



THE TRUE COST OF SELLING

**& WHERE MOST HOMEOWNERS
OVERSPEND**

COMPASS

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WHY THIS MATTERS NOW

The biggest mistake sellers make is assuming the cost of selling is just commission + minor repairs. In reality, selling in the 2020s has new financial variables—insurance, prep, concessions, rates, and more.

This guide clarifies what's real, what's optional, and what actually increases your net.







3 CATEGORIES OF SELLING COSTS

A CLEAR BREAKDOWN:

- Required Costs (Closing fees, taxes, legal, mortgage payoff)
- Conditional Costs (Repairs, inspections, appraisal issues)
- Strategic Costs (Upgrades, prep, staging, pre-inspections, landscaping)



REQUIRED COSTS

(BUT WITH VARIATION BY COUNTY)

- Transfer/recording taxes
- Title fees
- Mortgage payoff
- Commission
- Settlement fee trends
- HOA/condo resale package
- Well/septic/water testing (SM + ES)

OPTIONAL BUT COMMON COSTS

OPTIONS INCLUDE

- Pre-inspection
- Repairs
- Minor upgrades
- Professional cleaning
- Window washing
- Landscaping
- Trash haul-out
- Handyman items





OPTIONS INCLUDE

- Light paint refresh
- Hardware + lighting swap
- Landscaping polish
- Declutter/edit
- Floor refinishing only if needed
- Bathroom refresh (hardware + mirror + caulk)

THE HIGH-ROI PREP LIST

WE BUILD PERSONALIZED PREP BUDGETS BASED ON YOUR TIMELINE AND EXPECTED BUYER PROFILE.

PREPARE.
PREPARE.
PREPARE.



THE #1 SURPRISE COST IN 2025: BUYER CONCESSIONS

DUE TO HIGH RATES, BUYERS ARE ASKING FOR:

- Seller credits (commonly \$5K–\$15K)
- 2–1 buydown assistance
- Closing cost help
- Repair concessions

Sellers who prepare properly avoid or drastically reduce these.

Your pricing strategy, pre-inspection approach, and photo/media package determine whether concessions appear — or disappear.





THE COST OF MISPRICING

THIS IS THE MOST EXPENSIVE MISTAKE A SELLER CAN MAKE //

Overpricing = Hidden Costs

- Extended DOM
- Carrying costs (mortgage, utilities, insurance)
- Price drops
- Lost leverage in negotiations

Underpricing = Leaving Money on the Table

- Fast sale, but reduced net
- Doesn't leverage your buyer pool correctly

**PRICING IS A FUNCTION OF BUYER TYPE,
MICRO-MARKET TIMING, AND COMPETITION.**

**WE BUILD PRICING RANGES —
NOT JUST A SINGLE NUMBER —
FOR MAXIMUM LEVERAGE.**



MARKET-DEPENDENT COSTS

DIFFERENT REGIONS → DIFFERENT COST STRUCTURES.

- Greater Annapolis → Staging, curb appeal, water-oriented buyers = presentation costs.
- Eastern Shore → Shoreline, septic, pier condition, elevation considerations.
- Greater Baltimore → Appraisal gaps, inspection-heavy buyers.
- Southern Maryland → Well/septic, VA buyers, DOD relocation timelines.

Your county drives your cost profile — period.



TIMING COSTS

THE REAL COST MOST PEOPLE MISS:

- Timing window impacts your net
- Carrying costs (mortgage, utilities, insurance, taxes, pool care, landscaping)
- How seasonal demand shifts in each county

MISSING THE OPTIMAL LISTING WINDOW BY EVEN 3–4 WEEKS CAN MATERIALLY AFFECT YOUR NET.



MOVE-UP SELLER COSTS

FOR SELLERS WHO ARE ALSO BUYING

- Bridge solutions
- Temporary housing
- Moving/packing
- Storage
- Carrying two mortgages

WE CREATE A NET SHEET + MOVE-UP TIMELINE AT NO COST



TRUSTED.
LOCAL.
MODERN.

FINAL VALUE FRAMEWORK

Every home is different. Every county is different.
Your true net depends on your property, buyer profile,
and timing.

We build:

- ✓ Personalized net sheet
- ✓ Cost breakdown (required + conditional + strategic)
- ✓ Move-up timeline (optional)
- ✓ Pricing strategy range
- ✓ Prep budget (if needed)

Scan the QR code to get your custom cost analysis.
15 minutes. Zero pressure. Actually helpful.







READY WHEN YOU ARE



WHETHER YOU'RE SELLING NOW OR PLANNING AHEAD, THE RIGHT SEQUENCE CAN BE THE DIFFERENCE BETWEEN "GOOD" AND "RECORD-SETTING."

WE'LL MAP IT OUT — TAILORED TO YOUR PROPERTY, NEIGHBORHOOD, AND GOALS.

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