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REAL ESTATE GROUP

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YOUR NORTHERN MINNESOTA SELLER GUIDE

BREAKING CAMP: EVERY GOOD EXIT STARTS WITH A PLAN



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REALTOR® | TEAM CERMAK OWNER



Selling your home is one of the biggest financial decisions you'll ever make.

It deserves more than a Zestimate and a lockbox. It deserves someone who actually knows this market and gives a damn about what you walk away with.



I grew up here. I know what buyers in this market are looking for, what they'll pay for it, and what's going to sit on the market all winter if it's priced or presented wrong. That's not something you find on an algorithm.



My job isn't just to list your home. It's to sell it at the right price, with the right strategy, and a process that doesn't leave you guessing at every turn.

Whether you're upsizing, downsizing, or just ready for the next chapter, the fundamentals stay the same.



You'll know exactly what your home is worth.
You'll have a clear plan from day one.
You'll leave ready for the next adventure.

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ARE YOU READY TO

BREAK CAMP?

Every good exit starts with knowing where you stand. Before you list, let's make sure you're set up right.

You don't need everything to be perfect. You need to know what you're working with so we can build the right plan together.

PRE-LIST CHECKLIST

HOME VALUE	Do you know what your home is actually worth? Not what Zillow says, not what your neighbor got two years ago. What it's worth right now, in this market, to a real buyer.
TIMING	Selling at the right time matters more than most people realize. Your timeline shapes the entire strategy, from how we price it to how we market it and when we list.
CONDITION	What shape is your home actually in? Knowing what buyers will see during an inspection before they see it puts you in control of the conversation.
YOUR NEXT MOVE	Where are you going after this? Having a plan for what comes next protects you from making rushed decisions on either end of the transaction.

BREAKING CAMP STARTS WITH A PLAN

Selling isn't about just putting a sign in the yard.
It's about knowing what you have, what it's worth, and how to get there without leaving anything behind..

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BREAKING CAMP: LISTING TO CLOSING

THE SELLING PROCESS

Selling looks complicated from the outside. Walk through it with the right person and it's a completely different experience. Here's exactly what the path looks like.

Set Up Camp
[Pricing & Strategy]

We sit down, look at what your home is actually worth in today's market, and build a plan around that number. Not a guess. Not a Zestimate. A real strategy based on real data.

Bait the Hook
[Prep & Marketing]

How your home looks when it hits the market determines everything. We talk through what's worth fixing, how to present it, and how to get it in front of the right buyers fast.

Cast It Right
[Listing Day]

Your home goes live with professional photos, a strong listing, and a plan already in motion. First impressions in this market matter more than most sellers realize.

Read the Water
[Offers & Negotiation]

When offers come in, we don't just look at the number. We look at the whole picture. Terms, timeline, contingencies. I'll help you understand exactly what you're agreeing to before you agree to it.

Break Camp
[Closing & What's Next]

Documents are signed. Funds are confirmed. You're done. On to whatever comes next.

The process works best when every step is handled with calm, clear communication. I'm with you at every marker on the trail.

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UNDERSTANDING YOUR OPTIONS

KNOWING YOUR POSITION

Before we break camp, you need to know what you're working with. How you sell is just as important as when you sell. The right strategy depends on your timeline, your next move, and what the market is actually doing right now.

SELL FIRST, BUY SECOND

The lower-stress option for most sellers.

- You know exactly what you have to work with before you buy
- Avoids carrying two mortgages at once
- May require temporary housing in between

BRIDGE LOAN

For sellers who need to move before they close.

- Allows you to buy your next home before this one sells
- Short term financing that gets paid off at closing
- Worth exploring if timing is tight

BUY+SELL SAME TIME

The most common and the most coordinated.

- Closing dates on both sides need to align
- Requires clear communication between all parties
- The right agent makes all the difference

SELL AS-IS

For sellers who want a clean, fast exit.

- No repairs, no prep, no staging
- Typically attracts investors and cash buyers
- Price reflects the condition and that is okay depending on your goals

WATER NO ONE TALKS ABOUT

Most sellers don't know they have options beyond just listing and hoping. Depending on your situation there may be additional strategies worth considering.

- Seller concessions to attract more buyers
- Pre-listing inspections to control the narrative
- Timing your list date around market activity
- Negotiating a rent-back after closing if you need more time

The right strategy exists for your specific situation. I'll make sure you know all of it before we decide anything.

NEED GUIDANCE ON WHAT'S RIGHT FOR YOU? JUST ASK.

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MORE THAN JUST THE LIST PRICE

READING THE TERRAIN

Pricing your home isn't just picking a number you like. The strategy behind how you list, when you list, and how you present it can matter just as much as the price itself. Especially in a market where buyers have options and aren't afraid to walk.

PRICING STRATEGY

Pricing too high sits. Pricing too low leaves money behind.
The right number is backed by real data from comparable homes that have actually closed recently, not estimates from an algorithm that has never set foot in your neighborhood.

PRESENTATION

Buyers decide fast.

How your home looks in photos, how it smells when they walk in, and what shape it's in during the showing determines whether they write an offer or keep scrolling.

TIMING

When you list matters.

Seasonality, local inventory levels, and what else is on the market the week you go live all affect how much attention your home gets and how quickly offers come in.

QUESTIONS TO ASK YOUR REAL ESTATE AGENT:

What have comparable homes in this area actually sold for recently?

Is right now a good time to list or should we wait?

What would a buyer's inspector likely flag in my home?

How do we handle a low offer without losing the buyer entirely?

What's a realistic timeline from list date to closing?

Strong outcomes come from strategy & preparation, not just a sign in the yard.

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SMALL DECISIONS CAN DERAIL YOUR SALE

DON'T BREAK CAMP EARLY

Most deals don't fall apart because of big dramatic problems. They fall apart because of s**mall, avoidable mistakes** made after the process has started. **You're too close to the finish line to blow it on something preventable.**

OVERPRICING FROM THE START

A home that sits gets stale fast. Buyers assume something is wrong. Pricing it right from day one is always better than chasing the market down with reductions later.

NEGLECTING PREP

First impressions are everything. Skipping the basics before photos are taken or showings begin costs you more in the final offer than the prep work ever would have.

TAKING THE FIRST OFFER PERSONALLY

A low offer isn't an insult. It's a starting point. Don't let emotion close a door that strategy could have opened.

GOING DARK DURING THE PROCESS

When your agent or the title company needs something, slow responses create delays that can unravel a deal. Stay reachable from list to close.

SKIPPING THE PRE-LISTING INSPECTION

Knowing what a inspector will find before they find it puts you in control.

MAKING BIG CHANGES MID-TRANSACTION

Once you're under contract, the goal is a clean path to closing. Major decisions about repairs, timelines, or terms should go through your agent.

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BUILT ON HONESTY. DRIVEN BY THIS COMMUNITY.

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Selling your home isn't just a transaction. It's trust. And trust is built before the paperwork, in the conversations, the honesty, and the willingness to tell you the truth even when it's not what you want to hear.

HONESTY IN EVERY SITUATION

If your home needs work before we list, I'll tell you. If your price expectation doesn't match the market, I'll tell you that too. You'll never wonder where you stand.

LOCAL KNOWLEDGE THAT MATTERS

I know what buyers in this market are actually looking for, what they'll pay for it, and what's going to sit. That's not something you find on a national real estate website.

COMMUNICATION YOU CAN COUNT ON

You'll know what's happening at every stage of this process. No radio silence, no wondering where things stand, no chasing me down for answers. You'll hear from me before you have to ask.

IN YOUR CORNER AFTER CLOSING

The relationship doesn't end when you hand over the keys. Need a recommendation six months later? Have questions about what comes next? I'm still your person.

PURPOSE OVER COMMISSION

My job isn't to get your home listed. It's to get it sold at the right price with a process that actually made sense. Those are very different things and I don't confuse them.

Choosing the right agent is choosing the right partner for one of the biggest decisions of your life. The process doesn't have to feel overwhelming — **it just requires the right guide.**

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ARE YOU READY TO BREAK CAMP?

Don't wait until you think you're ready.

That's what the conversation is for. Reach out and let's figure out where you actually stand.

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