing and marketing plan built on current market data, with no pressure. Her promise: "Going the extra mile so you can walk through the right front door."

801-750-6908 | christinesalesre@gmail.com

HOW WE SELL

Most agents list and hope. We launch.

Listing a home puts it on the MLS and waits for a buyer to find it. We run a plan with four parts, which we call the EPIC Selling System.

E

Equity

An equity review and a pre-launch strategy before your home goes live, so the price and the plan are settled first.

P

Presentation

Professional photo and video, and the story buyers will hear about your home.

I

Impact

Every listing goes on ABC4 Television via Real Estate Essentials, then in front of buyers looking for a home like yours, again and again.

C

Campaign

A timed launch, and every offer negotiated until the day you close.



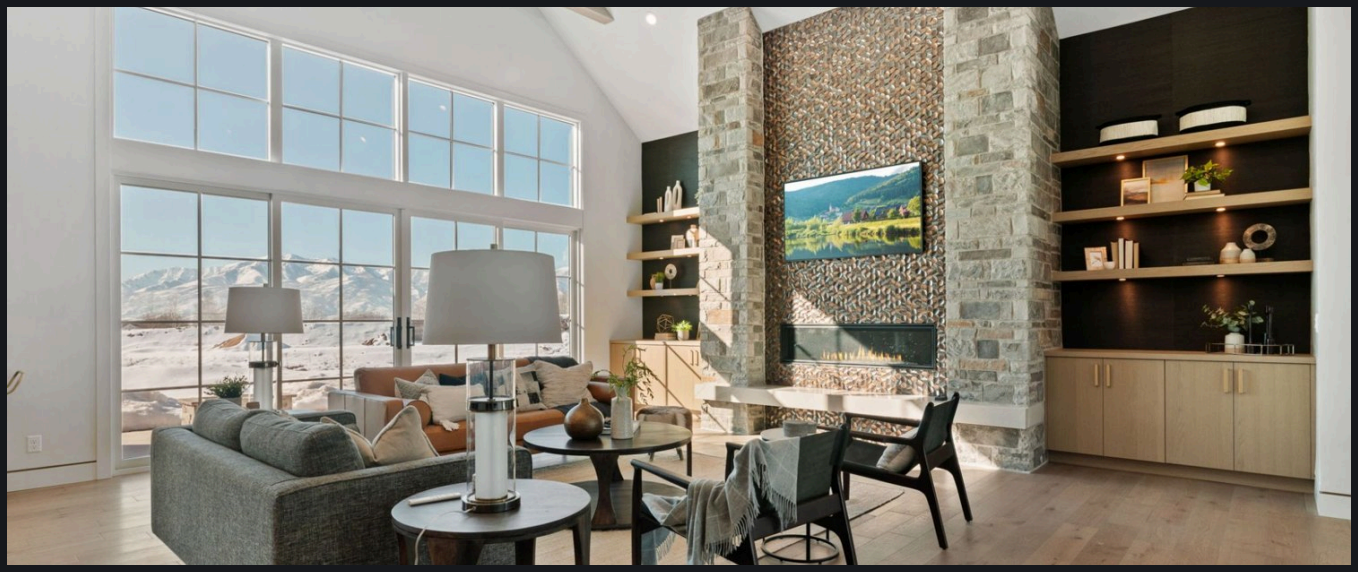
Why sellers choose us

- **Local first.** We serve Davis County first, including Farmington, Kaysville, Layton, Fruit Heights, Centerville, Bountiful and North Salt Lake, with reach across the Wasatch Front.
- **Three Realtors, one plan.** The three of us talk to each other about your sale, so you are never starting over.
- **Pricing and negotiation built to protect your equity.**
- **Plain words.** You always know what is happening, what comes next and why.

THE ROADMAP

Ten steps from "thinking about it" to "sold."

01	**Find your agent.** Partner with a trusted, local Realtor.
02	**Price it right.** Know your number and what you would keep.
03	**Prepare and market.** Fix what pays, stage, and photograph.
04	**List and launch.** Your home goes on the MLS and in front of buyers.
05	**Showings.** Tours and open houses that bring serious buyers.
06	**Offers and negotiation.** Compare, counter and choose.
07	**Inspection.** Review the buyer's findings and negotiate repairs.
08	**Appraisal.** Confirm value for the buyer's lender.
09	**The last steps.** Pack, final walk-through, utilities, documents.
10	**Closing day.** Sign, fund, record, and hand over the keys.



BEFORE YOU LIST

The 5 biggest mistakes home sellers make.

Selling is not putting a sign in the yard and hoping for the best. How you price, prepare and position your home changes how fast it sells and how much you walk away with.

1. Overpricing from the start

Many sellers think pricing high leaves room to negotiate, but it often does the opposite. Overpriced homes tend to sit longer, attract fewer buyers and can end up selling for less. **Instead:** price from current market data and buyer behavior.

2. Neglecting first impressions

Buyers form opinions within seconds, online and in person. Poor photos, clutter or weak curb appeal can turn buyers away before they step inside. **Instead:** clean, declutter and highlight your home's best features.

3. Not understanding today's buyer

Today's buyers are informed and selective. If a home feels outdated, overpriced or high-maintenance, they move on quickly. **Instead:** position your home for what buyers want right now.

4. Being unprepared for negotiations

The first offer is not always the best offer, and how you respond affects your bottom line. **Instead:** understand your options and have a plan before offers come in.

5. Choosing the wrong strategy, or none

Not every home should be sold the same way. Some sellers do best listing on the market. Others prefer another route, such as a cash sale. **Instead:** look at every option and choose the one that fits your timeline, your home's condition and your financial goals.

> **The most common one of all:** pricing from a neighbor's asking price instead of a neighbor's sold price. It is the most common reason a good home does not sell.

01 STEP 1

Finding your agent

Selling is one of the biggest financial decisions you will make, so the right agent matters. Here is what to look for.

- **Understands your goals.** Whether you want a fast sale, top dollar or both, a great agent builds the plan around your priorities.
- **Knows the local market.** Your neighborhood, pricing trends, buyer behavior and what helps a home stand out.
- **Strong marketing.** From professional photos to strategic online exposure, they present your home at its best.
- **A clear communicator.** Regular updates, honest guidance and quick responses.
- **A skilled negotiator.** They protect your bottom line through offers and inspections.

Our partnership: the listing agreement

Before we list, we sign a listing agreement. It spells out the services we provide, the price strategy, the length of the listing and how we are paid. Everything in it is discussed with you first.

Buyer agent compensation: your options

Whether to offer compensation to a buyer's agent is your decision. It is negotiated and written into your listing agreement, and we talk it through before we list. In general there are three paths.

Offer all of it

The buyer's agent is paid from your sale proceeds at closing, so the buyer does not pay their agent directly.

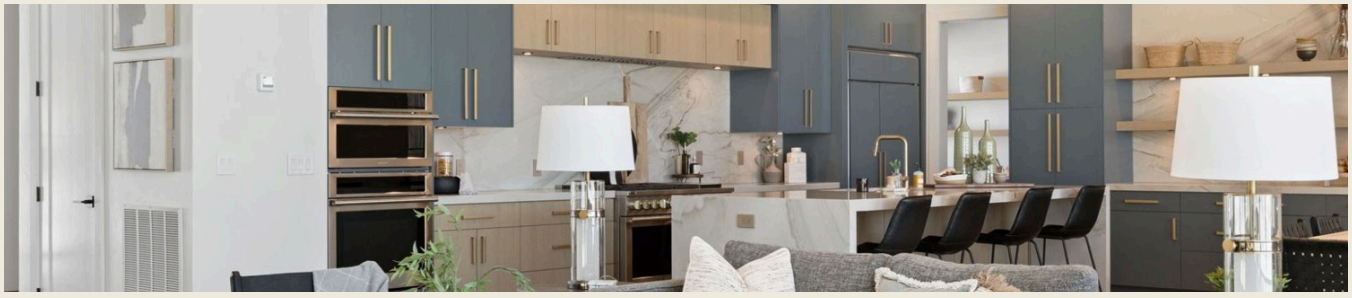
Offer part of it

The buyer agrees with their own agent on the rest.

Offer none

The buyer and their agent handle it between themselves.

Each choice can change how buyers and their agents respond to your listing, and each affects your bottom line. We will explain what applies to your home and your market. The decision is always yours.



02 STEP 2

Price it right

Pricing right from the start is the key to a quick, profitable sale. Price too high, and the home sits and needs reductions. Price too low, and you leave money behind. The best strategy is a competitive, research-backed price that draws buyers right away.

Start with the number

The first question is not who to hire. It is what your home is worth to a buyer today, and what you would keep after the sale. An automatic online estimate runs a formula on public records. It cannot see your kitchen, your lot or your street, so treat it as a starting point and never a price. Our **EPIC Home Value Report** is built from sold and pending homes near yours, the condition of your home, market trends and timing, and it includes what you would net. It comes at no charge and no obligation.

How we price

- **Comparative market analysis:** recent sales of similar homes nearby
- **Local trends:** buyer demand, days on market and seasonal patterns
- **Your home's features:** updates, condition, location and curb appeal
- **Buyer psychology:** smart pricing can create strong interest, sometimes multiple offers

When you price right

- More online views and showings
- Faster offers from serious buyers
- Less haggling
- A better chance of a smooth closing

INTELLIGENT PRICING

Fair market value is the price a willing buyer and a willing seller agree to by contract. Sellers often see their home as special, which tempts them to price high and come down later. That is a serious mistake. Overpricing keeps the very buyers who could buy your home from ever seeing it, because most buyers shop by price range. The market never lies, but it can change its mind.

You may need an adjustment if: there is little activity in the first one to two weeks, lots of views but no offers, or feedback that the home is priced high compared with others.

KNOW YOUR MARKET

What Davis County showed last year, and why timing matters.

1 in 3

Davis County listings ended without a sale: expired, withdrawn or canceled.

98%

of original list price: what the typical home that did sell went for.

37

days: the typical time on the market.

Over the last 12 months, based on MLS figures through mid-November 2026. Nearly 2 in 3 homes that sold went for less than the first asking price. These figures describe the past, not a promise.

Timing moves more than price

The typical sale price barely moved from month to month last year. How long homes took to sell did.

WHEN YOU LIST	TYPICAL TIME ON MARKET
March, April and May	About 28 to 30 days
Over the year	About 37 days
October and November	Close to 50 days

A well-prepared home that comes to market in spring has the most buyers looking. A fall listing can still sell, but it should expect to wait longer and be priced for it. If spring is your target, the preparation starts earlier than most sellers expect.

> **Your best chance is in the first two weeks.** Your home is fresh and exciting to buyers and their agents, and it gets the most attention early. If there are few showings or offers, the home may be priced high compared with the competition. You cannot change the location, so you improve the condition or adjust the price. The market can give your home another chance, but by then you have lost time.



03

STEP 3

Prepare your home

Fix it, or sell it as-is?

It depends on what each repair is likely to return against what it costs. We work that out before you spend anything, and some homes should sell as they are. When a home needs work to reach top dollar or your goals, our **Fix and List** program brings in contractors we know, and you arrange to pay for the work. If we inspect the home before it lists and take care of what the inspection finds, it can be sold as a **Certified Turnkey Home™**, like a certified pre-owned car: a home buyers can buy with more confidence and fewer surprises at the negotiating table.

Inside

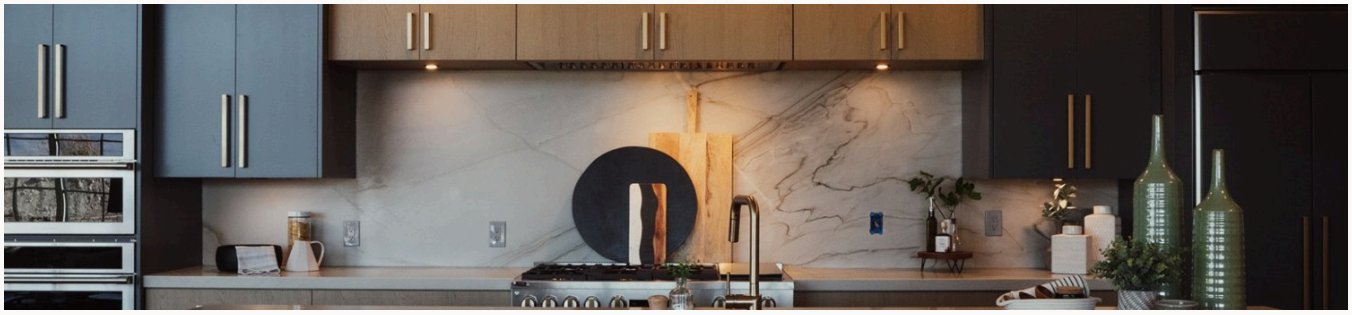
- ☐ Make sure appliances and lights work
- ☐ Clean counters, sinks and cabinet fronts
- ☐ Declutter shelves and closets
- ☐ Wash bedding, set out fresh towels
- ☐ Arrange furniture to open up space
- ☐ Store clothing out of sight

Outside

- ☐ Repair cracks or stains in the driveway
- ☐ Wash all windows, clean gutters
- ☐ Clean or repaint the front door
- ☐ Touch up chipped paint
- ☐ Mow, trim and rake
- ☐ Straighten or remove outdoor furniture

Do you have to list on the market?

Today's market gives you more options than ever, from a traditional listing to a cash offer. Each has its own advantages, and the right choice depends on what matters most to you: maximizing your net, minimizing stress, or creating flexibility in your move. We give you real numbers, explain the trade-offs in plain terms, and you choose.



03

STEP 3, CONTINUED

Your marketing plan

We use a broad mix of channels to give your home strong exposure.

CHANNEL	WHAT IT DOES
Professional photography	High-quality visuals create a powerful first impression.
MLS and online listings	Your home appears on the MLS and the major property search sites.
ABC4 and Real Estate Essentials	Your listing in front of a television and streaming audience.
Email and social media	We reach buyers by email and showcase your home on Instagram, Facebook and Stories.
Open houses	We schedule open houses to engage prospective buyers.
Print	Postcards, flyers and brochures that highlight your home.

> **The reach is real.** Our marketing consistently reaches 6 to 14 times as many people as the MLS, Zillow and Trulia combined. Based on platform reach reports. Individual results vary.

Why photos matter most

Most buyers decide whether to visit based on the photos they see online, so your home needs to look its best in them. We make sure it is captured beautifully.

Photography prep checklist

- [ ] Remove personal items and extra furniture
- [ ] Deep clean the whole home
- [ ] Make windows spotless for light and views
- [ ] Scrub sinks, toilets, tubs and showers
- [ ] Clear kitchen counters and clean appliances
- [ ] Touch up paint inside and out
- [ ] Remove pets from the areas photographed
- [ ] Store trash bins out of sight
- [ ] Mow the lawn and trim hedges
- [ ] List the areas you want captured

04

STEP 4

List and launch

With professional photos ready and your pricing set, it is time to launch. Your home goes on the MLS, which makes it visible on the major sites where buyers and agents search. We then run targeted marketing, which can include email campaigns, social media, local postcards and a custom listing page or virtual tour. Buyers often decide within seconds whether to schedule a tour, so your online presence matters.

05

STEP 5

Showings

You decide when people come through your home. We set the showing windows with you, with enough access to bring the right buyers through and a rhythm that keeps the emotions even-keeled. A home that is not shown is very hard to sell.

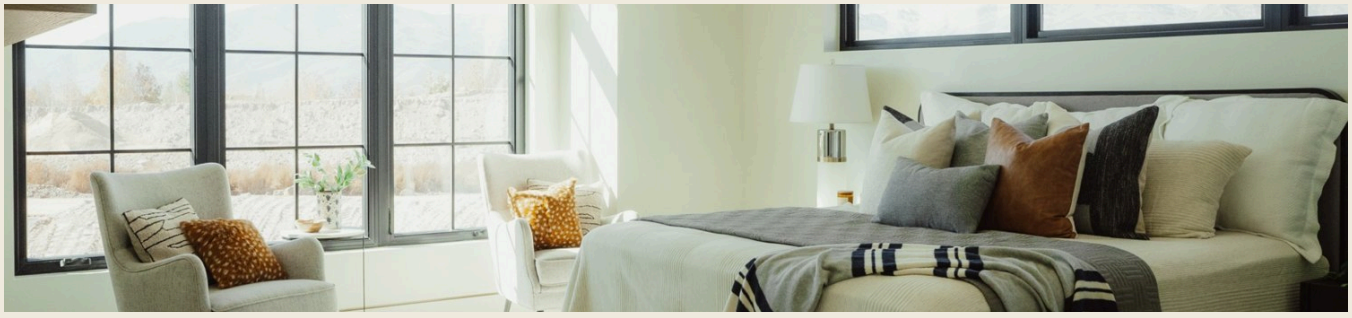
Before every showing

- [ ] Make beds, fluff pillows
- [ ] Wipe counters, take out trash
- [ ] Hide personal items
- [ ] Open blinds, turn on lights
- [ ] Add a light scent

Open house ready

- [ ] Leave during the event
- [ ] Set a comfortable temperature
- [ ] Secure valuables and medications
- [ ] Keep lights on and doors as we advise

Pets and kids: remove pets during showings or keep them out of sight, store pet bowls, beds and litter boxes, and put away toys and personal items. Keep a laundry basket handy for quick tidying, and stay flexible on showing times.



06

STEP 6

Offers and negotiation

Once buyers are interested, offers begin to come in. This is an exciting and critical stage, where strategy, clear communication and strong negotiation help you secure the best price and terms.

WE	WHAT THAT MEANS FOR YOU
Review each offer	We explain the price, contingencies and terms so you see the full picture.
Compare side by side	With more than one offer, we compare them for the best overall value, not just the highest price, including what you would keep.
Negotiate	We work to improve the price, timeline and conditions for you.
Guide you to the contract	Once you accept, we walk you through the contract and each step to closing.

What to look at besides the price

- **The buyer's financing.** A strong pre-approval or cash is a lower-risk offer.
- **The closing timeline.** Does it fit your move?
- **Contingencies.** The conditions the buyer needs to be met before they are committed.
- **The earnest money deposit.** A larger deposit shows commitment.
- **Repair requests.** What the buyer is asking for after inspection, and what you would be willing to do.

> **The first offer is not always the best offer.** How you respond affects your bottom line, so we talk through your options and decide your response together before you answer.



07

STEP 7

Inspection

After your offer is accepted, the buyer usually schedules a home inspection. A professional inspector examines key systems and structures and provides a report. Based on it, the buyer may request repairs or credits. You review the report and negotiate any repairs or concessions with our help. Prompt scheduling and cooperation help keep the sale on track. The length of the inspection period is set in your contract.

Inspections buyers commonly order: whole-home inspection, radon, wood-destroying organisms, mold, foundation, heating and cooling, lead-based paint (older homes), and a sewer line inspection.

> **Fewer surprises.** If your home is inspected before it lists and the findings are taken care of, a buyer's inspection is much less likely to turn into a negotiation.

08

STEP 8

Appraisal

The appraisal is usually ordered by the buyer's lender to confirm your home's value. An independent appraiser looks at condition, features and recent comparable sales. If it comes in at or above the agreed price, the sale moves ahead. If it is lower, it may lead to renegotiating the price or other terms.

- Ordered by the buyer's lender
- Confirms your home's fair market value
- Based on condition, features and local sales
- Affects the buyer's loan approval, and can affect the final price or terms

We help you prepare by pointing out your home's best features and recent upgrades, so the appraiser sees all of them.



ACCEPTED OFFER TO CLOSING

What happens after "yes."

After an accepted offer, your contract sets the dates. These are typical estimates, and your own contract controls.

WHAT	WHEN
Due diligence	About 10 calendar days, when the buyer inspects and reviews documents
The appraisal	Usually about 15 to 18 days in
Financing	Usually finishes about 20 to 25 days in
Settlement (the "signature party")	About 30 to 35 days after acceptance

Closing means the lender funds the loan and the sale is recorded, which is the same day as settlement or within a business day or two. We stay with you through inspections, the appraisal and settlement until the day you close.

Your part during this stretch

- [ ] Respond to the buyer's repair requests promptly
- [ ] Keep the home in the condition the buyer saw
- [ ] Make the home available for the inspector and the appraiser
- [ ] Answer your title company's requests quickly
- [ ] Do not take on large new debts if you are buying your next home. Talk to your lender first.

> **Selling and buying at the same time?** We coordinate both sides so your closing dates and your move line up. Talk to us before you list, so the plan is built around your next home too.



09

STEPS 9 AND 10

The last steps, and closing day

Before closing

- [ ] Do a final walk-through of every room, closet and storage area
- [ ] Leave manuals, receipts and warranties for the buyer
- [ ] Consider leaving extra matching paint
- [ ] Cancel or transfer utilities
- [ ] With the buyer's approval, shut off the main water to prevent leaks
- [ ] The day before closing, close window coverings and lock every entry door
- [ ] Give your new address to friends and family, and file a change of address with the post office

What to bring to closing

- [ ] Valid government-issued photo ID
- [ ] All house keys, garage door openers, mailbox keys and security codes
- [ ] Certified funds for any closing costs you owe
- [ ] Any documents we or the title company requested
- [ ] Proof of homeowners insurance, if required

Closing day, step by step

In Utah, a title company handles the closing. They review the contract, work out what each side owes, prepare the paperwork, make sure payoffs are made, record the buyer's title and make sure you receive any payments due.

What your costs can include

- Real estate agent fees
- Your outstanding mortgage balance, and any prepayment penalty
- Title insurance policy fees (the seller's portion)
- Home warranty, if negotiated to be paid by the seller
- Property taxes and HOA fees (prorated)
- Recording fees and transfer taxes, where they apply

Your own contract and closing statement show your actual costs. We go through your estimated net with you before you list and again when you have an offer.

Congratulations. Your home is sold.

YOUR WORKSHEET

Tell us about your home and your plan.

These questions help us tell your home's story, price it well and build a plan around your timeline. Bring them to our first meeting.

About your home

What attracted you to your home, and what are your favorite features?

What do you like most about your neighborhood and what is nearby?

What have you updated or repaired, and when? Is there any known damage or anything that needs work?

About your situation

Your why: why are you selling, and is there a date you are working toward?

Your plan: what are your next steps if the home takes longer than expected to sell?

Anything you know that might affect the sale?

QUICK ANSWERS

Questions sellers ask us most.

What is my Davis County home worth?

It depends on your city, your street and your home. An EPIC Home Value Report is built from sold and pending homes near yours, the condition of your home and market trends, and it shows what you would net. It is not an automatic estimate.

How long does it take to sell a home in Davis County?

The typical home spent about 37 days on the market over the last 12 months, based on MLS figures. It was about 28 to 30 days in March, April and May, and closer to 50 in the fall.

Should I fix my home before I sell it?

It depends on what each repair is likely to return against what it costs. We work that out with you before you spend anything, and some homes should sell as they are.

How long from an accepted offer to closing?

Settlement typically comes about 30 to 35 days after acceptance, with closing the same day or within a business day or two. Your contract sets the exact dates, and all of these figures are estimates.

Do I have to pay the buyer's agent?

It is your decision, negotiated and written into your listing agreement. See page 7 for the three common paths.

Can I sell my home and buy another at the same time?

Yes, and we plan both together so your dates line up. See page 15.

What if my home does not sell?

About 1 in 3 Davis County listings last year ended without a sale. The most common reason is pricing from asking prices instead of sold prices. We build the price and the plan before you list, and we watch the first two weeks closely.

PLAIN-WORDS GLOSSARY

The terms you will hear.

CMA	Comparative market analysis: a study of recent sales of similar homes used to set a price.
MLS	The Multiple Listing Service, where homes for sale are listed for agents and the sites buyers use.
Days on market	How long a home has been listed before it goes under contract.
Net proceeds	What you keep after your mortgage payoff, closing costs and fees are paid.
Contingency	A condition in the contract, such as an inspection or financing condition, that has to be met.
Earnest money	The buyer's deposit that shows they are serious.
Due diligence	The buyer's window to inspect the home and review documents.
Appraisal	An independent opinion of the home's value, ordered by the buyer's lender.
Title company	The neutral company that handles the closing, confirms ownership and records the sale.
Settlement	In Utah, the "signature party," where documents are signed.
Proration	Splitting a cost, such as property taxes, between buyer and seller by the days each owns the home.
Listing agreement	The written agreement that sets out how we work together, the price strategy and how we are paid.



SYNERGY UNITED REAL ESTATE GROUP

A FINAL NOTE

Let's start with your number.

A successful sale is not about luck. It is about strategy, timing and knowing how to create demand where it matters most. We give you real numbers, explain your options in plain terms and help you weigh the trade-offs. There is no one-size-fits-all strategy, only the one that works best for you.

If you would like to know what your home is worth and what you would keep, ask for your EPIC Home Value Report. No charge, no pressure, no obligation.

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