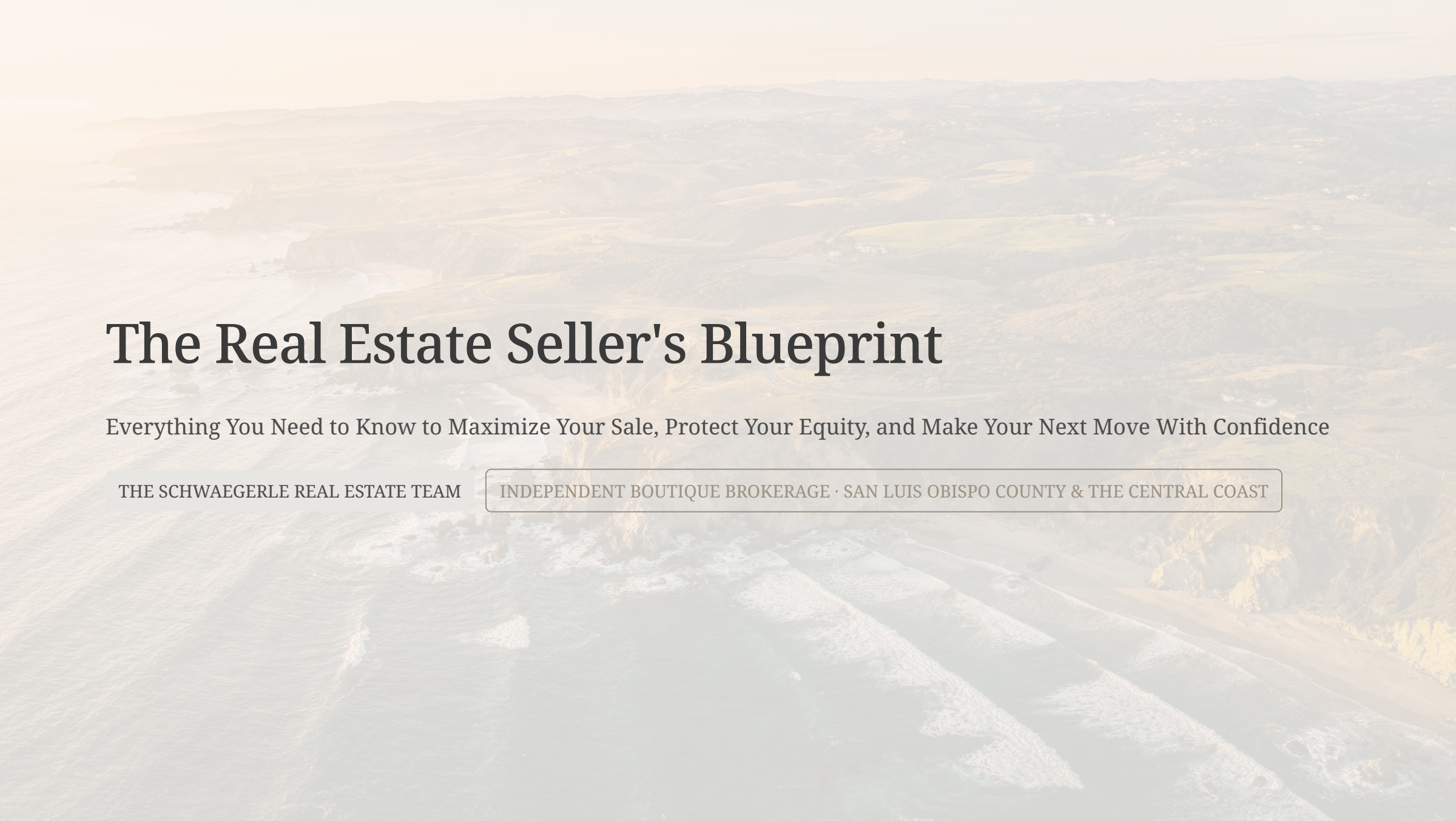




The Real Estate Seller's Blueprint

Everything You Need to Know to Maximize Your Sale, Protect Your Equity, and Make Your Next Move With Confidence

THE SCHWAEGERLE REAL ESTATE TEAM

INDEPENDENT BOUTIQUE BROKERAGE · SAN LUIS OBISPO COUNTY & THE CENTRAL COAST

Your Step-by-Step Guide to Getting Top Dollar

Selling your home is one of the most significant financial decisions you'll make. Done well, it can set you up for decades of stability and wealth. Done poorly — with the wrong agent, the wrong price, or the wrong preparation — it can cost you tens of thousands of dollars and months of stress.

This blueprint is designed to give you a complete, honest picture of what it actually takes to sell a home for maximum value on the Central Coast — from the first conversation to the day you hand over the keys.

Prepare to Compete

How to prepare your home so buyers compete for it

Protect Your Equity

How the right pricing strategy protects your equity

Great Representation

What a truly great agent does differently — and why it matters

Negotiate to Win

How to negotiate so you win — not just close

Plan Your Next Move

How to plan your next move at the same time

Whether you're selling in 30 days or 12 months, this guide gives you the framework to do it right.

What Every Central Coast Seller Needs to Understand Right Now

The market has shifted. It's not 2021, when homes sold in hours with 10 offers over asking. It's also not a crash. What we have right now is a market that rewards preparation, honest pricing, and skilled representation — and punishes sellers who cut corners or hire the wrong agent.

Inventory Remains Relatively Low

Well-prepared, well-priced homes still attract strong interest across the Central Coast.

Buyers Are More Selective

They have more choices than two years ago and will walk past anything that feels overpriced or under-prepared.

Days on Market Matter

Homes that sit unsold accumulate stigma fast. Every week on market costs you negotiating leverage.

Online Presentation Is Everything

97% of buyers begin their search online. Your photos, video, and digital presence IS your first showing.

The Rate Lock Effect Is Real

Buyers are cautious. They need to feel the value before they commit.

- ✔ The gap between an average sale and a great sale on a \$900,000 home can be **\$40,000–\$90,000 or more** — after all costs. Sellers who invest in preparation, price honestly, and hire an agent with a real marketing system consistently outperform the market.

The Agent Decision: The Most Important Choice You'll Make

There are over 1,200 licensed real estate agents in San Luis Obispo County. Most of them can list your home on the MLS, put a sign in the yard, and wait. But listing a home and *selling* a home — at maximum value, with minimum stress — are two very different things.

The agent you choose is the single biggest variable in your outcome. The comparison below shows exactly what separates great representation from average representation across every stage of the selling process.

What an Average Agent Does	What a Great Agent Does
Takes photos on a phone or hires a budget photographer	Hires a professional photographer; uses drone, twilight shots, and video walkthrough
Sets a price based on gut feel or what you want to hear	Delivers a data-backed pricing analysis with comparable sales, market trends, and strategic positioning
Lists on MLS and waits for other agents to bring buyers	Runs a multi-channel marketing campaign targeting buyers actively searching in your price range
Negotiates price only	Negotiates price, repairs, closing costs, timeline, contingency removals, and possession terms
Disappears after opening escrow	Manages the transaction actively — inspections, appraisals, timelines, lender communication, title
Goes quiet when you have questions	Proactively communicates weekly with market updates, showing feedback, and honest assessments

 On an \$850,000 home, the difference between an average sale and a great sale can easily be **\$50,000–\$80,000** after all costs. Your agent's commission is a fraction of that. It is not the place to cut corners.

The Schwaegerle Real Estate Team — What We Actually Do For You

We are an independent, family-owned boutique brokerage serving San Luis Obispo County and the Central Coast. Owen and Camille Schwaegerle built their lives here, raised their family here, and chose to build a business rooted in this community — not just passing through it. We left a large national franchise to operate independently because we believe that great real estate advice requires independence, not corporate scripts.



Deep Local Knowledge

We know the neighborhoods, micro-markets, school boundaries, flood zones, HOA quirks, commute patterns, and buyer pools that drive value in each specific area. That knowledge changes how we position and price your home.



A Real Marketing System

Professional photo and video, targeted digital advertising, social media campaigns across YouTube, Instagram, Facebook, and LinkedIn, email marketing to active buyers, and direct outreach to agents with qualified buyers.



Straight Talk

We will never tell you what you want to hear just to get the listing. If your home needs work, we'll tell you — and we'll tell you which work has the highest return. If your price doesn't match the market, we'll show you the data.



Investment Perspective

We specialize in investment property and work with sophisticated buyers and sellers. We see your home through the lens of ROI — what improvements pay off, how buyers analyze value, and how to position your sale to attract the strongest offer.

Phase 1: The 30–60 Days Before You List Are the Most Important Days

Most sellers underestimate how much preparation impacts their final sale price. The work you do before your home hits the market determines whether buyers compete for it — or walk past it.

High ROI — Almost Always Worth It

- Deep cleaning and professional detailing
- Fresh interior paint (neutral tones)
- Landscaping and curb appeal refresh
- Cleaning/regrouting tile
- Fixing anything broken or obviously deferred
- Decluttering and depersonalizing

Situational — Evaluate Case by Case

- Kitchen updates (hardware, faucet, cabinet paint)
- Bathroom refresh (new fixtures, mirror, lighting)
- New carpet in heavily worn areas
- Exterior paint or touch-up

Usually NOT Worth It

- Full kitchen or bathroom remodels before selling
- HVAC or roof replacement (price and disclose instead)
- Expensive custom upgrades that appeal to your taste but not the buyer pool
- Over-improving relative to the neighborhood ceiling

01	02	03
Pre-Listing Walkthrough We walk the home with you — room by room — with a buyer's eye, prioritizing what to fix, update, stage, and leave alone.	Pre-Listing Inspection Costs \$400–\$600. Eliminates buyer leverage surprises, lets you address issues on your terms, and signals transparency to buyers.	Professional Staging Staged homes sell faster and for more money — period. For vacant homes, staging is often essential.

Phase 2: Pricing Your Home Right — The Strategy Behind the Number

Pricing is not just a number. It's a strategy — and it's the single decision that has the most impact on your final outcome.

Mistake #1: Pricing Too High

Sellers often want to "leave room to negotiate." What actually happens: buyers in your value range never see your home, the home sits, days on market accumulate, you reduce the price — but now you've signaled something is wrong. *Studies consistently show that homes requiring a price reduction sell for 5–10% less than homes priced correctly from day one.*

Mistake #2: Pricing Too Low

Less common but real. A price that's too low can leave money on the table — or in a healthy market, signal to buyers that something is wrong with the property.

The Right Approach: Strategic Market Pricing

We deliver a Comparative Market Analysis (CMA) that goes beyond pulling three comps. We analyze active competition, recent sold comps, pending sales, days-on-market trends, price-per-square-foot by sub-market, and buyer pool depth at your price point. Then we have an honest conversation about positioning — sometimes the right price is just below a psychological threshold (\$899,000 vs. \$910,000), sometimes it's slightly above market to test demand.

We will never inflate a price to win your listing. That's a common industry practice — agents tell sellers what they want to hear to get the contract, then pressure them to reduce later. We'd rather have a hard conversation upfront than watch you lose money over three months of reductions.

Phase 3: How We Get Your Home in Front of the Right Buyers

In today's market, your listing competes against every other home in your price range — not just in SLO County, but in the minds of buyers comparing you to alternatives in Paso Robles, Santa Barbara, and the Bay Area. Your marketing needs to be exceptional.



Professional Photography & Video

Every listing gets professional photography — wide-angle interiors, optimal exterior lighting, and detail shots. A cinematic video walkthrough gives out-of-area buyers the confidence to make offers without visiting in person, critical for Bay Area and Southern California relocation buyers.



Drone & Aerial Photography

For homes with land, views, proximity to amenities, or architectural interest, aerial photography tells a story that ground-level shots can't. We include this when it adds value to your story.



Targeted Digital & Social Campaigns

We run paid social media advertising targeting buyers in the income range, geography, and life stage most likely to purchase your home. Your listing is featured across YouTube, Instagram, Facebook, and LinkedIn — reaching buyers, investors, and their agents across the Central Coast and feeder markets.



Agent-to-Agent & Email Marketing

We market directly to buyer's agents with active clients in your price range and to our database of active buyers and investor clients. The fastest path to a great offer is often a phone call to the right agent.

Phase 4: How to Read an Offer and Negotiate Like a Pro

Here's something most sellers don't realize: the highest offer is not always the best offer. And a bad negotiation can cost you more than a lower price. Every purchase offer contains several moving parts beyond the price that must be carefully evaluated.

What's Actually in an Offer

- **Purchase price** — the headline number
- **Down payment and loan type** — signals buyer financial strength
- **Financing contingency** — buyer's right to cancel if they can't get a loan
- **Inspection contingency** — buyer's right to negotiate repairs or cancel
- **Appraisal contingency** — buyer's right to cancel if home doesn't appraise
- **Close of escrow date** — does it match your timeline?
- **Possession date** — when do you actually have to move?
- **Seller concessions** — any credits the buyer is asking for
- **Escalation clauses** — automatic bid increases if competing offers exist

Our Offer Review Process

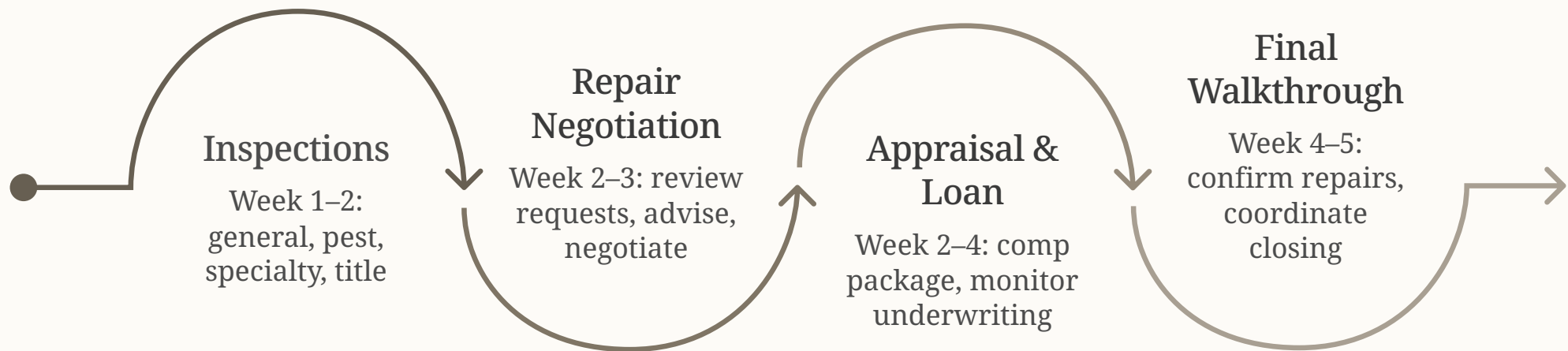
1. Strength of financing (pre-approval vs. full underwriting vs. cash)
2. Contingency structure (how much risk does each contingency create?)
3. Timeline (does it serve your next move?)
4. Net proceeds (price minus concessions, closing costs, and carrying costs)
5. Overall risk profile of the buyer

The Repair Negotiation

After inspections, buyers routinely submit repair requests. We know the difference between legitimate health-and-safety items (which you should address) and cosmetic wish lists (which you shouldn't). We coach you through every request with a clear strategy.

Phase 5: How to Get From Accepted Offer to Closed Sale Without Losing the Deal

Opening escrow is not the finish line. It's the starting gun on a 30–45 day process that has more moving parts than most sellers expect. Deals fall apart in escrow — and a great agent prevents that from happening.



Throughout every phase, our role is active — not passive. We coordinate all inspections, attend or monitor every one, prepare a comp package for the appraiser, stay in close communication with the buyer's lender, monitor contingency deadlines aggressively, confirm all agreed repairs are completed, and manage any last-minute issues to ensure closing happens on time.

⚠ What we never do: Disappear after your offer is accepted and assume escrow will run itself. The agent who goes quiet at this stage is the agent who loses deals.

Understanding Your True Net Proceeds — No Surprises

One of the most important conversations we have with sellers is about net proceeds — what you actually walk away with after all costs. Too many sellers fixate on the sale price and get surprised by the final number.

Cost Item	Typical Range	Notes
Real estate commissions	5–6% of sale price	Covers both listing and buyer's agent
Escrow fees	\$2,000–\$4,500	Split with buyer; varies by price
Title insurance (owner's policy)	\$1,500–\$3,500	Based on sale price
Transfer tax	~\$1.10 per \$1,000	County and city vary
Home warranty (optional)	\$500–\$750	Often offered to buyer as incentive
Natural hazard disclosure report	\$150–\$300	Required in California
Pre-sale repairs/improvements	Varies	Depends on property condition
Staging	\$1,500–\$5,000+	Varies by size and approach

Rough Rule of Thumb

Plan for approximately **7–9% of your sale price** in total transaction costs, including commissions. On an \$850,000 sale, that's roughly \$60,000–\$76,500 in costs.

Example Net Proceeds Calculation

- Sale price: \$875,000
- Remaining mortgage: \$290,000
- Estimated costs (8%): \$70,000
- **Estimated net proceeds: ~\$515,000**

We run this calculation for every client before they decide to sell. You should know your exact net before you list — not after.

How to Sell and Move Without Losing Your Mind

One of the most stressful things about selling a home is the coordination — selling this one, buying the next one, moving everything you own, and somehow keeping your life running in the middle of it all. We've helped hundreds of families navigate this.

Option A: Sell First, Then Buy

The most conservative approach. You sell, bank the equity, then purchase your next home. **Pros:** You know exactly what you have to work with; no contingencies on your offer. **Cons:** May need temporary housing; buying under time pressure. **Best when:** relocating out of area or wanting time to find the right home.

Option B: Buy First, Then Sell, or Keep as a Rental

You identify and purchase your next home before selling your current one. **Pros:** One move, no housing gap, buy without urgency. If you keep as a rental the income can help you qualify for a new home. **Cons:** Requires strong finances to carry two mortgages. **Best when:** you have equity to bridge the gap and a high-demand home that will sell quickly or intend to keep it as a rental.

Option C: Simultaneous Close

Both transactions close on the same day or within days of each other. **Pros:** Clean, one-move transition; no double housing costs. **Cons:** Complex coordination — if one side falls, both sides are at risk. **Best when:** working with an experienced agent who has strong relationships with all parties.

Option D: Buy Before You Sell Program

A program that lets you access your equity before you've sold, enabling you to buy first and sell from a vacant, well-presented home. **Best when:** you need to buy in a competitive market but can't carry two mortgages.

The 10 Most Expensive Seller Mistakes — and How to Avoid Them

We've seen these mistakes cost sellers tens of thousands of dollars. Every one of them is avoidable.

1 Hiring the agent who promises the highest price

The agent who quotes the highest number to win your listing is often the agent who will pressure you to reduce it later. Hire based on marketing plan, track record, and honesty — not flattery.

2 Skipping pre-listing preparation

A home that shows beautifully generates more offers, more competition, and more money. The \$2,000 you spend staging pays for itself five times over.

3 Pricing above market "to leave room to negotiate"

This strategy almost always backfires. Price right from day one — homes requiring a price reduction sell for 5–10% less.

4 Being present at showings

Buyers cannot see themselves living in a home if the seller is in it. They rush, don't open closets, and don't have honest conversations with their agent. Leave for every showing.

5 Choosing your buyer based on price alone

The buyer with the highest offer but weak financing might net you less than a slightly lower offer from a strong cash buyer who closes in 21 days.

→ Ignoring the inspection report

A buyer's inspector finds everything. Surprises in escrow kill deals or cost you money. Know what's in your home before you list.

→ Over-improving before selling

A \$60,000 kitchen remodel in a neighborhood where it doesn't comp out is money lost. Ask us before you spend.

→ Going dark during escrow

Respond quickly to every request. The seller who is responsive and cooperative gets deals closed; the seller who is slow or combative gets deals renegotiated.

→ Not having a plan for what comes next

Sellers who haven't figured out where they're going are the most likely to pull back, delay, or make bad decisions under pressure. Know your next chapter before you list.

What Makes Selling on the Central Coast Unique

The Central Coast isn't just a beautiful place to live — it's a market with specific characteristics that affect how you sell, who your buyers are, and how to position your home for maximum value.

A Genuinely Constrained Market

San Luis Obispo County is geographically bounded — the Pacific Ocean, Los Padres National Forest, ag preserve designations, and strict zoning all limit new housing supply. That supply constraint is structural and has historically supported strong values even in downturn cycles.

A Diverse Buyer Pool

Your buyer might be a Cal Poly faculty member, a Bay Area remote worker, a retiree from the Central Valley, a wine country investor, or an active military family from Vandenberg. Each has different priorities — and our marketing speaks to all of them.

The Feeder Market Advantage

Buyers from the Bay Area and Southern California routinely experience sticker shock — in the opposite direction. A \$900,000 home on the Central Coast offers a lifestyle that would cost \$2M+ in many parts of LA or the Bay. We lean into this value story in our marketing.

Community Matters

Buyers who move to the Central Coast are often buying a community, not just a house — the farmers markets, the wine trail, the school culture, the local economy. Our marketing tells that story, because that story is part of the value of your home.

Questions We Hear from Sellers All the Time

These are the questions that come up in nearly every seller conversation. We believe in giving you straight answers — no hedging, no sales spin.

How do I know what my home is actually worth?

The only honest answer is a current Comparative Market Analysis based on actual recent sales — not Zillow, not your neighbor's opinion, not what it was worth two years ago. We provide complimentary, data-backed market analyses with no strings attached.

Should I renovate before selling?

Depends entirely on the renovation, the home, and the neighborhood. Some updates return \$1.75 for every \$1 spent. Others return \$0.50. We walk you through this room by room and won't recommend spending money that won't come back.

How long will it take to sell?

In SLO County, well-prepared and properly priced homes typically sell within 14–35 days in a healthy market. Overpriced or under-prepared homes can sit for 90+ days. Preparation and pricing are the biggest variables you control.

What if the appraisal comes in low?

You have options: negotiate the price with the buyer, the buyer can make up the gap in cash, you can challenge the appraisal with a reconsideration of value, or in rare cases the deal restructures. This happens — and we've navigated it many times.

Do I have to accept the highest offer?

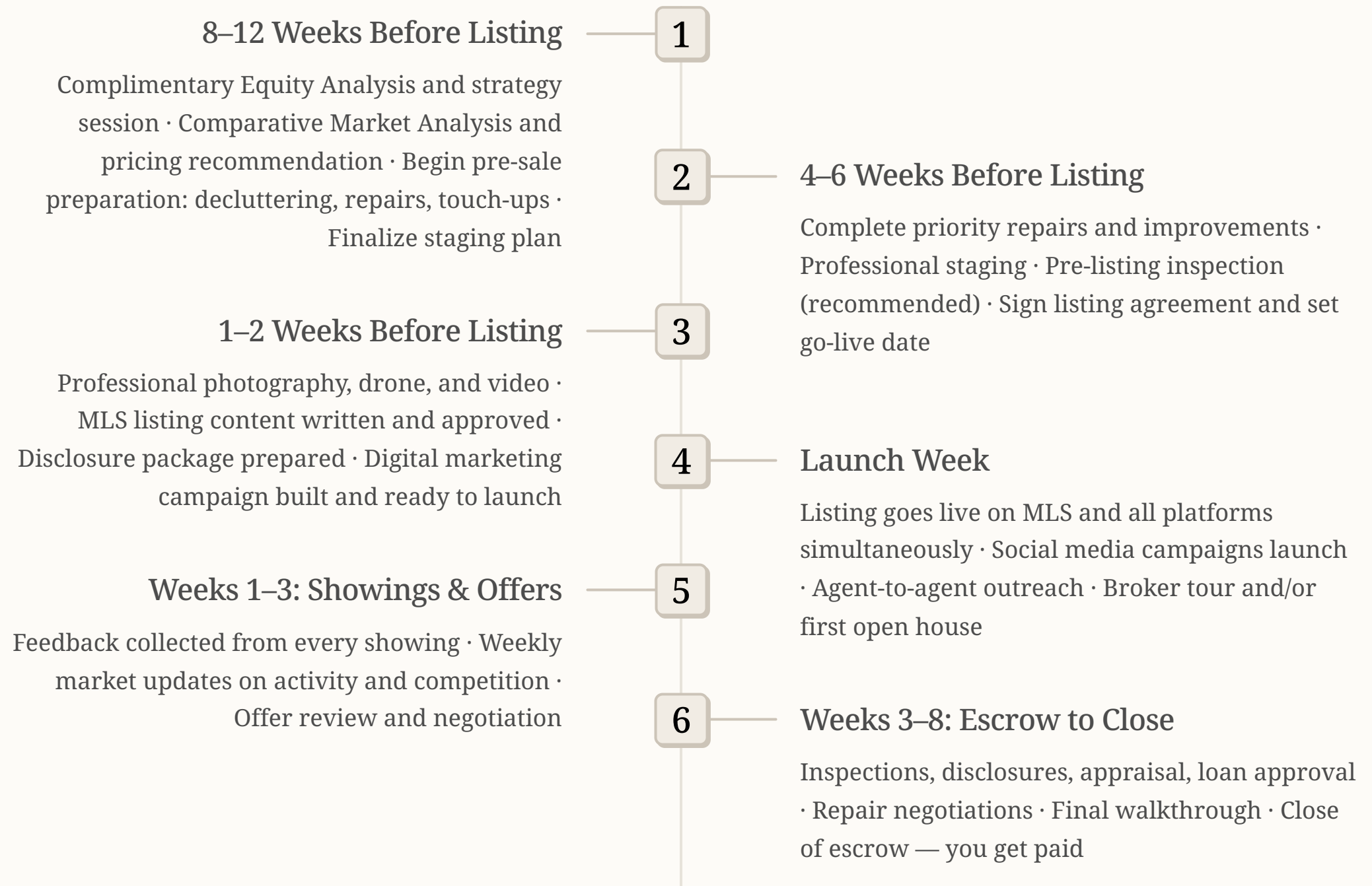
No. You can accept any offer you choose. We analyze every offer on its total merits — price, terms, financing, timeline, and risk — and recommend what's in your best interest, not just the flashiest number.

What happens if my home doesn't sell?

If a well-priced, well-prepared home doesn't sell within the expected timeframe, there's almost always a specific reason — price, presentation, or marketing. We review everything systematically and adjust. We do not chalk it up to "the market" and move on.

From Decision to Close — Your Complete Selling Roadmap

Here's a realistic timeline for a seller who starts from scratch. Total timeline: typically **12–20 weeks** from first conversation to close. Faster is possible. Slower is rare with proper preparation.



We're Not a Big Box. We're Your Neighbors.

The Schwaegerle Real Estate Team is an independent boutique brokerage — family-owned, independently operated, and deeply rooted in San Luis Obispo County. Owen and Camille Schwaegerle built their family here and built this business around a simple belief: people deserve real estate advice that serves them, not the agent. We left a large national franchise to operate independently because great results require genuine commitment — not corporate transaction quotas.

What Independence Means for You

- No split loyalties — we work for you, not a franchise brand
- No corporate scripts — every recommendation is tailored to your situation
- No incentive to rush — our timeline always matches your timeline
- Access to the same databases, tools, and MLS systems as any agent in the county

Our Community Roots

Owen was ASI President during his time at Cal Poly and he is a Certified Trust and Probate Specialist who has lived and invested on the Central Coast for years and is the host of the *Happy House Hacking Podcast*. Camille brings deep relationship roots across the county, has served on several boards and nonprofits, and has an instinct for what buyers respond to that makes every listing stronger.

Our Track Record

We specialize in investment property, residential resale, multifamily, and relocation — serving buyers and sellers from Morro Bay to Paso Robles, Arroyo Grande to Atascadero, and everything in between.

We will always tell you the truth — about your home's value, about the market, about what a move will actually cost and return. Even when it's not what you want to hear. That's the kind of advisor you want in your corner.

Ready to Find Out What Your Home Is Worth?

You don't have to be ready to list tomorrow to have this conversation. Some of our best relationships start 12–18 months before a client lists. The earlier we connect, the better we can help you prepare, time the market, and maximize your outcome.



Complimentary Equity Analysis

We pull the current comps and give you an honest range for what your home is worth right now. No pressure, no commitment.



Seller Strategy Session

We walk through your timeline, your goals, and the specific preparation steps that will have the biggest impact on your sale price.



Custom Marketing Preview

We show you exactly what your listing campaign would look like — how we'd position your home and who we'd target.

✔ **Everything is complimentary. No obligation. No pressure.** If you decide to work with us, great. If not, you'll leave the conversation with better information than you had coming in.

Book a FREE Seller Strategy Session Today

The Schwaegerle Real Estate Team

Independent. Family-Owned. Central Coast.



Location

Serving San Luis Obispo County & the Central Coast



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Disclaimer: This guide is for informational purposes only. Market conditions, timelines, costs, and outcomes vary by property, location, and individual circumstances. Consult with a licensed real estate professional before making any decisions regarding the sale of your home.