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2026 EDITION

THE SELLER'S GUIDE

A FIELD GUIDE FOR NJ SELLERS

# *Sell smart. Sell fast. Net more.*

A no-fluff playbook on what your house should actually list for, where to spend a dollar before listing, and how to keep every dollar that should be yours from leaking out at the closing table.

**\$310M+**

IN CLOSED VOLUME

**500+**

HOMES SOLD

**104%**

LIST-TO-SALE RATIO

• *MorrisAgent Team* •

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*No Surprises, Ever.*

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Six short chapters, no filler. Each one is built to put real money back in your pocket — or to keep you from leaving any of it on the closing table.

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Selling a house in New Jersey isn't really about getting an offer — it's about getting the right one and protecting every dollar between the listing and the closing table. I'm a licensed contractor and I'm keen on renovations, so this guide is built around the small moves that protect your money before, during, and after the deal.

- i. Pricing right at launch beats chasing it down**  
Overpriced listings sit, get stale, and end up selling below what they would have at the right number. Pricing accurately on day one is the single biggest dollar-saving move you can make.

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- ii. The first 14 days are your biggest window**  
Most search traffic and most serious showings happen inside the first two weeks. If your photos, price, and prep are wrong, you've spent the most valuable window your listing will ever have.

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- iii. Pre-listing prep returns multiples of what you spend**  
Cleaning, paint, light contracting, and professional media usually return \$2–\$5 for every \$1 spent. Skip them and the buyer's inspection list quietly does the same math against you.

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- iv. Disclose what you know — don't go testing for trouble**  
NJ requires you to disclose known material issues. It does not require you to test for things you aren't required to test for. Tell the truth about what you know; don't volunteer leverage to the buyer.

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- v. Inspection negotiation decides what you actually net**  
The contract price is the headline. The credits, repairs, and re-trades after inspection are where deals lose \$5K, \$15K, or more. The right agent's job is to protect that number.

## Sale price isn't *your* number.

The price on the contract is the headline. Your **net** is what's left after the realty transfer fee, commission, attorney, mortgage payoff, prorated taxes, and any concessions or credits negotiated along the way. Most sellers underestimate the spread between the two by 6–9% of the sale price.

### 104%

My average list-to-sale ratio across closed listings

### ~1%

NJ Realty Transfer Fee on most homes (scales by price)

### \$250K

Capital gains exclusion (single) on a primary residence

### \$500K

Capital gains exclusion (married, filing jointly)

### Where every seller dollar actually goes

COST	TYPICAL NJ RANGE	WHAT IT IS
<b>Realty transfer fee</b>	~0.4–1.2% of price	Tiered NJ state fee; seller pays at closing
<b>Brokerage commission</b>	Negotiable	Compensation to listing & cooperating brokerages, paid at closing
<b>Attorney fees</b>	\$1,000–\$2,500	Contract review, attorney review, closing (required in NJ)
<b>Mortgage payoff</b>	Per statement	Outstanding balance plus per-diem interest through closing
<b>Prorated taxes &amp; HOA</b>	Variable	Your share of taxes/HOA up to the closing date
<b>Title clearance &amp; recording</b>	\$300–\$900	Releases, judgment searches, recording fees
<b>Buyer-requested credits</b>	Negotiated	Closing-cost credits, repair credits, rate buy-down — comes off your net

The number you actually care about is your "net sheet" — what hits your bank account after every line item. Before you sign anything, your agent and attorney should walk you through one. If they can't produce one in writing, that's the wrong agent.

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Most sellers ask "what's my house worth?" The right question is "what will I net?" Same data, very different answer.

## Why the launch *window matters.*

Every listing has a curve. The first two weeks generate the most search traffic, the most saves, and the most serious showings. After that, attention drops sharply. The way you price your house in the first 14 days decides whether buyers pile up or your listing quietly goes stale.

### DAY 1 — DAY 14

~70%

#### Of total search interest

Roughly 7 in 10 of all clicks, saves, and qualified showings on a typical listing happen in the first two weeks on the market.

### PRICING POSTURE

+0–3%

#### Right at fair value

Listings priced at or just under fair value typically attract competing offers and finish above ask. The math: scarcity creates pressure.

### OVERPRICING COST

–3 to 8%

#### Below original ask

Listings that overshoot fair value tend to sit, drop price, and ultimately sell well below what they would have at launch.

### DAYS ON MARKET

~21 days

#### Healthy listing pace

Days on market is buyer feedback. Past three weeks with little activity, the price (or the prep) is the message buyers are reading.

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*Pricing accurately on day one is the single biggest dollar-saving move a seller can make. Aggressive pricing creates competition. Aspirational pricing creates a stale listing nobody fights for.*

Pricing isn't a feeling. It's a triangulation between what's **actively listed**, what's **under contract**, and what has **recently sold**. Each tells a different story, and a good listing agent reads all three at once.

COMP TYPE	WHAT IT TELLS YOU	HOW TO USE IT
<b>Active listings</b>	Today's competition	You're priced against these. Your house has to be a better value than what's already sitting.
<b>Pending / Under contract</b>	What buyers chose	Pendings are the freshest signal — buyers just chose these over the actives at this price.
<b>Recently sold (60–90 days)</b>	What appraisers will use	Closed comps drive the appraisal. If your number can't be supported here, the deal can fall apart at appraisal.
<b>Expired / Withdrawn</b>	Where the ceiling broke	Listings that didn't sell tell you where the market said "no" — usually the prior overpricing line.

### Adjusting for what makes a house different

No two houses are identical. Square footage, lot size, bed/bath count, finished basement, garage, condition, layout, and renovation level all move the number. The right comp set isn't just "houses on the same street" — it's houses your buyer actually had as their realistic alternatives.

### The "your house is special" trap

Every seller believes their house is worth more than the comps suggest. Sometimes they're right and the comps haven't caught up. More often, the upgrades that mattered to *you* won't matter to the buyer — and chasing that premium turns into a price reduction six weeks later.

“ *Days on market is buyer feedback. If your listing has had heavy showings and zero offers, the price is the message they're sending you.* ”

## Where a dollar of prep returns the most.

Not every improvement is worth doing before listing. The right ones return \$2–\$5 for every dollar spent. The wrong ones (full kitchen renos, custom finishes, anything personal) return cents on the dollar and slow you down. I'm a licensed contractor and I'm keen on renovations, so I help sellers triage what's actually worth doing — and what to leave alone.

### 01 Deep clean & declutter — every time

The cheapest, highest-return move there is. A full deep clean (interior, windows, exterior power-wash) plus aggressive decluttering visually adds square footage and reads as "well-cared-for" in photos. Buyers translate clean into "fewer problems."

### 02 Paint the right walls neutral

Bold accent walls and dark colors photograph poorly and turn off a percentage of buyers. A targeted neutral repaint of the worst offenders is one of the highest-ROI moves a seller can make.

### 03 Surgical contracting — not full renovations

Replace a worn front door. Re-caulk and re-grout tile. Swap dated light fixtures and yellowed switch plates. Fix the obvious things a buyer will trip over on the walkthrough. These are hours of work, not weeks — and they prevent a hundred small inspection asks later.

### 04 Curb appeal first, kitchen last

Mulch, edge, trim hedges, repair the mailbox, fresh house numbers. The first photo on the MLS is the front of your house — make it earn the click. Skip the "should I redo the kitchen?" question. Almost always: no.

### 05 Pro photos, twilight shots, drone, video walkthrough

Listings with professional photography, drone exteriors, and a video walkthrough get measurably more clicks, saves, and showings than listings that don't. This is non-negotiable on every listing I take — you only get one launch.

## A word on disclosure

NJ law requires you to disclose **known material issues**. It does not require you to test for things you aren't required to test for. Tell the truth about what you actually know. Don't volunteer testing for things that would only create leverage for the buyer's side.

## Highest price isn't *best offer*.

When multiple offers come in, the headline price is rarely the right way to pick. The right offer is the one most likely to close at a number that survives appraisal and inspection without quietly bleeding back. A sharp listing agent reads every offer for risk, not just for the top line.

### 01 How is it financed?

Cash > conventional > FHA/VA in terms of certainty. Not because financed buyers can't close — most do — but FHA and VA bring tighter property condition standards. A pre-approval letter from a name-brand lender beats a generic "pre-qualification" every time.

### 02 What's the appraisal posture?

A clean offer at \$X is one number. The same \$X with a full or limited appraisal waiver protects you from having to renegotiate if the appraisal comes in low. That's real value to the seller — and worth weighing against a slightly higher offer with a full appraisal contingency.

### 03 How tight are the contingencies?

NJ defaults to a 10-day inspection period and 3-day attorney review. A buyer offering a 5-day inspection is moving faster — less time exposed, less time for cold feet, less time for them to talk themselves out of the house.

### 04 Earnest money and credits

Earnest money in NJ typically runs 1–3% of price — there's no rigid standard. A higher deposit signals commitment. Watch for offers asking for large closing-cost credits baked in: calculate *net*, not gross.

### 05 The close date and possession

Sellers often need 30–60 days plus flexibility. An offer that mirrors your timeline is worth real money over an offer that doesn't. Same with rent-back: if you need 14 days post-close to move out, an accommodating buyer beats a rigid one.

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*A clean \$510,000 offer from a financed buyer with a tight inspection window often nets more than a \$520,000 offer with a full appraisal contingency, a 60-day close, and a long credit ask.*

The contract price is the headline; the inspection is where deals quietly bleed money. A buyer's inspector will find *something* — that's their job. Your job is to know which asks are reasonable, which are negotiable, and which are buyer's-remorse re-trades dressed up as repairs. As your contractor and your agent, I run the numbers in the room with you so we don't give back \$5K, \$15K, or more without a fight.

### Your four levers as a seller

#### 01 Hold firm

The right move when the asks are minor cosmetic items, when comps support your number, or when you have backup offers. Sellers who hold firm on small lists usually win.

#### 02 Credit at closing

The cleanest concession. The price stays on the contract; the buyer takes a credit at closing for an agreed amount. You don't manage any work. The credit is capped by the buyer's loan type — we'll calculate the maximum so they can't ask for more than the loan allows.

#### 03 Targeted seller repairs

Sometimes the right play is to fix one specific item before close — usually because it blocks the buyer's financing or insurance (electrical panel, failing roof). Use licensed contractors with paid receipts. Do not let the buyer's inspector dictate the scope.

#### 04 Walk back from price (last resort)

Reducing the contract price is the most expensive lever — it touches your transfer fee, the appraisal you've already cleared, and the buyer's loan structure. Use it only when the inspection finds genuine new information that changes the value of the house, not as a default response to every ask.

### What I do as your contractor in the room

I read the inspection report with a builder's eye. A \$14K roof credit on a roof with eight years of life left? I push back with the data. \$9K to "fix" a \$400 grading issue? We don't pay that. Knowing what each line item actually costs in 2026 is the difference between protecting your number and quietly giving it back.

### And I handle the NJ smoke cert myself

Every NJ home sale needs a Smoke, CO, and Portable Fire Extinguisher Certificate (CSDCMA) from the local fire official before closing. As a licensed contractor and a firefighter, I handle it for my sellers — pre-walk, compliant detectors installed, the right-rated extinguisher supplied, official inspection shepherded. One less appointment, no closing-day surprise.

## *Five steps to sell smart.*

*i.***Get a real net sheet before you list**

Sale price isn't profit. Have your agent and attorney walk you through every line item — transfer fee, commission, attorney, mortgage payoff, prorated taxes, projected credits — so the number you commit to is the number you actually take home.

*ii.***Price it right at launch — not aspirationally**

The first 14 days are the most valuable window your listing will ever have. Pricing accurately on day one creates competition and pushes you above ask. Aspirational pricing creates a stale listing that quietly sells for less.

*iii.***Spend prep dollars where they return**

Deep clean, declutter, neutral paint, surgical contracting, professional photos and video. Skip the full kitchen reno. Every dollar you spend on the right prep returns \$2–\$5 at closing — and prevents an inspection list from doing the same math against you.

*iv.***Read offers as a seller, not a scoreboard**

Highest price isn't best offer. Read for financing strength, appraisal posture, contingency tightness, earnest money, and close-date fit. The cleanest offer at a slightly lower number often nets more than the headline price with a buyer who can't actually close.

*v.***Protect your number through inspection**

The contract price is the start — the inspection is where deals leak money. Hold firm on minor items, credit at closing on real big-ticket items, repair only when financing requires it, and never let the buyer's inspector dictate the scope of your concessions.

— THE NEXT STEP

# Thinking about selling — or just want a real net number?

If you've read this far, you already think about selling differently than most homeowners. The next step is a 20-minute conversation about your house, your timing, and the number you'd actually walk away with. No pitch. No pressure. Just answers.

— YOUR REALTOR

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