BOGDAN NICOLAE RUS · REALTOR® · EXP REALTY

The Seller's Guide

How a home gets priced, prepared, marketed and sold in Hudson County and across New Jersey. In plain language, from someone who lives here.

BOGDANNICOLAERUS.COM (201) 584-6156 VORBIM ROMÂNEȘTE

A NOTE FROM ME

Before you list, read this.

Selling a home has more moving parts than buying one, and most of them are invisible until you are in the middle of them. Attorney review. The smoke certificate. The appraisal that comes back low. The buyer who asks for a credit two days before closing. None of it is hard once you know it is coming. All of it is stressful when you don't.

This guide is the conversation I have with every seller before we sign anything, written down. It explains how I price a home, what to do to it before the photographer comes, how the marketing actually works, what an offer really says, and what happens between "accepted" and the closing table in New Jersey.

I am a licensed REALTOR® with eXp Realty, in the business since 2020, and Hudson County is where I live and where most of my work is. I work in English and Romanian, and I answer my own phone.

Read it, mark it up, and then call me with the questions it did not answer. There is no obligation in any of this.

Bogdan

Bogdan Nicolae Rus · NJ license #2186044 · eXp Realty LLC

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What is in here.

"The first two weeks on the market set the tone. Everything in this guide is about getting those two weeks right."

Know why you are selling.

It sounds obvious. It is also the question you will come back to at every decision: whether to take the first offer, whether to spend on the kitchen, whether to wait until spring. A clear reason gives you a clear answer.

You are moving

Timing is the whole game. Selling while you still live there means keeping the home show-ready for weeks. Selling after you move means an empty home, which photographs worse and can read as "motivated". We plan the sequence, and often the answer is to buy and sell in one coordinated move.

The market looks good

If the block is trading well and you have been thinking about it, a pricing analysis costs nothing and tells you whether this is the moment. Sometimes the honest answer is to wait six weeks for what is about to close nearby.

You need more, or less, space

Upsizing families and downsizing owners both face the same question: sell first or buy first? In a tight market the answer is usually sell first with a rent-back, and I will explain what that looks like.

Estate, divorce, relocation, a tenant in place

These sales need discretion, a defensible number in writing, and someone who has done them before. A tenant-occupied unit in particular is sold differently: notice rules, showing access and the lease all shape the strategy.

Whatever the reason, write it down in one sentence with a date. It becomes the yardstick for every offer.

From first call to closing, the New Jersey way.

01 **Consultation and pricing analysis**

We meet at the home. Within 24 hours you have the comparables, three pricing scenarios and a launch plan in writing.

02 **Prepare the home**

Repairs worth doing, ones to skip, decluttering, staging where it pays. Then the photographer, floor plans and video.

03 **Set the price and the date**

We choose the scenario together and pick a launch day, timed to what is closing and listing around you.

04 **Go live**

MLS, every major portal, my database, social and the brokerage network, all on the same morning. Showings start immediately.

05 **Showings and open houses**

Scheduled through one system with instant feedback. I run the open houses myself.

06 **Offers and negotiation**

Every offer explained line by line. You accept, counter or decline, with the reasoning on paper.

07 **Attorney review**

New Jersey's three-business-day window after both sides sign, when the attorneys adjust the contract and either side can still walk away. Then it is binding.

08 **Inspection, appraisal, mortgage commitment**

The buyer's due diligence, usually two to four weeks. This is where a home that was priced and presented honestly sails through.

09 **Closing**

Smoke and carbon-monoxide certificate, final walkthrough, the deed and the keys. Typically 45 to 60 days from acceptance with a mortgage buyer, faster for cash.

Standard New Jersey sequence. Every date is subject to the contract and to your attorney.

03 · THE FORMULA

Price. Condition. Exposure.

Every sale comes down to three things you can control: the price you ask, the condition the home shows in, and how many of the right buyers see it in the first two weeks. Get all three right and the market does the rest. Miss one and the other two are working uphill.

Price

Set against what is closing on your block right now, not against what you paid or what the portal says.

Condition

The most appealing home in its price bracket, in impeccable showing shape, wins the offers. Not the most renovated one.

Exposure

Nearly every buyer starts online. The launch has to hit every screen on the same morning, and look better than the competition.

04 · PRICING

How I price a home.

I pull the closed sales, pending sales and active listings a buyer for your home would actually compare it to, usually within a few blocks and the last six months, and adjust for what is different: size, bedrooms and baths, renovation level, floor and light, outdoor space, parking, monthly charges and taxes, and the building itself. Then you get three scenarios:

PRICE TO MOVE
Slightly under the market number. Draws the most buyers, often more than one offer, and usually ends up at or above market.

PRICE WITH THE MARKET
At the number the comparables support. The widest audience of serious buyers, a normal timeline.

PRICE TO TEST
Above the comparables, for a home with something the comps lack. Fewer showings, a longer timeline, and a plan for when to adjust.

The rule of thumb I hold myself to: if there are no showings in the first ten days, or ten showings and no offer, the market has answered and we talk about price. Waiting longer only makes the eventual adjustment bigger.

What moves the price here.

Two identical floor plans in the same building can sell far apart. These are the things a database cannot see and a buyer here pays for.

The block, not the neighborhood

Which side of the PATH, how far from the park, whether the street floods. Buyers pay by the block.

Taxes and monthly charges

An abatement ending, a reassessment, a high maintenance fee. Buyers shop by the monthly payment and the price moves with it.

The building

Reserves, an assessment on the horizon, the elevator, the roof deck, the last three sales inside. A condo is only as strong as its association.

Condition, and what you did to it

Not every renovation returns what it cost. I will tell you which of yours a buyer pays for and which to leave alone.

Floor, light, outdoor space

A terrace, a real second bedroom, a corner exposure. Same square footage, very different home.

Timing

What is closing, what is about to list on your street, and the season. Sometimes the right move is to wait.

Buyers forgive small. They do not forgive dirty or dark.

Preparation is the most demanding step and the one that pays back the most. The goal is not a renovation. It is a home that looks cared for, feels bigger than it is, and gives a buyer nothing to subtract. Do the cheap things completely before you consider the expensive ones.

Plan ahead

- [ ] Walk every room as a buyer would, phone up. What you would not photograph is what to fix.
- [ ] Ask me before you spend. I will tell you what returns on your block.
- [ ] Fix what is broken: drips, cracked outlets, sticking doors. Small faults read as neglect.
- [ ] Sell, donate or store a third of what you own. Then a bit more.
- [ ] Book the cleaner, painter and handyman early. Good ones are weeks out.

Clean, declutter, depersonalize

- [ ] Deep-clean everything, oven, grout and windows included. Hire it out.
- [ ] Neutral paint on any wall that is bold, scuffed or patched.
- [ ] Half-empty every closet and cabinet. Storage that looks full reads as too small.
- [ ] Photos, collections, medications, valuables: away, out of sight.
- [ ] Remove oversized or worn furniture. Fewer pieces, bigger rooms.

Kitchens and bathrooms

- [ ] Counters completely clear. No small appliances, no soap, no toothbrushes.
- [ ] Fresh caulk around sinks and tubs; no stains in sinks or toilets.
- [ ] Swap dated hardware, a tired faucet, a yellowed toilet seat. Cheap, visible.
- [ ] Fresh, folded towels only. Lids down. Mirrors spotless.

Light and the senses

- [ ] Brighter bulbs, all the same warm colour, every fixture working.
- [ ] Curtains open, blinds up, windows clean. Light sells here more than anything.
- [ ] Air the home out before every showing. No candles, no cooking smells, no pets present.
- [ ] TV off, music off, thermostat comfortable.

Building, entry and outside

- [ ] Front door, buzzer, hallway and mailbox are the first impression. Clean them.
- [ ] Terrace, deck or yard swept, one plant, one clean chair. Bikes and bins out of sight.
- [ ] House: power-wash, trim, mow, clear the gutters, fix the step.

The photographs are the first showing.

Most buyers decide whether to visit from the pictures. Photo day is a full reset of the home: everything below, in every room, before the photographer arrives. It takes a morning and it is worth more than any single repair.

Every room

- [ ] All lights on, all fans off, all blinds and curtains open.
- [ ] Every burned-out bulb replaced.
- [ ] Floor mats, rugs that hide good floors, and cords out of the frame.
- [ ] Surfaces clear: no papers, remotes, chargers, clocks or small frames.
- [ ] Toys, pet beds, bowls and litter trays away.

Living and dining

- [ ] Pillows fluffed, throws folded, chairs straight and evenly spaced.
- [ ] Mantel or shelf: three to five objects, no more.
- [ ] Dining table cleared, one centerpiece.

Bedrooms

- [ ] Beds made tight, matching bedding, nightstands empty.
- [ ] Nothing under the bed, nothing on the dresser, closets closed.

Kitchen and baths

- [ ] Counters empty. Fridge front clear of magnets and notes.
- [ ] Sink empty and dry, no dish rack, no towel on the oven.
- [ ] Shower and tub empty: no bottles, no loofahs. New towels, lids down.

Outside and building

- [ ] Cars off the driveway, bins and hoses hidden, garage closed.
- [ ] Terrace furniture clean, cushions on, plants alive.
- [ ] Entry and hallway clean; door hardware polished.

08 · PAPERWORK TO GATHER NOW

- [ ] Deed, survey if you have one, current tax bill.
- [ ] Condo or co-op: master deed, bylaws, budget, last minutes, any assessment notice.
- [ ] Permits and receipts for work you had done.
- [ ] Lease, if there is a tenant; appliance manuals and warranties.
- [ ] Mortgage statement with the payoff contact.
- [ ] Twelve months of utility bills. Buyers ask.

Every screen, on the same morning.

Nearly every buyer now finds the home online first and decides from the photographs whether to visit. So the launch is built for screens, and it is built to look better than the other listings a buyer sees that day. Then the in-person work turns interest into offers.

Media produced for the listing

Professional photography, a measured floor plan, video and, where the home earns it, twilight photography and a walkthrough. Shot after the photo-day reset, timed for the light.

MLS and every major portal

The listing goes to the multiple listing service and syndicates to Zillow, Realtor.com, Redfin, Homes.com and the rest. Where a premium placement makes sense for your home, we discuss it up front, with its cost.

My database and the network

Buyers I am working with now, past clients, and the agents at eXp and across Hudson County who have a buyer waiting for exactly this. A direct note before the public sees it.

Social, targeted

Instagram, Facebook, TikTok and YouTube, with the video cut for each. Paid reach aimed at the people most likely to buy on this block, not a blast.

The neighborhood, not just the unit

Every town and Jersey City neighborhood on my site has its own "day in the neighborhood" page. Your listing links to yours, so a buyer from Manhattan or abroad can walk the block before the showing.

Open houses and private showings

I run the open houses myself, prepared, with the building's story and the numbers in hand. Private showings are scheduled around your life through one system with instant feedback.

If your home has a story, a history, an owner before you, a detail nobody else has, tell me early. It becomes part of how the home is presented.

10 · SHOWINGS

Make it easy to see. Then get out of the way.

Showings are booked through an online scheduler that texts you the request and sends you the feedback the moment the agent leaves. Two things move the outcome more than anything: say yes to as many requests as you can, especially short-notice ones in the first two weeks, and never be home for them. Buyers do not open closets or say what they think when the owner is in the kitchen.

11 · OFFERS

An offer is more than a number.

When an offer comes in you get a one-page summary from me, then we talk. The price is the headline. The terms decide whether the price survives to closing.

Financing

Cash closes faster with no appraisal risk. A mortgage buyer with a strong pre-approval and a sensible down payment is often just as safe. The gap between the offer and the appraised value is your risk, and we price for it.

Contingencies

Inspection, mortgage, appraisal, sale of the buyer's home. Each one is a door the buyer can leave through. Fewer doors, or shorter deadlines, can be worth more than a higher number.

Dates and deposit

Closing date, the deposit size, whether you need to stay after closing. A buyer who fits your timeline is worth something.

Under, at and over asking

A low offer is a conversation, not an insult; we counter with reasons. Several offers at once are handled openly, with a deadline and the same information to everyone. That is where a well-priced home ends up above its number.

Attorney review to closing.

A

Attorney review, three business days

In New Jersey a signed contract is not binding until the attorneys have had their say. Yours and the buyer's exchange letters adjusting terms; either side can cancel without penalty during the window. When both attorneys declare review concluded, you are under contract. Have your attorney chosen before you list; I can recommend several.

B

Inspection and the repair conversation

The buyer's inspector visits within about ten days. Expect a list; every home produces one. The buyer may ask for repairs or a credit. We respond to what is real, decline what is cosmetic, and keep the deal on track.

C

Appraisal

The buyer's lender sends an appraiser. If the value comes in low, the buyer's loan shrinks and someone has to cover the gap. A home priced from real comparables rarely has this problem; when it happens, I meet the appraiser with the comps.

D

Mortgage commitment and title

The lender issues its commitment; the title company searches the title and clears anything old on it. If you have a mortgage, your payoff letter is ordered now.

E

Certificates and the building

New Jersey requires a Certificate of Smoke Detector, Carbon Monoxide Alarm and Fire Extinguisher Compliance from the town before closing. Some towns add a certificate of occupancy or inspection. Condos and co-ops have their own resale paperwork and, for co-ops, a board approval of the buyer.

F

Final walkthrough and closing

The buyer walks through the empty home the day before or the morning of closing. At the table your attorney handles the deed and the money; you hand over keys, fobs and the garage remote. Funds usually arrive the same day.

13 · THE MONEY

What it costs to sell in New Jersey.

- **Realty transfer fee.** Paid by the seller at closing, on a sliding scale set by the state. Seniors, disabled owners and some low-income sellers qualify for a partial exemption.
- **The "mansion tax", now the seller's.** Since July 10, 2025 the supplemental fee on sales over $1 million is paid by the seller, on a tiered scale from 1% rising to 3.5% above $3.5 million. Ask me for the current schedule; it changes what a $1.05 million list price nets you.
- **Commission.** Agreed in writing in the listing agreement, along with whether and how any buyer's agent is compensated. Nothing is set by law or by the MLS.
- **Attorney.** A flat fee for the sale, agreed up front.
- **Certificates and town fees.** The smoke and carbon-monoxide certificate, any town inspection, and for condos the resale package from the association.
- **Mortgage payoff and prorations.** Your loan is paid from the proceeds; taxes, HOA dues and any assessment are split to the closing date.
- **Non-resident withholding.** If you have already moved out of state, New Jersey withholds an estimated tax at closing. Plan for it.

Before we list, you get a net sheet: three sale prices and what each one leaves in your pocket after every line above.

14 · WHEN IT STALLS

If it is not selling.

Sometimes the market answers with silence. There are only four reasons, and the feedback tells us which: the price is above the block, the presentation is not matching the price, the exposure is not reaching the right buyers, or the timing is wrong. We fix the one that is true. That may mean a price adjustment made once and decisively, a re-shoot after staging, a new launch, or taking the home off the market to come back fresh in a better season. What we do not do is drift down in small steps while the days-on-market count grows.

15 · THE PEOPLE

Who you will meet.

Me, your listing agent
Pricing, preparation, marketing, showings, negotiation, and the coordination of everyone below, through closing. Licensed with eXp Realty, working in English and Romanian.

Your real estate attorney
Required in practice in New Jersey. Handles attorney review, the contract, title issues and the closing itself. Choose one before you list.

Photographer and videographer
Shoots the listing after the photo-day reset. Their work is what most buyers judge the home by.

Stager
For an empty home or one that needs editing. Furniture, art and lighting on loan, chosen for the buyer we are targeting. Used when it pays, not by default.

Handyman, painter, cleaner
The trades that make the cheap fixes happen fast. Through my concierge network they are licensed, insured and already scheduled.

The buyer's inspector
Hired by the buyer, produces the list. Nothing personal.

The appraiser
Hired by the buyer's lender to confirm the value. I meet them with the comparables.

Title company
Searches the title, clears old liens, issues the buyer's title insurance and moves the money at closing.

The town
Issues the smoke and carbon-monoxide certificate and any inspection your municipality requires before closing.

Your condo or co-op association
Provides the resale package, confirms dues and assessments, and for co-ops interviews and approves the buyer.

Know the number before you list.

Send me the address and within 24 hours you have the comparables for your block, three pricing scenarios and a net sheet, in writing. Free, and no obligation to list. Or book thirty minutes, on the phone or over coffee in Hoboken, and we start with the questions this guide did not answer.

CALL OR TEXT (201) 584-6156

EMAIL bogdan@bogdannicolaerus.com

VALUATION bogdannicolaerus.com/sell

OFFICE 50 Harrison St, Hoboken, NJ 07030

RUS