BARNARD GROUP
WASHINGTON

PIERCE COUNTY, WASHINGTON

The home seller guide.

Stand out. Price with confidence.
Plan your next chapter.



A NOTE FROM JOSH

Your next chapter deserves a clear plan.

You have more than a home to sell. You have a life to plan around. This guide helps you focus on the choices that matter: preparation, price, proceeds and what comes next.

Josh Barnard

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01 Prepare & price 03-07

02 Attract buyers 08-10

03 Compare the money 11-16

04 Plan your next chapter 17-22

Start with the takeaways, then explore the examples that fit your move. Tap a section above to jump ahead.

01 / THE MARKET

More choice. A sharper plan.

Pierce County residential homes and condos | September 2026

+21.6%
Active listings, year over year [1]

3.79
Months of inventory [1]

$575,000
County median sale price; +2.7% year over year [2]

7.40%
National 30-year fixed mortgage average | October 8, 2026 [3]

Your home competes with today's alternatives.

Compare homes in your area, price range and property type. Buyers weigh condition, ongoing costs and available incentives.

A county median is not your home's value. Inventory is not your expected selling time. The national rate is not a personal quote. Checked October 14, 2026; refresh before release.

01 / PRICING

Price for the homes buyers can choose.

The evidence	What to look for
Active homes	Your competition today. Asking prices are not completed sales.
Pending homes	What attracts an accepted offer. Final terms may remain unknown.
Closed sales	What buyers paid. Compare dates, condition and known credits.



Compare layout, location, condition and ongoing costs. A $600,000 search ceiling excludes a $605,000 listing; visibility matters, and price still needs market support.

Online estimates are a starting point. Use recent local evidence to build a supported range.

01 / READING THE COMPETITION

Same price. Different competition.



At $600,000	Home A	Home B
Condition	Fresh paint; older roof	Updated roof; dated finishes
Buyer credit	$10,000	$0
Monthly HOA	$100	$350

A credit may help with upfront cash. Roof condition and HOA costs can change a buyer's budget and comfort. The asking price alone does not tell the whole story.

Fictional comparison, not a valuation. Review actual condition, fees, lender-approved credits and relevant closed sales with your agent.

01 / PREPARATION

Prepare with intention.

Start with the essentials

Evaluate safety and system concerns. Clean, declutter and create a welcoming entry.

Choose targeted updates

Consider selective paint, small repairs and staging. Compare cost, time and likely buyer concerns.

Pause before a remodel

Compare the work with selling in your current condition. No renovation guarantees a return.

A prelisting inspection can reveal issues early, but adds cost and does not replace a buyer's inspection.



01 / SPEND WISELY

Give every dollar a purpose.



The choice	How to decide
Address first	Evaluate safety or system concerns. Clean, declutter and make the entry welcoming.
Consider selectively	Target worn paint, small repairs or staging when they address a clear buyer concern.
Pause and compare	Price a major remodel against selling in the current condition, including the time it adds.

Choose work that removes a buyer concern.

Get bids and agree on a budget before work starts. No renovation guarantees a return. Keep invoices, warranties and relevant permits.

02 / PRESENTATION

Make your home easy to choose.



Show the space

Photos and a floor plan help buyers understand condition, layout and flow.

Tell the story

Walkthrough and vertical video introduce key details and lead buyers to the full listing.

Agree on channels, services, costs and dates in your listing plan. Keep images accurate, label virtual staging and verify property details. Apply fair housing rules. [8]

02 / LAUNCH

A thoughtful launch. A clear first review.



Preparation & price

Approved work is complete. Your price has current support.

Photos, Videos and Property Facts

Review photos, videos, features, costs and included items.

Documents & marketing

Required documents are ready. Services have owners and dates.

Showings & inquiries

Plan access, pets and valuables. Check links and inquiry routing.

Set your first review for 7-14 days after launch.

Adjust timing for your home and market. Review reach, inquiries, tours, feedback, offers and competition. This is a decision date, not an automatic price-cut date.

02 / READ THE RESPONSE

When activity slows, look for the reason.

01

Little online reach

Check listing status, distribution, missing materials and reporting.

02

Interest, but few tours

Review showing access, price filters, presentation and competing homes.

03

Tours, but no offers

Look for repeated concerns about condition, layout, costs or value.

04

Offers below expectations

Compare actual proceeds, conditions and timing before responding.

Confirm the agreed marketing is complete. Compare similar homes. One comment alone does not establish the problem.

03 / BUYER AFFORDABILITY

Solve the right money problem.

Lower price

May reduce the purchase cost and loan payment.

Closing-cost credit

May reduce eligible upfront costs. [4]

Discount points

Upfront cost for a lower loan rate. [5]

Temporary buydown

Subsidizes payments for a limited time. Review the full payment after it ends. [6]



A credit does not automatically lower the payment.

Have the lender confirm usable costs and limits. Compare your proceeds. Under Fannie Mae rules, seller contributions cannot replace the buyer's down payment or reserves. Other programs have their own rules. [4]

03 / THE NUMBERS

A credit and a price cut do different jobs.

Fictional example | 20% down | 30-year fixed loan | Hypothetical 7.00% note rate

Buyer item	Lower price	With credit
Price	$590,000	$600,000
Loan	$472,000	$480,000
Monthly principal + interest	$3,140.23	$3,193.45
Assumed eligible costs	$12,000	$12,000
Seller credit	$0	$10,000
Down payment + these costs	$130,000	$122,000

With the credit: $8,000 less upfront. $53.22 more per month.

Assumes lender approval and appraisal support. Payments exclude taxes, insurance, HOA and any mortgage insurance. Cash totals are before earnest money and other adjustments. Both prices leave $590,000 before seller costs; final proceeds can differ.

03 / THE OFFER

Look beyond the headline price.



The money

Price less credits, repairs and seller charges.

The path to closing

Financing evidence, contingencies and unresolved conditions.

The dates

Closing, possession, response deadlines and your next move.

The commitments

Earnest money terms, included items and agreed work.

Compare full terms objectively. Earnest money is not automatically yours if a sale fails. Review the agreement and applicable release process. [8, 9]

03 / A WORKED EXAMPLE

Compare the terms. Choose the fit.

Two fictional offers show why the larger number can be less useful to your move.

The terms	Offer A	Offer B
Price	$610,000	$600,000
Buyer credit	-$20,000	-$5,000
Before other seller costs	$590,000	$595,000
Financing condition	Buyer's loan approval	Buyer's loan approval
Possession	At closing	Five days after closing

Offer B leaves $5,000 more before other seller costs.

It may also fit a seller who needs extra time to move. Neither offer is automatically better: verify financing, all contingencies, possession terms and complete proceeds before deciding. These are fictional terms, not standard contract provisions.

03 / YOUR PROCEEDS

Focus on what you walk away with.

Seller item	Full price	Lower price	With credit
Price	$600,000	$590,000	$600,000
Loan payoff	-$350,000	-$350,000	-$350,000
Agreed compensation	-$24,000	-$24,000	-$24,000
Buyer credit	$0	$0	-$10,000
Other closing costs	-$12,000	-$12,000	-$12,000
Repairs	-$2,000	-$2,000	-$2,000
Illustrative proceeds	$212,000	$202,000	$202,000

A higher price does not always mean more money left.

Fictional assumptions, not fee quotes. Compensation is negotiable. Other costs group assumed taxes, title, escrow, fees and prorations; held constant only to show the tradeoff. Recalculate price-based costs for each offer. Prep, moving, holding costs and income taxes are excluded.

03 / PUT THE NUMBERS TO WORK

What can you use for your next move?



FICTIONAL EXAMPLE

$202,000

Estimated closing proceeds from the prior example

Plan beyond closing	Amount
Prep paid outside closing	-$3,000
Moving and storage	-$5,000
Cash reserve you choose to keep	-$20,000
Available toward your next move	**$174,000**

Closing proceeds are not your total profit or automatically your next down payment. Count each cost once. Confirm payoffs, credits, taxes, escrow costs and prorations; verify current excise tax. [7]



04 / YOUR NEXT HOME

Choose an order you can afford.

Sell first

Know your proceeds. Plan temporary housing, storage or a second move.

Buy first

Secure your next home. Plan cash, overlap costs and a delayed sale.

Use a sale condition

Review the agreed terms, deadlines and the next seller's acceptance.

Coordinate closings

Plan the proceeds transfer. Keep a backup for delays.

Compare total housing costs. Choose terms you can sustain without relying on a future refinance.

Bridge and buy-before-you-sell programs add terms, fees and repayment risks. Confirm eligibility, written costs and your fallback. Availability is not guaranteed. [11]

04 / MAKE TIMING WORK

Plan the handoff, not just the dates.



Before you list

Have your lender review the full sell-and-buy sequence. Know your available cash and what happens if the sale takes longer.

Before you make an offer

Match closing and possession terms to your current sale. Compare overlap costs, temporary housing and storage.

Before you schedule the move

Confirm when proceeds are available and when you receive possession. Keep a backup if either closing shifts.

Target dates help you plan; signed contract dates create obligations. Same-day closings do not guarantee funds arrive in time. Confirm timing with both closing teams.

04 / CONTRACT TO CLOSING

A clear path to the handoff.

01

Calendar the agreement

Track earnest money, inspections, notices and response dates.

02

Resolve open conditions

An inspection reviews condition; an appraisal addresses value for the lender. Track lender and title questions. [10]

03

Review and sign

Check payoffs, credits, fees and settlement figures. Signing alone does not confirm closing. [13]

04

Confirm closing & possession

Ask escrow about funding, recording and proceeds. Follow the agreed handoff terms.

Disclosures: complete the applicable Washington form from your actual knowledge. Discuss requirements and new information with your agent. [12]

Verify payment instructions through a known escrow phone number. Independently confirm account changes. Contact your bank immediately if funds are misdirected. [14]

04 / COMMON QUESTIONS

A little clarity before you decide.



Sell now or wait?

Compare your reason to move, likely proceeds and next-home costs.

Renovate first?

Price the work. Compare a targeted fix with selling as-is.

No offers yet?

Review reach, access, feedback and competition before a change.

Accept a credit?

Check lender-approved uses and compare your full proceeds.

Give up a low rate?

Compare the full cost of moving. Do not depend on refinancing.

Buy before selling?

Confirm financing, overlap cash and a backup for a delayed sale.

04 / YOUR SELLING STRATEGY

Let your priorities shape the plan.



Your reason

What needs to change? Use that goal to judge whether a move is worth the cost and effort.

Your timing

Is the date firm or flexible? A firm deadline makes preparation and backup plans more important.

Your cash

Set a prep budget and a cash reserve. Compare offers using realistic proceeds.

Your next home

Choose the sell-first or buy-first path you can afford, including a delay.

A useful plan fits your life and your home.



YOUR NEXT STEP

Let's plan your next chapter.

Bring your goals and questions.
You receive a Personalized Selling Plan
built around your home and your next move.

SCHEDULE YOUR CONVERSATION

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REFERENCE NOTES

Sources & details

Checked October 14, 2026. Refresh market figures before release. Fictional examples are not lending offers, fee quotes or tax calculations.

1 NWMLS September 2026 snapshot

Pierce County active inventory and months of inventory.

Read source

2 NWMLS October 6 market update

Pierce County median sale price and annual change.

Read source

3 Freddie Mac PMMS

National 30 year fixed mortgage benchmark dated October 8, 2026. The source page updates weekly.

Read source

4 Fannie Mae seller contributions

Selling Guide B3-4.1-02. Eligible uses, contribution limits, and buydown treatment for applicable loans.

Read source

5 CFPB discount points

Points, upfront costs, and differences in rate reductions.

Read source

6 Fannie Mae temporary buydowns

Selling Guide B2-1.4-04. Note rate, qualification, subsidy, and written terms.

Read source

7 Pierce County excise tax

Official county guidance on taxable property sales and usual seller payment responsibility.

Read source

Information and statistics compiled and reported by the Northwest Multiple Listing Service.

REFERENCE NOTES

A few final notes.

8 HUD fair housing guidance

Advertising and home sales under the Fair Housing Act. Apply current Washington and local protections too.

Read source

9 Washington earnest money law

RCW 64.04.220. Definitions and procedures for release requests and disputes.

Read source

10 CFPB home inspections

Inspection versus appraisal, contract terms, and possible lender repair requirements.

Read source

11 Chase bridge loan education

General financing explanation, not a specific program offer or endorsement.

Read source

12 Washington seller disclosure law

RCW 64.06.020 and referenced exceptions. Confirm the applicable version and current form for your transaction, including changes effective January 1, 2027.

Read source

13 Fidelity National Title signing and closing

Washington signing, funding, and recording overview. Your escrow provider confirms your transaction status.

Read source

14 CFPB closing fraud guidance

Independent payment instruction checks and prompt bank contact if funds are misdirected.

Read source

Washington disclosure law includes a January 1, 2027 version change. Confirm the current form. Home photos are AI-generated illustrations, not actual listings. Original brand logos are preserved. Type: Cormorant Garamond & Manrope.