ROBERT CARMACK

Making a Difference through Real Estate

eXp REALTY

GENESEE · OAKLAND · LIVINGSTON COUNTY, MICHIGAN

SELLER'S **GUIDE**

Ten steps from the pricing conversation to the closing table.
Every one of them with an owner and a date.

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A LITTLE ABOUT ME

Twenty-five years making sure things were **done right.**

I was born and raised in Flint. I have lived in Grand Blanc for the past twenty years.

Before real estate I spent twenty-five years as a Customer Quality Engineer at Magna Electronics. My primary account was General Motors. I am an ISO 14001 and TS 16949 certified lead auditor. My job was to find the problem before it reached the customer, document the fix, and prove that the fix held.

I sell real estate the same way. Selling a house is a project with a critical path, and most of what goes wrong in one goes wrong because nobody was watching the calendar.

I left that career in 2026 to do this full time. Not to retire. To keep solving problems for people, one family at a time instead of one supply chain at a time.

WHAT THAT MEANS FOR YOU

1. A written pricing analysis before you commit to a number.
2. A written activity report every week your house is listed.
3. An estimated net sheet before you list, and an updated one with every offer.
4. An answer the same day. Every time.

Making a Difference Through Real Estate.

THE WHOLE PROCESS ON ONE PAGE

Home seller's **roadmap.**

Ten steps. Call me at 810.814.1686 with a question about any of them, at any point, including well before you have decided to sell anything.

1

FIND AN AGENT

Interview more than one. Ask each for a written pricing analysis.

2

PRICING

Set the number from the comps, not from what you hope.

3

PREPARE

Declutter, repair, depersonalize, and clean past your own standard.

4

MARKETING

Professional photography, a written listing, full syndication.

5

LISTING

Live on the MLS and every major portal. The clock starts.

6

SHOWINGS

Be flexible. The first two weeks carry the most motivated buyers.

7

OFFERS

Review each one against a net sheet, then negotiate the terms.

8

UNDER CONTRACT

Inspection, appraisal, title, and every deadline in between.

9

FINAL DETAILS

Pack, keep insurance current, and plan for delays.

10

CLOSING

Sign, transfer the deed, hand over the keys.

THE TWO WEEKS THAT DECIDE THE SALE

Your most motivated buyers are the ones already looking when you list. They have seen everything else on the market and they know immediately whether your price is serious. After the first two weeks, showing activity drops and you are selling to a thinner audience. That is why the preparation and the pricing happen before the sign goes in the yard, not after the first slow month.

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HOW TO USE THIS

Read it once end to end, then come back to the step you are standing in. Write your questions in the margins and bring the marked-up copy to our first meeting. I would rather answer forty questions before we list than one question after an offer falls apart.

A SPECIFIC NOTE FOR A SPECIFIC CLIENT

Selling in Oakland, **buying in Genesee.**

If you are in Oakland County looking at what your house is worth against what your taxes are, you are not alone. It is the most common conversation I have.

The move is a double transaction. You are selling one house and buying another, and the two have to be sequenced so that you are not carrying both at once or homeless between them. That sequencing is most of the work.

WHAT I WILL PUT IN FRONT OF YOU BEFORE YOU DECIDE ANYTHING

1. What your Oakland County house will realistically sell for, with the comparable sales behind the number.
2. The actual annual property tax on comparable homes in Fenton, Grand Blanc, Linden, and Holly, with the millage rates and taxable values, not a generalization about lower taxes.
3. What your equity actually buys at each price point in Genesee County, in specific houses currently on the market.
4. The sequencing options, with the cost and risk of each written out. Sell first and rent, buy first with a bridge, contingent offer, or simultaneous close.
5. The costs on both sides of the move, netted together, so you are looking at one number instead of two.

Then you decide. There is no timeline on this and I am not going to put one on you. I left a thirty-year career in automotive in 2026, so I understand that a decision like this is about more than a spreadsheet. I also know that you want to see the spreadsheet. If you are eighteen months out, that is a fine time to call.

ON TAX FIGURES

Michigan property tax depends on taxable value, local millage, and whether the property carries a principal residence exemption. Taxable value also uncaps on transfer, so what a current owner pays is frequently not what a buyer will pay. Every figure I give you comes from the assessor's record for that parcel.

BEFORE ANYTHING ELSE

What selling **actually costs.**

Your net proceeds are the sale price minus everything that comes off at closing. Sellers are routinely surprised by this number, and there is no reason for that to happen.

WHAT COMES OFF THE TOP

1. Payoff of your existing mortgage, plus any home equity line or lien against the property.
2. Real estate commission, at the rate stated in your listing agreement.
3. Michigan state and county real estate transfer tax, customarily paid by the seller.
4. Owner's title insurance policy, customarily paid by the seller in this market.
5. Property taxes prorated through the closing date.
6. Any seller concessions you agree to during negotiation.
7. Closing fee, recording fees, and the cost of any repairs you agreed to complete.

YOU WILL NEVER HAVE TO GUESS

You get an estimated net sheet before we list, built from your actual mortgage balance and the real transfer tax and title figures for your price range. You get an updated one with every offer that comes in, so you are comparing what you walk away with rather than comparing headline prices.

A higher offer with heavy concessions can net you less than a lower one that is clean. That is exactly the kind of comparison the net sheet is for.

COMMISSION

Real estate commissions are not set by law and are negotiable between a seller and the broker. The rate, and how it is allocated, is stated in the listing agreement you sign. I will walk you through that document line by line before you sign anything.

PART ONE

ONE

Preparing **to sell.**

Everything that happens before the sign goes in the yard. This is where the sale is won or lost.

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Making a Difference through Real Estate

01

What you actually **get from me.**

Every agent will tell you they are detail-oriented. Here is what that means in practice, in writing, so you can hold me to it and so you can ask the other agents you interview to match it.

A WRITTEN PRICING ANALYSIS

Not a number in a conversation. Comparable sales from the last six months adjusted for square footage, condition, and age, plus what is currently active against you and what expired without selling.

A WEEKLY WRITTEN ACTIVITY REPORT

Showings, online views, saves, and showing feedback, every week your house is on the market. You should never have to call me to ask how it is going.

ROOT CAUSE, NOT WORKAROUNDS

Twenty-five years of 8D corrective action at Magna Electronics. When a deal develops a problem, I find what actually caused it instead of patching the symptom and hoping it holds to closing.

A NET SHEET WITH EVERY OFFER

So you compare what you keep, not what the headline says. Concessions, repair credits, and closing costs all move that number, sometimes by more than the price difference does.

EVERY DEADLINE IN WRITING

The day you go under contract you get a dated milestone list. Inspection, appraisal, financing, title, final walk-through, closing. Each line with an owner and a date.

THE HONEST ANSWER

Including when the honest answer is that your price is too high, or that the offer in front of you is the best one you are going to see. You are not paying me to agree with you.

THREE QUESTIONS WORTH ASKING EVERY AGENT YOU INTERVIEW

1. Show me the comparable sales behind your suggested price, in writing.
2. Walk me through a listing of yours that did not sell and tell me why.
3. What exactly will you send me, and how often, while my house is on the market?

Interview more than one. An agent who will not put their pricing reasoning on paper is telling you something.

02

Establish **a price.**

The listing price is the single biggest decision in the sale, and it is made before anything else happens.

Overpriced houses do not sit quietly. They sit, they go stale, and then they sell below where they would have sold if the number had been right on day one. The market is not persuaded by a price. It responds to one.

WHAT ACTUALLY HAPPENS TO AN OVERPRICED LISTING

1. The most motivated buyers see it in week one and move on.
2. Showings thin out. Feedback gets vague.
3. The price gets cut, which every agent watching reads as leverage.
4. Days on market climbs, and buyers start asking what is wrong with it.
5. It sells under what a correct starting price would have brought.

WHAT I BRING TO THE PRICING CONVERSATION

1. Comparable sales from the last six months, adjusted for square footage, lot size, age, and condition.
2. Price per square foot for your street and your subdivision, not the county average.
3. The active competition, because those are the houses buyers will see immediately after yours.
4. Days on market and list-to-sale-price ratio for your specific area and price band.
5. What expired without selling, and at what price, which is usually the most useful page in the file.

You set the price. I give you the data and my recommendation. If you want to list higher than I recommend, I will tell you plainly what I think it will cost you in weeks and in final number, and then I will market it properly at the price you chose.

03

Prepare **your home.**

Most of what moves a sale price here is cheap. Decluttering, cleaning past your own standard, fixing the small things a buyer will read as neglect, and getting the yard under control.

The goal is not to make the house look like a magazine. It is to remove every reason a buyer has to start subtracting.

DEPERSONALIZE

Take down family photographs, diplomas, and anything with a name on it. Replace them with plain art or nothing. A buyer walking through needs to picture their own life in the rooms, and that is harder when they are looking at yours.

Pare down what is on every surface. Counters, shelves, the top of the refrigerator. Rooms read larger when they are emptier, and buyers consistently underestimate square footage in a full room.

SECURE

Before the first showing, remove and lock up all prescription medication, jewelry, cash, firearms, spare keys, mail, and any document with an account number on it.

Take down anything on a wall or a refrigerator that shows your schedule. Strangers walk through open houses.

STAGING, HONESTLY

Full professional staging pays off on some houses and not on others. It is most worth it on a vacant property, a house with an unusual floor plan, or at the top of a price band. On an occupied, well-kept, ordinary home in this market, thorough decluttering and a deep clean gets you most of the way there for a fraction of the cost.

I will tell you which category your house is in, and I do not take a referral fee from stagers, photographers, or contractors. The recommendation is the recommendation.

THE ONE THING NOT TO SKIP

Professional photography, shot in daylight, after the house is fully prepared. Your listing photos are your first showing, and the overwhelming majority of buyers will decide whether to visit based on them alone. Never photograph a house that is not finished.

BEFORE THE PHOTOGRAPHER ARRIVES

Preparing **checklist.**

EXTERIOR

- [ ] Mow, edge, and trim around walkways, trees, and beds
- [ ] Weed and re-mulch the flowerbeds
- [ ] Scrape flaking paint, then repaint or stain
- [ ] Clear the roof and gutters of debris
- [ ] Note cracks in the driveway, walks, and foundation
- [ ] Wash every window, inside and out, and the wells
- [ ] Confirm every exterior light works and is bright
- [ ] Clear the porch, and put out one clean doormat
- [ ] Move trash cans, hoses, and toys out of sight
- [ ] Repair or replace a sagging or dirty fence section
- [ ] Clean the garage floor and clear the center

INTERIOR

- [ ] Repaint in neutral colors where a room reads dated
- [ ] Remove clutter, personal photos, and all paperwork
- [ ] Clear counters, shelves, and the top of the refrigerator
- [ ] Keep pets and their belongings out of sight
- [ ] Pare down toys and keep what remains organized
- [ ] Replace every burned-out bulb, matched in color
- [ ] Fix leaky faucets, running toilets, and sticking doors
- [ ] Recaulk tubs, showers, and sinks where it is stained
- [ ] Deep clean carpets, grout, and appliance interiors
- [ ] Empty a third of every closet so they read as roomy
- [ ] Change the furnace filter
- [ ] Air the house out. Do not mask odors with fragrance

PAPERWORK TO GATHER NOW

- [ ] Your Michigan Seller's Disclosure Statement
- [ ] Lead-based paint disclosure, if built before 1978
- [ ] Survey, plat, or mortgage report if you have one
- [ ] Association documents, bylaws, and dues statement
- [ ] Receipts and warranties for roof, furnace, and windows
- [ ] Twelve months of utility bills
- [ ] Well and septic records, including last pump date
- [ ] Permits for any finished basement or addition

PART TWO

TWO

Finding **a buyer.**

Marketing, listing, and showings. Where the preparation either pays off or does not.

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04

Marketing.

Nearly every buyer begins online, which means your listing photographs are your first showing and your listing description is the only sales conversation that happens without me in the room.

WHAT I DO

1. **Professional photography,** scheduled after preparation is complete and shot in daylight. Never before the house is finished.
2. **A listing written to the property,** carrying the specifics buyers actually search on: square footage, year built, lot size, school district, annual taxes, and the age of the roof, furnace, and water heater.
3. **Full syndication** to the MLS and every major consumer portal, with the photo order and the lead image chosen deliberately.
4. **Social and video** across Facebook, Instagram, and YouTube, where I publish local content weekly to an audience already built in this market.
5. **Agent-to-agent outreach** to the offices actually writing offers in your price range and area, not a mass email to everyone.
6. **A showing feedback loop,** so you hear what buyers and their agents said within forty-eight hours of every showing.
7. **A written weekly activity report.** Showings, online views, saves, and feedback, sent to you whether the news is good or not.

WHAT THE DESCRIPTION WILL NOT SAY

No adjectives about the people who live nearby. Fair housing law is clear on this, and the compliant version is also the more useful one. Instead of a phrase about the neighborhood, your listing carries the district name, the lot size, the year built, the tax figure, and the trail or park by name. Buyers can evaluate a fact. They cannot do anything with an adjective.

05

Listing.

Your home is officially on the market. The sign goes in the yard, the lockbox goes on the door, and everything we agreed to in the marketing plan goes live at once rather than trickling out over two weeks.

The clock starts now. Days on market is a number every buyer's agent will see for as long as the listing is active, so the first two weeks are worth protecting.

WHAT TO EXPECT IN WEEK ONE

1. The heaviest showing activity of the entire listing.
2. Online views that spike and then settle. This is normal.
3. Feedback that is short and blunt. That is useful, not rude.
4. At least one showing request with almost no notice.

HOW WE READ THE DATA

- Plenty of showings, no offers, usually means price.
- Few showings, high online views, usually means photos or price.
- Low views and low showings usually means price or exposure.
- Repeat feedback on the same item means we fix that item.

We will look at this together at the two-week mark with actual numbers in front of us, and again every two weeks after that. No guessing, and no waiting a month to have an uncomfortable conversation.

LOCKBOX OR APPOINTMENTS

A lockbox gets you meaningfully more showings than appointment-only, because agents can work you into a route. Appointment-only gives you more control and more notice. Most sellers should use a lockbox with showing notification. If there is a reason yours should not, we will talk about it before we list.

06

Showings.

The single most important thing while your house is on the market is flexibility. A showing you decline is a buyer who sees four other houses that afternoon and writes an offer on one of them.

This part is genuinely inconvenient. It is also temporary, and it is the part you have the most direct control over.

GROUND RULES

1. Leave the house. Buyers will not speak freely with an owner present, and what they say to their agent is how offers get written.
2. Take the pets with you, or board them. A barking dog ends a showing early.
3. Turn on every light and open every blind before you go.
4. Keep a laundry basket handy for a ten-minute sweep.
5. Never negotiate with a buyer directly at the door. Send them to me.

ON OPEN HOUSES

Open houses sell a small share of homes directly. They are still worth doing early in a listing, because they generate agent traffic, neighbor traffic, and feedback volume quickly.

Secure the house properly first. Medication, jewelry, cash, firearms, mail, and anything with an account number go locked away before the door opens.

FEEDBACK, UNFILTERED

I send you what buyers and their agents actually said, not a softened summary. If three separate people mention the same thing, that is not an opinion any more. That is data, and we act on it.

STICK THIS ON THE REFRIGERATOR

Showing **checklist.**

IF YOU HAVE TEN MINUTES

- [ ] Make every bed
- [ ] Sweep all clutter into a laundry basket, and put the basket in your car
- [ ] Empty the garbage cans and take the bag with you
- [ ] Wipe the counters and load every dish into the dishwasher
- [ ] Hang the good towels
- [ ] Pick up toys, shoes, and anything personal
- [ ] Turn on every light and open every blind
- [ ] Take the pets and go

IF YOU HAVE AN HOUR

Everything on the ten-minute list, plus:

- [ ] Vacuum all carpet and rugs
- [ ] Sweep the hard floors, and mop if there is time
- [ ] Wipe down the major appliances
- [ ] Clean all glass and mirrored surfaces
- [ ] Put away every piece of laundry
- [ ] Dust the highly visible surfaces
- [ ] Clear the shower of bottles and the sink of toiletries
- [ ] Hide the trash can, litter box, and pet bowls
- [ ] Open windows for ten minutes to air the house out
- [ ] Set the thermostat to comfortable and leave it there

EVERY SINGLE TIME, BEFORE YOU LEAVE

Prescription medication, jewelry, cash, firearms, spare keys, mail, checkbooks, and any document with an account number on it go locked away or go with you. Strangers are about to walk through your house, and most of them are decent people. Plan for the ones who are not.

PART THREE

THREE

Final **steps.**

Offers, contract, and closing. Four parties working to separate deadlines, with somebody watching the calendar.

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07

Offers and **negotiations.**

Every offer arrives with a net sheet from me, so you are looking at what you would actually walk away with rather than at a headline number.

PRICE IS ONE LINE. READ THESE TOO.

1. **Financing type,** and how strong the pre-approval behind it is.
2. **Seller concessions** requested toward the buyer's closing costs.
3. **Contingencies,** and how many days each one runs.
4. **Closing date,** and whether it fits your own move.
5. **Earnest money amount,** as a signal of how serious they are.
6. **Appraisal gap coverage,** if the buyer offered any.
7. **Whether the offer is contingent** on the buyer selling their own home.
8. **What they are asking to stay** with the house.

A higher offer loaded with concessions and a weak lender can easily net you less, and close later, than a lower offer that is clean. This is the whole reason the net sheet exists.

YOUR THREE OPTIONS ON ANY OFFER

1. Accept it as written.
2. Counter it, on price or on any other term.
3. Reject it.

Two or three rounds of counters is normal and is not a sign the deal is collapsing. I will tell you when an offer is the best one you are likely to see, including when that is not what you want to hear.

> **DISCLOSE WHAT YOU KNOW**
>
> Michigan requires a Seller's Disclosure Statement on most residential sales. Answer it completely and honestly, including the items you would rather not mention. A known defect you concealed is a lawsuit after closing. A known defect you disclosed is a negotiation before it.

08

Under contract.

An offer is not binding until both parties have agreed to the terms and signed. Once that happens, several things have to occur before anyone gets to a closing table, and they run partly in parallel and partly in sequence.

This is the phase where deals die, and almost never for dramatic reasons. They die because a deadline passed while four parties each assumed somebody else was watching it.

YOU GET THIS THE DAY WE GO UNDER CONTRACT

A dated milestone list covering every deadline in the contract, with an owner on each line. Inspection period. Buyer's financing deadline. Appraisal. Title commitment. Repair response deadline. Final walk-through. Closing.

I track it, I chase the parties who are behind, and you get told when something moves. This is the same discipline I ran audits with for twenty-five years, and it is the most valuable thing I do for you.

WHAT HAPPENS NOW

1. **Home inspection.** The buyer schedules it within their contingency window. Clear the areas around the furnace, water heater, and electrical panel.
2. **Repair negotiation.** The buyer may request repairs or a credit. You can agree, counter, or decline. We weigh each item against what re-listing would cost you.
3. **Appraisal.** The buyer's lender orders it. If it comes in below the contract price, we have options and we will go through all of them.
4. **Title work.** The title company runs the search and produces a commitment. Any lien or judgment against the property has to be cleared before closing.
5. **Buyer's final approval.** Their lender re-verifies income, employment, and credit before closing.
6. **Final walk-through.** The buyer confirms the condition and that any agreed repairs were completed.

Keep your homeowners insurance in force and your utilities on through closing day. Do not remove anything the contract says stays.

09

Final details and **closing.**

WIRE FRAUD. THIS TARGETS SELLERS TOO

Criminals impersonate title companies and agents by email and redirect closing proceeds. **Before you give anyone your account information or accept new instructions, call the title company at a number you looked up yourself, not one from an email, and confirm out loud.**

FINAL DETAILS

1. Start packing now. Closing arrives faster than people expect.
2. Keep homeowners insurance in force through the closing date.
3. Keep every utility on. A dark, cold house fails a walk-through.
4. Schedule utility shutoffs for the day after closing.
5. Gather warranties, manuals, spare keys, and garage remotes.
6. Plan for a delay. Most closings move a little.

BRING TO CLOSING

1. Government-issued photo identification
2. All keys, remotes, gate codes, and alarm codes
3. Wiring instructions for your proceeds, confirmed by phone
4. Your settlement statement, with questions marked

If you are married, your spouse generally needs to sign at closing whether or not they are on the mortgage. Tell me early if that will be difficult, because a power of attorney takes time to arrange.

10

CLOSING

At closing the deed is delivered to the buyer, title transfers, financing and title documents are exchanged, and the agreed costs are paid out of your proceeds. Your mortgage is paid off directly from the transaction. You will sign a stack of documents and the title company will explain each one. It usually takes about an hour, and I will be there.

Congratulations on selling your home.

Keep your closing statement with your tax records, and call me before you file. My job does not end at the table.

IN THEIR WORDS

What clients **have said.**

"

Robert is a knowledgeable, friendly and detail-oriented Realtor. He will take all the stressful things off your plate and make the whole transaction smoother than you imagined!

JAMIE GREEN

"

Amazing realtor with contacts and resources to get the job done.

DEANNA HERDON

"

Robert Carmack is a standout agent in the Grand Blanc area. His experience with new construction is evident, and he knows how to match buyers with the right home and builder. I have worked with him on several relocation transactions.

AYANNA SALMON

ONE HONEST NOTE ABOUT MY TRACK RECORD

I came to real estate in 2023 after twenty-five years in automotive quality. I am not going to tell you I have listed hundreds of homes, because I have not. What I will tell you is that every client I have worked with came to me by name, from someone who already knew how I work. Ask me for their numbers and call them.

Notes.

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