Sellers Guide

A Complete Guide To The Home Selling Process

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kw FORT WORTH KELLERWILLIAMS.

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STARTING THE JOURNEY...

things to consider when
SELLING A HOME

I have made it my top priority to put you and your needs first. I understand that the process of selling a home can be very stressful and I have the tools to guide you in the right direction with my help.

This guide is information gathered over my experience in real estate that will help answer your questions and help you fill in any blanks, all while making this process easier for you as I use digital marketing strategies to properly market your home during this time.

Once you have gone through this guide and you still feel like you have questions or need clarification, let me know. Helping people is my passion as I am a community market leader. Let me help provide you an amazing service as I help you through one of the biggest journeys one can go on.

Here to help in any way possible!

BEST,

Stephanie Moser

1. *the housing market it not* **LIKE 2021**

1. Mortgage Credit Availability

The Mortgage Credit Availability Index is a monthly measure by the Mortgage Bankers Association that gauges the level of difficulty to secure a loan. The higher the index, the easier it is to get a loan; the lower the index, the harder. Today we're nowhere near the levels seen during 2021 when it was very easy to get approved for a mortgage. After 2021, however, lending standards tightened and have remained that way.

2. Number of Homes for Sale

One of the defining features of 2021 was extremely tight inventory - homes sold very quickly, and buyers often competed aggressively. Today I see a much different picture. There is a higher level of inventory in the Fort Worth area today, approximately 4.6 months of inventory., better than the National average of about 7.2 months of inventory. This means that Buyers have more options today than they did in 2021.

4. Use of Home Equity

The next chart shows the difference in how people are accessing the equity in their homes today as compared to 2019-2021. Back then, consumers were harvesting equity from their homes (through cash-out refinances) and using it to finance high-end lifestyles. Today, consumers are treating the equity in their homes much more responsibly.

5. Home Equity Earned

Today, 47.4% of homes across the country have at least 50% equity. In 2021, homeowners were selling their homes at inflated values due to they Buyer demand and lack of Inventory.   However, with the low interest rates in 2021, it has allowed the percentage of homes with good equity to remain on the higher side, even with the softening of the market today.

If you're considering buying a home this year, there's no need to fear the market. We're not in a housing crisis like 2008, and this is nothing like 2021. Buyers have more options today.

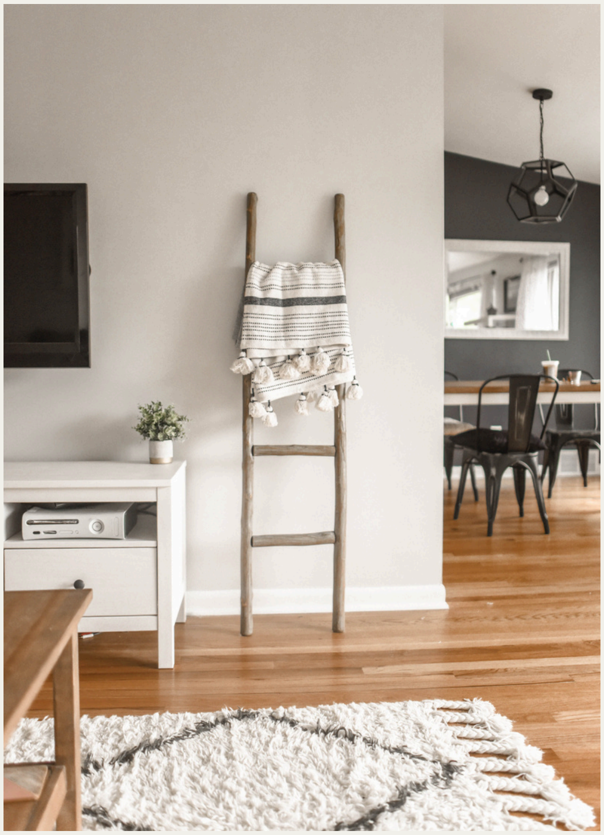
2.

the housing market it not

LIKE 2021 & THAT'S A GOOD THING!

2021 was a frenzy-
Homes sold in days, buyers waived inspections, and record-low rates fueled bidding wars across Fort Worth. It was exciting—but stressful—for everyone.

2025 brings balance and opportunity-
Inventory has improved, buyers are more serious, and pricing has leveled from the pandemic highs. The rush has eased, but demand in our area remains strong thanks to job growth, relocation, and Fort Worth's continued appeal.



Qualified buyers are back-
With stricter lending standards and solid equity across most neighborhoods, today's buyers are better prepared and financially stable—helping sellers move forward with smoother, stronger contracts.

A smarter market is a healthier market-
Homes that show beautifully and are priced strategically still attract multiple offers, but without the chaos. This is a market built on confidence, not competition—one that rewards preparation, presentation, and partnership with the right agent.

Total Home Equity Cashed Out

Years	Dollars
2019	$114B
2020	$150B
2021	$275B
Total	$539B

Years	Dollars
2022	$225B
2023	$78B
2024	$84B
Total	$387B

luckily we have

SMARTER EQUITY & STRONGER SELLERS

Today's Market: Modern Moves & Smart Equity Decisions

The 2025 real estate landscape is built on **strategy, stability, and smarter use of equity.**

Buyers and sellers today are navigating a balanced market—one that rewards preparation, presentation, and partnership with the right agent.

Technology now streamlines every step: digital listings, e-signatures, mobile notaries, and secure online closings make selling simpler, faster, and more transparent than ever.

Equity in Action

Over the past several years, homeowners across the country have built substantial equity— and the chart below shows how much that trend has evolved.

After peaking in 2021, cash-outs have moderated as more homeowners choose to protect and strategically reinvest their gains, whether upgrading, renovating, or diversifying investments.

This shift represents a healthier, more sustainable market where sellers hold stronger financial footing and greater flexibility for their next move.

What Selling Looks Like in 2025

- **Smarter Technology** – Seamless digital experiences from listing to closing.
- **Stronger Equity Positions** – Sellers own more, owe less, and move with confidence.
- **Balanced Market** – Less chaos, more opportunity for serious buyers.
- **Real Returns** – Fort Worth's growth continues to drive value long-term.

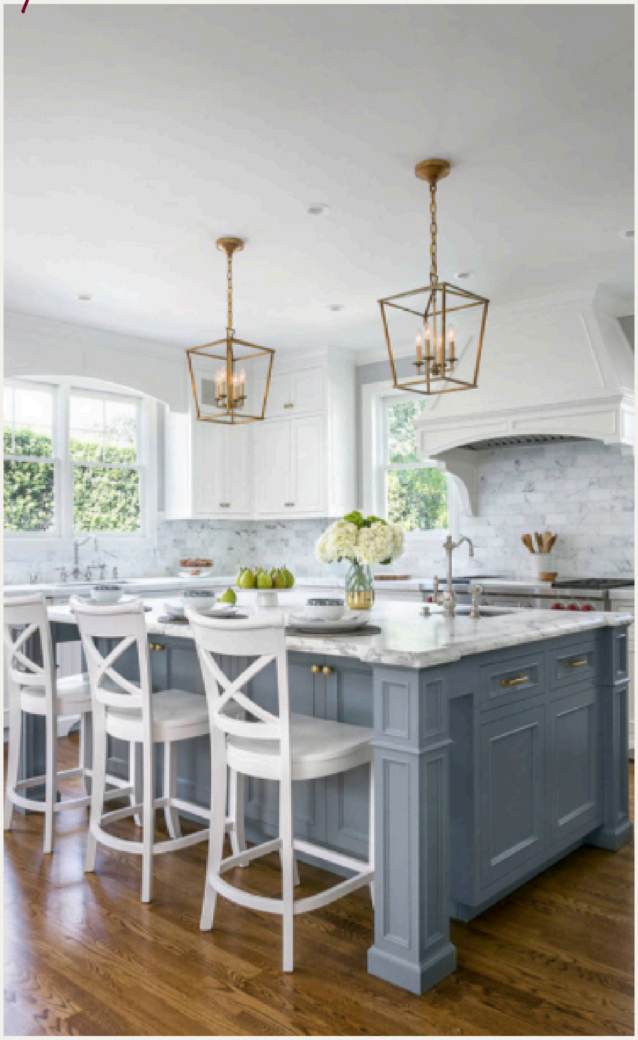
3. IT'S TIME FOR *you to sell your house*

As this can be a very stressful time, I want to ensure your confidence in me to let you know I am here to help the process run effortlessly and smoothly; aways putting you and your family first. This is something I am passionate about and enjoy doing; therefore, I am happy to help guide you through the entirety of the process.

My goal as the communities market leader is to provide those in our community with an immaculate service. With digital marketing strategies, online platform, and a heart that cares more about serving you than selling you, I ensure you have my full integrity in this process.

"When you do what you love , people love what you do"

WHAT ARE YOUR *goals & objectives*



What is the reason you are selling? Are you looking to upgrade? Are you looking to downgrade? Do you need to relocate for a job? Are you moving to be closer to family? Are you moving to be in a nicer area or closer to better schools? This is all very important in order to reason with me on why you are moving and what you are looking for. When I know what you are looking for I can better accommodate you and your needs! *'Why'* is it that you are wanting to sell right now?

4. *Let's figure it out &*

WRITE IT OUT

For me to better understand what you are looking for, I want to cover the basics and ensure that you do to by explaining the reasonings behind your move. Fill out the boxes below and elaborate for better communication in this process!

I want to sell my house because...

Selling my house would make me feel...

5. GETTING DOWN TO IT

Yes, knowing your why is extremely important, but so is having a vision in mind. What are your goals when selling your home?

my goal in selling my home is...

it is important that my agent....

6. *the economic impact of a* HOME SALE

Every Sale Moves More Than a Sign in the Yard

Selling a home does far more than move one family from one address to another — it powers an entire ecosystem of local jobs, businesses, and community growth. Every single transaction creates a ripple effect that reaches across Fort Worth. From contractors and movers to appraisers, inspectors, title agents, lenders, and even local shops and restaurants — each home sold contributes to real economic momentum.

In 2025, that ripple has never been more impactful. Fort Worth's housing market continues to be one of the region's strongest drivers of economic activity. When a seller lists a home, dozens of professionals go to work — marketing specialists, stagers, photographers, lenders, and attorneys — all of whom rely on a thriving real estate market to keep their businesses running and their teams employed.

A Sale that Strengthens the Community

Today's homeowners have built a powerful foundation of home equity through years of appreciation and responsible ownership. That equity doesn't just sit on paper — it becomes real financial opportunity. When a home is sold, sellers often reinvest their equity into a new property, make improvements that support local trades, or channel funds into new ventures and savings. Each of these actions helps circulate wealth back into the community, sustaining Fort Worth's small businesses and driving continued neighborhood revitalization.

Unlike the high-speed market of a few years ago, today's real estate environment is more stable and sustainable. Homes are selling at a steadier pace, buyers are highly qualified, and transactions are built on solid financial footing. This stability means more predictable growth — and greater confidence for both homeowners and professionals across the region.

How Your Home Sale Drives Economic Value

When you sell your home, you're doing more than achieving a personal goal — you're sparking measurable economic activity that benefits hundreds of people.

Consider how far your sale reaches:

- **Local Service Providers** – Realtors, lenders, appraisers, inspectors, and title companies all earn income
- from each transaction.
- **Construction & Trades** – Contractors, painters, flooring specialists, and landscapers often see new business
- from sellers preparing homes for market or buyers customizing their new space.
- **Small Businesses** – Movers, storage companies, cleaning crews, and home improvement stores all benefit
- directly from increased real estate activity.
- **Growth & Tax Revenue** – Every home sale supports local schools, infrastructure, and city services
- through property taxes and reinvestment.

7. nine easy tips to help when GETTING READY TO SELL

1 *Renew Entry*
Try a fresh coat of paint or a new front door.

2 *Landscape*
A well-groomed lawn shows buyers the house was cared for.

3 *Checking Outdoor Light Fixtures*
Replacing outdoor light fixtures with brighter or new bulbs.

4 *Wash Both Sides of Windows*
Windows can make a home look more open if they are cleaned.

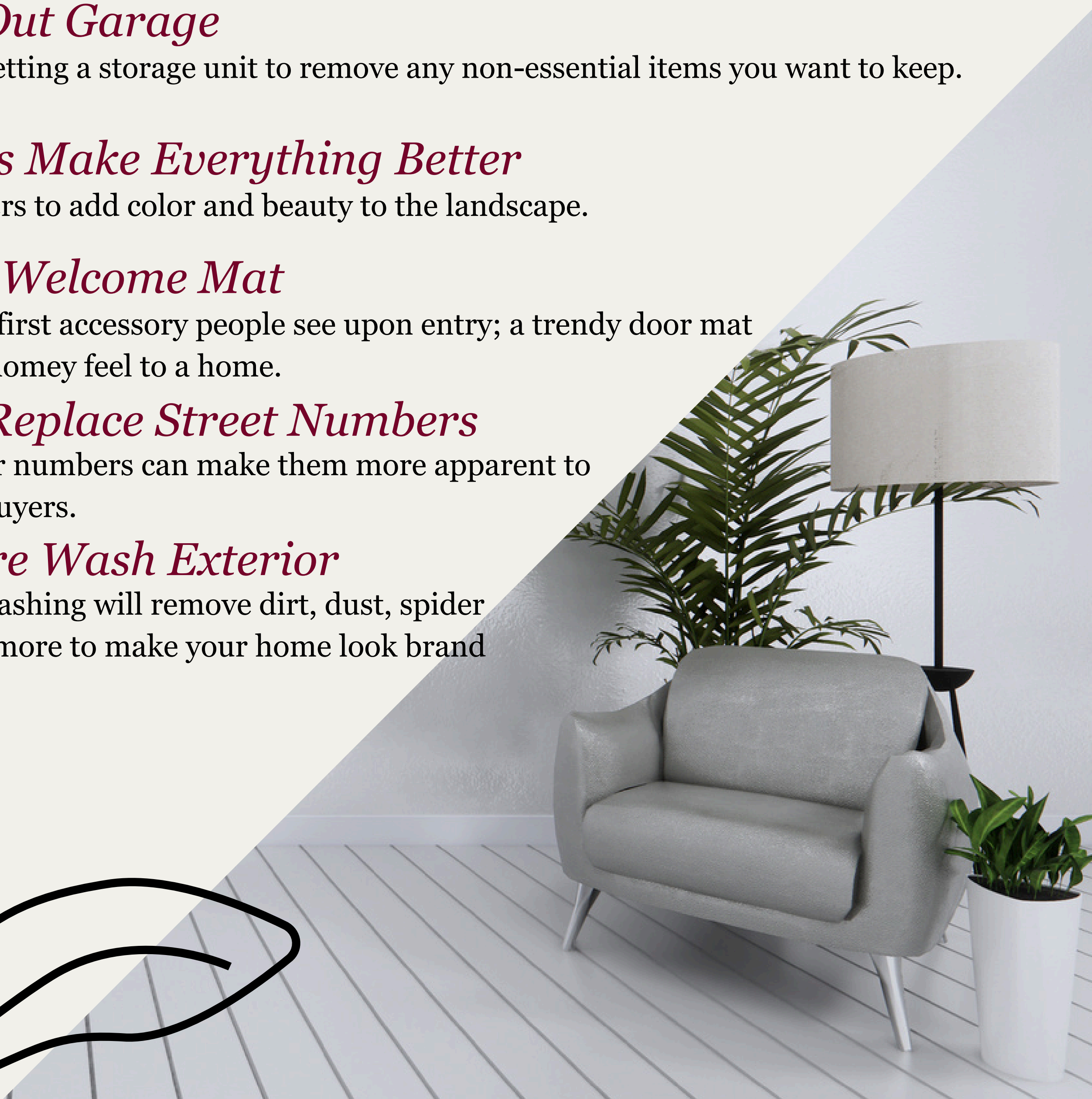
5 *Clean Out Garage*
Consider getting a storage unit to remove any non-essential items you want to keep.

6 *Flowers Make Everything Better*
Plant flowers to add color and beauty to the landscape.

7 *Renew Welcome Mat*
This is the first accessory people see upon entry; a trendy door mat can add a homey feel to a home.

8 *Paint/Replace Street Numbers*
Bright door numbers can make them more apparent to potential buyers.

9 *Pressure Wash Exterior*
Pressure washing will remove dirt, dust, spider webs, and more to make your home look brand new!



8. *ten steps to making your house* MORE APPEALING TO BUYERS

1. ***Clean Up Everything***
   This will remove distractions and allow buyers to envision themselves living there.
2. ***Make Each Room Useful***
   Clearing out each room allows buyers to make clearer visions.
3. ***Bright and Airy***
   Allow light in to make rooms feel more inviting
4. ***Make Repairs***
   If things are broken, your buyers may want to offer you less.
5. ***Declutter Home***
   Lowering the amount of items in closets or pantries will allow your homes space to look larger.
6. ***Updates***
   Changing out paints and flooring will make your home look more modern and less dated.
7. ***Simplify Kitchen***
   Remove unnecessary clutter so counter spaces are more open and empty.
8. ***Tidy Up***
   Clear the sink, take out trash, sweep, vacuum, etc.
9. ***Adjust Doors***
   Make sure the doors to not squeak..
10. ***Lights***
    Replace light bulbs so they do not go out while buyers are present and to make the home appear brighter.

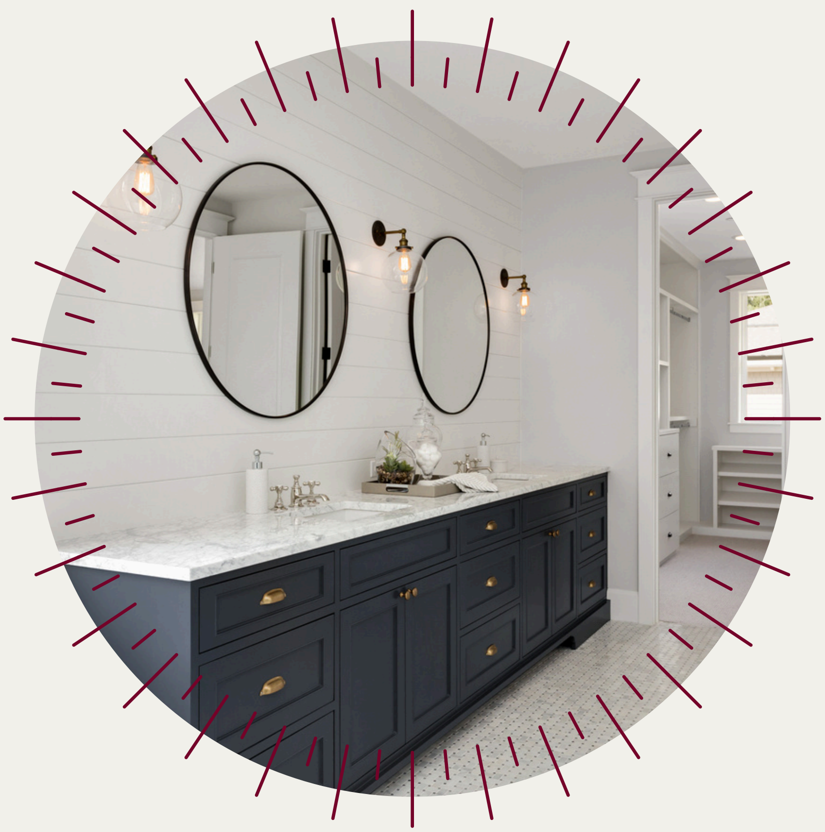
9. *the importance of correctly pricing* YOUR HOME

Getting your asking price right is essential—especially in markets like Fort Worth / DFW, where inventory is rising and buyer leverage is increasing. Listings that are priced too aggressively often languish, while those that hit the market within the right range generate showings and offers quickly.

Nationally, analysts now expect moderate growth ahead rather than dramatic increases. For example, panels such as Fannie Mae's Home Price Expectations Survey forecast ~3.3% appreciation in 2026, and cumulative gains into 2027. Meanwhile, NAR economists have projected that home price growth will accelerate next year, especially if mortgage rates settle near 6%. The consensus is that the strong surge of previous years will give way to steadier, more sustainable gains.

Mark Fleming, Chief Economist at First American, now emphasizes that we're entering a "moderation" era. He stated that housing supply remains historically tight, and that price growth may slow but is unlikely to go negative—effectively putting a floor under values even as markets cool. This tone underscores the idea that a realistic, well-positioned list price is still rewarded even in softer conditions.

Thus, in both national and local markets, listing at or just below true market value increases exposure, triggers buyer interest, and helps your home stand out. In a market that's shifting toward balance, a correctly priced home is more likely to sell well rather than linger or underperform.



Instead of trying to win the negotiation with one buyer, you should price your house so demand is maximized. This way, potential buyers don't get deterred by a high price tag and you don't find it sitting on the market longer than it should. By doing so, you won't be negotiating with one buyer over the price. Instead, you'll have multiple buyers competing for the property.

For more information about buying or selling your home, contact me today!

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"Your Needs , My Priority - Real Estate Made Personal

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