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INSIDE SELLING PROPERTY

July 2026

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Welcome

To the July 2026 quarterly issue of Inside Selling Property.

Inside this issue we will cover property sales related topics – including budgeting for the selling process, handling buyer offers with confidence, selling your home in a slow market, and what happens after you accept an offer?

A complete list of the articles appears opposite.

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Planning your move with less pressure

A step-by-step guide to a stress-free move

Moving home is exciting, but it can also feel like one of the most hectic life events to organise. Between selling, buying, packing, paperwork and practical arrangements, the process can easily become overwhelming.

A stress-free move is not about everything going perfectly. It is about having a clear plan, understanding what needs to happen next, and giving yourself enough time to handle each stage calmly.

Start with a realistic moving plan

Before your home goes on the market, it helps to think through the full moving journey. This includes preparing your property for sale, choosing an estate agent, understanding your likely budget and working out what kind of home you want next.

If you are buying as well as selling, it is worth checking your mortgage position early. Knowing what you may be able to borrow, how much equity you have, and what costs to expect can help you make clearer decisions before you start viewing properties.

Get your home ready before listing

A smoother move often starts with a well-prepared sale. Decluttering, making small repairs and presenting each room clearly can help your property feel more appealing to buyers.

It can also make the later stages easier for you. Sorting through belongings before viewings begin means there is less to pack, less to move, and fewer decisions to make once the process becomes more time-sensitive.

Choose the right support

Selling and buying property usually involves several people, including estate agents, solicitors, conveyancers, mortgage advisers, surveyors and removal companies. Choosing reliable support can make a real difference to how the move feels.

It is worth asking questions early, checking communication styles and clarifying what each professional will handle. A clear point of contact can help reduce confusion, especially when several parts of the chain are moving at once.

Keep your paperwork organised

Paperwork can be one of the most frustrating aspects of moving if it is left until the last minute. Sellers may need documents relating to ownership, planning permissions, building work, guarantees, service records, leasehold information and property forms.

Gathering these documents early can help avoid delays later. If anything is missing, your solicitor or conveyancer has more time to advise on what may be needed before it becomes a problem near exchange.

Understand the property chain

A property chain forms when several linked sales and purchases depend on each other being completed. If one part of the chain slows down, it can affect everyone else involved.

While you cannot control the whole chain, you can reduce your risk by responding promptly to requests, keeping paperwork ready and staying in touch with your estate agent and solicitor. Good communication helps problems surface earlier, when they are often easier to manage.

Plan your moving costs

Moving costs can add up quickly. Estate agent fees, legal fees, removals, surveys, mortgage costs, stamp duty and storage can all affect your budget.

It is sensible to build in a little extra room where possible. Unexpected costs can arise, especially if surveys reveal issues, moving dates change, or temporary storage is needed. A realistic budget can help reduce financial pressure during the move.

Prepare for moving day early

Once the legal process is underway, it is worth starting practical preparations. Booking removals, collecting packing materials, arranging time off work and notifying utility providers can all take longer than expected.

Packing room by room can make the process feel more manageable. Labelling boxes clearly, keeping essentials separate and creating a simple checklist for the final week can help make moving day run more smoothly.

Stay flexible where you can

Even a well-planned move can involve delays or changes. Completion dates may shift, buyers may ask questions, surveys may raise issues, and the chain may move more slowly than expected.

Flexibility can make the experience less stressful. Rather than expecting every stage to happen immediately, it helps to know what is within your control, what needs chasing, and where professional guidance may be needed.

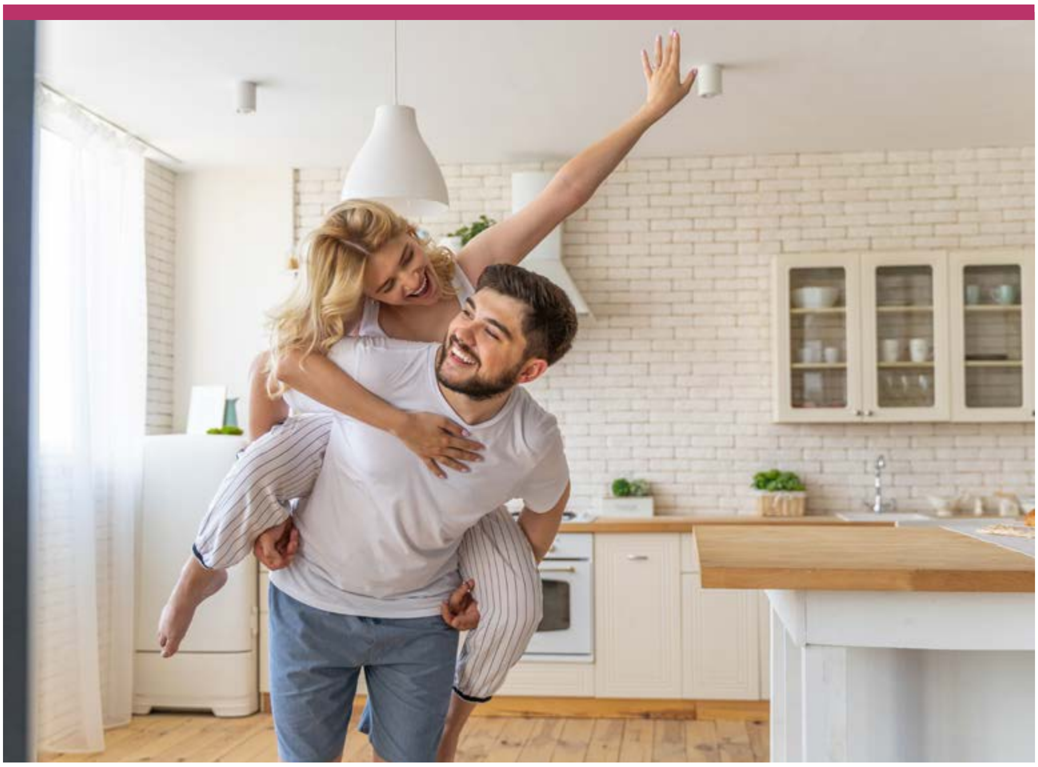
Move with a clearer head

A less stressful move is usually built on preparation, communication and realistic expectations. The earlier you organise the key details, the easier it is to handle the process without feeling rushed.

By planning ahead, choosing the right support and keeping your paperwork and budget under control, you can give yourself a smoother path from sale to moving day. ●

Budgeting for the selling process

Understanding the costs of selling a property can help you make clearer decisions



Selling a property is often viewed through the lens of the final sale price. However, the amount you agree with a buyer is only one part of the financial picture. There are also costs involved in preparing, marketing, legally transferring and moving out of the property.

Understanding these costs early can help you make clearer decisions. It can also reduce the risk of surprises later, especially if you are selling and buying at the same time and need to know how much money will be available for your next move.

Estate agent fees

Estate agent fees are usually one of the main costs of selling. Some agents charge a percentage of the final sale price, while others may offer a fixed fee or a range of service packages.

It is important to understand exactly what is included. Photography, floorplans, online listings, accompanied viewings, sales progression and marketing support may be handled differently depending on the agent and the agreement you choose.

Legal and conveyancing costs

A solicitor or conveyancer will usually handle the legal aspects of the sale. Their role includes preparing contracts, responding to buyer enquiries, managing completion paperwork and transferring ownership.

Costs can vary depending on the property and the transaction's complexity. Leasehold properties can involve extra work, as the buyer's solicitor may need information on service charges, ground rent, management companies and lease terms.

Energy performance and paperwork

Before a property is marketed, an Energy Performance Certificate is usually required. This gives buyers information about the property's energy efficiency and potential improvements.

There may also be paperwork to collect before the legal process begins. This can include building regulation certificates, planning permissions, guarantees, boiler service records, window certificates and leasehold management information, where relevant. Missing documents can cause delays or additional admin later.

Preparing the property for sale

Many sellers spend money preparing the property before it goes on the market. This might include cleaning, decluttering, gardening, minor repairs, decorating, or replacing worn-out fixtures.

These costs do not always need to be large. In many cases, the most useful preparation is practical and cosmetic. The aim is to help the home look cared for, photograph well and give buyers fewer reasons to question its condition.

Mortgage-related charges

If you have a mortgage on the property, it is important to review the terms before selling. Some mortgage deals include early repayment charges if you repay the loan before the end of the agreed term.

There may also be exit or administration fees, depending on the lender and mortgage product. These costs can affect how much money is left after the sale, so they should be checked before you agree to your next steps.

Removal and moving costs

Although removal costs are part of the move rather than the sale itself, they still affect the overall budget. Costs can vary depending on the size of the property, distance, access, packing requirements and whether storage is required.

If completion dates do not align neatly, you may need temporary storage or short-term accommodation. Building in a buffer can help make the move feel less rushed if timings change.

Tax considerations

For many people selling their main home, tax may not be a major issue. However, the position can be different if the property is not your main residence, has been let out, has been inherited, or forms part of a wider investment portfolio.

It is sensible to check whether any tax considerations apply before the sale completes. This is particularly important where ownership is shared, the property has changed use, or you are selling an additional property.

Negotiation and unexpected costs

Not all costs are known at the outset. A buyer's survey may raise issues that lead to renegotiation, requests for repairs, or additional legal questions.

You do not always have to agree to every request, but it helps to be prepared. A realistic view of the property's condition and a little flexibility in your budget can make negotiations easier to manage.

Planning your net proceeds

The figure that matters most is not only the sale price but also the amount left after all selling costs, mortgage repayments and any related charges have been deducted.

This is often called your net proceeds. If you are buying another property, this figure may influence your deposit, mortgage needs and wider moving budget. Knowing it early can help you plan with more confidence.

Selling with a clearer budget

Selling a property involves several moving parts, and the costs can vary depending on your home, mortgage, legal position and moving plans. The more you understand at the outset, the easier it becomes to make informed decisions.

A clear selling budget should include agent fees, legal costs, paperwork, mortgage charges, preparation work, removals and a sensible contingency. With that in place, you can focus less on surprises and more on moving forward. ●

How long does it take to sell a house?

Understanding the selling timeline for a smoother sale and to reduce avoidable delays

Selling a house can take anywhere from a few weeks to several months, depending on the property, price, buyer demand and the chain involved. Some homes attract strong interest quickly, while others take longer to find the right buyer.

The timeline is also affected by what happens after an offer is accepted. Marketing the property is only one stage. Legal work, surveys, mortgage checks and chain coordination can all influence how long it takes to move from listing to completion.

Getting ready to go on the market

Before your home is listed, there is usually some preparation to be done. This may include choosing an estate agent, agreeing an asking price, arranging photography, preparing the property for viewings and ordering an Energy Performance Certificate.

This stage can be quick if the property is already well presented and the paperwork is straightforward. However, it may take longer if repairs, decorating, decluttering or professional cleaning are required before the home is ready to be marketed.

Marketing and viewing stage

Once the property is live, the next stage is to attract interest. In a strong local market, viewings may happen quickly, and offers may follow soon after. In a slower market, it may take longer to find a serious buyer.

Pricing plays an important role here. A property that is priced realistically for the area, condition and buyer demand is more likely to attract early enquiries. If the price is too high, buyers may wait, compare other homes or assume there is room to negotiate.

Receiving and accepting an offer

When an offer comes in, the seller needs to decide whether to accept, reject or negotiate. The highest offer is not always the strongest if the buyer is not ready to proceed.

A buyer's position matters. A first-time buyer, a cash buyer, or a buyer with a mortgage agreement already in place may be able to move more quickly than someone who still needs to sell their own property. Your estate agent should help you assess the strength of each offer before you decide.

What happens after offer accepted

After you accept an offer, the sale moves into the legal and financial stage. Your solicitor or conveyancer will prepare the contracts, respond to enquiries and work with the buyer's legal team.

The buyer may also arrange a survey and proceed with their mortgage application. If the survey raises concerns, there may be further questions, negotiations or requests for additional information. These steps can affect the overall timescale.

Role of the property chain

A chain can have a major impact on how long the sale takes. If your buyer also needs to sell their property and their buyer is linked to another sale, several transactions may need to complete together.

The longer the chain, the greater the risk of delays. Mortgage offers, searches, surveys, legal enquiries and moving dates all need to line up. Good communication between estate agents and solicitors can help keep the process moving.

Common causes of delay

Delays can happen for many reasons. Missing paperwork, slow searches, survey issues, mortgage delays, leasehold questions, or disagreements over completion dates can all slow the sale down.

Leasehold properties can take longer if management packs, service charge details or lease information are not readily available. Older properties or homes with building work may also lead to more enquiries if documents or certificates are missing.

How sellers can help the process

While sellers cannot control every part of the timeline, they can reduce avoidable delays. Choosing a solicitor early, completing forms promptly and gathering paperwork before a buyer is found can all help.

It is also useful to respond quickly to questions and keep in touch with your estate agent. If an issue appears, dealing with it early is usually better than letting it sit until exchange is close.

Exchange and completion

Exchange of contracts is the point at which the sale becomes legally binding. Before exchange, either party can usually withdraw. After exchange, the completion date is agreed, and both parties are committed to the transaction.

Completion occurs when the money is transferred, the sale is finalised and the buyer can collect the keys. The time between exchange and completion can vary, depending on what both parties agree and how the moving arrangements are planned.

Selling with realistic expectations

There is no single timescale that applies to every house sale. A simple, chain-free sale may move relatively quickly, whereas a longer chain or a complex property can take considerably longer.

The right approach is to prepare early, price realistically and keep communication clear throughout. A smoother sale is often less about speed and more about reducing avoidable delays at each stage. ●

Preparing your property for buyers to make it feel more inviting

What to do to reduce the number of minor objections buyers may raise later

Preparing your home for sale is about helping buyers see the property clearly. A well-presented home can feel more inviting, easier to understand and more reassuring from the moment someone walks through the door.

This does not mean your home needs to look like a show home. The goal is to make each room feel clean, cared for and easy to imagine living in, while removing anything that could distract buyers from the property itself.

Start with a clear declutter

Decluttering is one of the simplest ways to improve how a home feels during viewings. Too much furniture, paperwork, storage or personal clutter can make rooms feel smaller and harder to assess.

Work through the property room by room. Clear surfaces, tidy shelves, organise cupboards, and remove items you no longer need. Buyers may open built-in storage, so it helps if those spaces feel practical rather than overcrowded.

Make small repairs before viewings

Minor repairs can have a significant impact on buyer confidence. Loose handles, chipped paint, broken bulbs, dripping taps and tired sealant may seem minor, but they can make a home feel less well maintained.

Fixing these issues before viewings helps reduce doubt. Buyers often notice details quickly, and visible maintenance problems can prompt them to question what else may need attention after they move in.

Clean more deeply than usual

A deep clean can make a property feel fresher and better cared for. Kitchens, bathrooms, windows, floors, carpets and skirting boards all deserve attention before photography and viewings.

Smells also matter. Pet odours, dampness, cooking smells or stale air can affect how buyers feel about a property, even if the home itself is in good condition. Ventilation, cleaning and simple freshness can make a noticeable difference.

Think about light and space

Natural light can make rooms feel larger and more welcoming. Before viewings, open curtains fully, clean windows and remove anything that blocks light from entering the room.

If a room is naturally darker, good lighting becomes even more important. Lamps, warm bulbs and carefully placed mirrors can help create a softer atmosphere without making the space feel overly staged.

Present each room with purpose

Buyers should be able to understand the purpose of each room. If a spare room has become a mix of storage, laundry and office furniture, it may be harder for buyers to see its value.

Try to give each space a clear purpose. A spare bedroom, home office, dining area or family room should feel intentional. This helps buyers connect the layout to their own needs and imagine how they might use the space.

Keep decoration calm and simple

Neutral decoration can make it easier for buyers to focus on the property rather than on personal taste. Strong colours, busy patterns or very specific styling may not appeal to everyone.

You do not need to redecorate the whole home, but refreshing tired walls or repainting key rooms can help. A clean, simple backdrop often photographs well and makes the property feel easier to move into.

Prepare the outside space

The exterior of your home forms part of the viewing experience. Front gardens, driveways, paths, entrances, balconies and rear gardens can all influence first impressions.

Tidy the garden, clear weeds, clean outdoor furniture and remove broken items. Even a small outdoor space can feel more appealing when it looks manageable and ready for use.

Get ready for photography

The listing photographs are often the first time buyers see your property. Before the photographer arrives, prepare each room as if a viewing is about to take place.

Make the beds, clear the worktops, hide the bins, remove excess toiletries and tidy the cables. Good photography cannot fix a poorly prepared room, but a well-presented home can help the images work much harder.

Make viewings easier to enjoy

Once the property is on the market, try to keep it viewing-ready wherever possible. This can be difficult in a busy household, but a simple routine can help reduce last-minute stress.

A quick tidy, fresh air, good lighting and clear access to key areas can make each viewing feel more positive. Buyers should be able to move through the home comfortably and focus on how it could suit them.

Selling starts before the listing goes live

Preparing your home properly can support stronger first impressions, better photography and more confident viewings. It can also help reduce the number of small objections buyers may raise later.

The right preparation is usually practical rather than costly. By making the home feel clean, calm and well cared for, you give buyers fewer reasons to hesitate and more to picture themselves living there. ●

Handling buyer offers with confidence

Negotiating offers on your home like a professional

Receiving an offer on your home can feel exciting, but it can also be pressurising. After weeks of preparing, marketing and hosting viewings, the moment an offer arrives can make the sale feel suddenly real.

However, negotiation is not only about pushing for the highest possible price. A strong offer should also be assessed by the buyer's position, their ability to proceed, the chain involved, and how well the offer supports your own moving plans.

Look beyond the headline figure

The offer amount is important, but it is not the only factor. A slightly lower offer from a buyer who is ready to proceed may sometimes be stronger than a higher offer from someone whose own sale is uncertain.

Your estate agent should help you understand the full position. This might include whether the buyer has a mortgage agreement in place, whether they have a property to sell, whether they are chain-free, and how quickly they want to move.

Understand the buyer's position

A buyer's circumstances can influence how attractive their offer is. First-time buyers may have no property to sell, which can simplify the chain. Cash buyers may move more quickly, although proof of funds should still be verified.

Buyers who need to sell their own property can still be serious, but their offer may be more conditional. If their sale is not yet agreed, your timeline may be affected. This does not mean you should automatically reject them, but it should be part of the negotiation.

Decide your minimum position early

Before negotiations begin, it helps to know your preferred price and your lowest acceptable price. These should be based on your onward plans, mortgage position, selling costs and local market conditions.

Having a clear position can stop you from making rushed decisions. It also helps your estate agent negotiate more effectively on your behalf, because they understand where there is room to move and where there is not.

Use market evidence carefully

A good negotiation is stronger when it is backed by evidence. Recent sales, current competition, viewing feedback and buyer interest can all help you decide whether an offer is fair.

If your property has attracted strong interest, you may feel more confident in holding your position. If viewings have been limited or similar homes are unsold, a sensible offer may merit careful consideration.

Avoid reacting too quickly

It is natural to feel emotional when someone offers less than your asking price. However, an opening offer is often just the start of the conversation, not the buyer's final position.

Allowing a little time to consider the offer can help you respond more calmly. You may choose to reject it, accept it or make a counter-offer. The key is to respond strategically rather than personally.

Think about terms as well as price

Negotiation can involve more than the sale price. Completion dates, included fixtures and fittings, survey expectations and chain position can all affect how well an offer suits you.

For example, a buyer who can match your preferred moving date may be more attractive than one who requires a much longer timescale. In some cases, flexibility can help secure a smoother sale, even if the final price is not exactly what you hoped for.

Use your estate agent well

A good estate agent should do more than relay messages between buyer and seller. They should help assess the buyer's seriousness, manage expectations and guide the negotiation professionally.

They can also help keep conversations constructive. Selling your home can feel personal, but negotiation works more effectively when communication remains calm, clear and focused on the practical outcome.

Know when to accept

There is rarely a perfect offer. Most sellers need to balance price, certainty, timing and their onward move. The right decision is usually the one that supports your overall plan, not merely the one that looks right in isolation.

If an offer is fair, the buyer is credible, and the timing works, accepting may be the right choice. Holding out for more can sometimes pay off, but it can also risk losing a serious buyer.

Keep momentum after agreement

Once an offer is accepted, the work is not finished. The buyer may still need a survey, mortgage approval and legal checks before exchange.

This is why the quality of the buyer matters so much. A professional negotiation should aim not only to secure a good price but also to secure a buyer who can move through the process with confidence. ●

What happens after you accept an offer?

From the accepted offer to completion, clear communication can help keep your sale on the right track

Accepting an offer is an exciting milestone, but it is not the end of the selling process. In many ways, it marks the point where the more detailed work begins, as the sale moves from marketing and negotiation into legal, financial and practical steps.

At this stage, the buyer needs to confirm their position, the solicitors or conveyancers begin their work, and the property chain starts to take shape. A sale is not legally binding until contracts are exchanged, so maintaining momentum after accepting an offer is important.

Confirming the buyer's position

Once you accept an offer, your estate agent will usually confirm the buyer's details and check how they intend to fund the purchase. This may include asking for evidence of their deposit, mortgage position or proof of funds if they are a cash buyer.

The agent should also clarify the buyer's position in the chain. A buyer who has already sold, has nothing to sell, or is a first-time buyer may be able to move more quickly than someone who still needs to secure a buyer for their own property.

Instructing your solicitor

If you have not already chosen a solicitor or conveyancer, you will need to do so promptly after accepting an offer. They will handle the legal transfer of ownership and liaise with the buyer's legal representative throughout the transaction.

You will usually be asked to complete property information forms and provide documents relating to the property. These may include guarantees, planning permissions, building regulation certificates, leasehold information, service records, and details of fixtures and fittings.

Buyer's checks begin

The buyer's solicitor will review the contract pack and raise enquiries regarding the property. These enquiries may cover boundaries, alterations, rights of way, disputes, guarantees, lease terms, and any other matters requiring clarification before exchange.

At the same time, the buyer may arrange a survey and continue with their mortgage application. If the lender requires a valuation, this is usually arranged before a formal mortgage offer is issued.

Responding to enquiries

Legal enquiries are a normal part of the process, but they can sometimes feel repetitive or overly detailed. Your solicitor will help you respond accurately and explain what is required.

It is important to reply promptly and provide documents where possible. Delays often occur when information is missing, unclear or difficult to obtain, particularly with leasehold properties or homes that have undergone building work.

Dealing with survey results

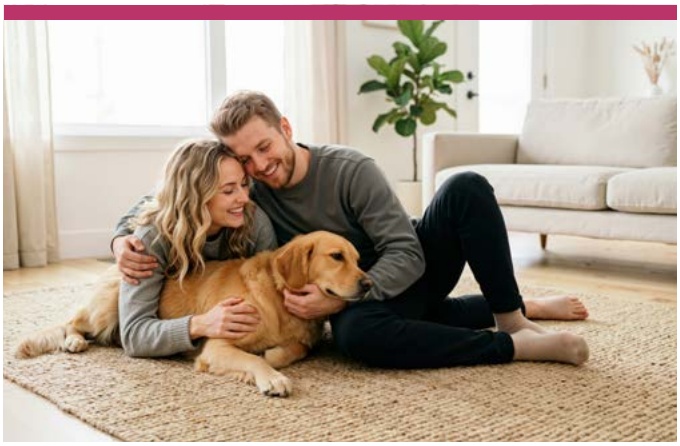
If the buyer has a survey, it may raise issues with the property. Some may be minor, while others could prompt the buyer to request further information, ask for repairs, or try to renegotiate the price.

Not every survey comment needs to be treated as a problem. Older homes, for example, may naturally have maintenance issues. However, if a serious issue is raised, your estate agent and solicitor can help you consider the right response.

Managing the property chain

If your sale is part of a chain, several transactions may need to progress simultaneously. This can make timing more complicated because each buyer and seller depends on the others being ready.

Your estate agent should help monitor the chain and keep communication moving. While you cannot control every link, staying organised and responsive can help prevent your part of the sale from becoming the cause of delay.



Preparing for exchange

Exchange of contracts is the point at which the sale becomes legally binding. Before this can happen, the buyer's mortgage offer, legal checks, searches, enquiries and contract arrangements must all be in place.

You will also need to agree a completion date. This is the day the money is transferred, the sale completes, and the buyer can collect the keys. The completion date must usually work for everyone in the chain.

What completion involves

On completion day, the buyer's funds are transferred via the solicitors. Once the funds have arrived and the legal steps are complete, the estate agent can release the keys to the buyer.

You will need to have moved out by the agreed time unless a different arrangement has been made. It is also sensible to take final meter readings, leave manuals or keys neatly organised, and ensure the property is left in the agreed condition.

Keeping the sale on track

After accepting an offer, you need to stay organised and responsive. Completing forms early, providing documents quickly and keeping in touch with your solicitor and estate agent can all help the process run more smoothly.

A sale can still be delayed, especially when chains, surveys or legal enquiries are involved. However, understanding what happens after the offer is accepted can help you feel more prepared and less uncertain as you move towards completion. ●

Selling your home in a slow market

Keeping your sale moving by making sure your expectations and hard work align

Selling in a slower market can be frustrating, especially when viewings are limited or offers take longer to come through. When buyers have more choice, they often take longer, compare properties carefully and negotiate harder before deciding.

This does not mean your sale cannot succeed. It means your pricing, presentation, marketing and expectations need to work harder together. A slower market rewards preparation, realism and clear decision-making.

Understand what “slow” really means

A slow market does not always mean property prices are falling sharply. It may simply mean buyers are more cautious, mortgage affordability is tighter, or similar homes are taking longer to sell.

Before changing strategy, it helps to understand what is happening locally. The national market may tell one story, while your area, property type and price range may behave differently. A good estate agent should be able to explain recent viewing levels, buyer feedback and nearby comparable sales.

Price with the market, not against it

In a slow market, pricing becomes even more important. If the asking price seems too ambitious, buyers may overlook the property or assume there is room for a substantial reduction.

This does not mean you should undervalue your home. It means the price needs to be credible when compared with similar properties. Buyers are more likely to act when they can see clear value, especially when choosing between several homes.

Make presentation work harder

When buyers are cautious, small details can matter more. A clean, well-presented home can feel easier to buy because it offers fewer reasons to hesitate.

Decluttering, deep-cleaning, improving lighting, tidying the outdoor space, and fixing minor maintenance issues can all help. Buyers may still expect to negotiate, but a well-prepared property can reduce the number of objections they raise during viewings.

Refresh your marketing

If your home has been on the

market for a while, it may be worth reviewing how it appears online. Photography, floorplans, descriptions and listing order can all influence whether buyers book a viewing.

Sometimes the property itself is not the issue. The listing may not showcase the property's strongest features clearly enough. Updated photographs, a sharper description or a clearer focus on key selling points can help renew interest.

Listen carefully to viewing feedback

Feedback is particularly useful in a slower market. If several viewers raise the same point, it may indicate a barrier that needs attention.

This could relate to price, layout, condition, garden size, parking, presentation or location. You cannot address every issue, but you can decide whether to adjust the price, improve the presentation or reframe the marketing to set expectations more accurately.

Be flexible, but not reactive

A slow market can make sellers feel pressured to accept the first offer that appears. In some cases, that may be the right decision, especially if the buyer is proceedable and the offer supports your onward plans.

However, flexibility should not mean panic. It is better to consider the buyer's position, the chain, the offer level and your own timescales together. A slightly lower offer from a reliable buyer may be worth more than waiting indefinitely for a higher figure.

Think about timing

If you do not need to move urgently, you may have more flexibility to wait for the right buyer. If your next move depends on selling, or your mortgage position is changing, the timeline may be more important.

This is where your wider plan becomes important. Knowing your minimum sale price, your onward budget and your preferred moving date can help you make clearer decisions when offers or price changes are discussed.

Keep communication clear

A slow market can feel more manageable when you know what is happening. Regular updates from your estate agent can help you understand enquiry levels, buyer behaviour and whether your strategy needs adjusting.

If your agent is not providing useful feedback, it may be worth requesting a structured review. This should cover online performance, viewing numbers, buyer comments, competing listings and any recommended changes.

Stay focused on the right buyer

In a slower market, the right buyer may take longer to appear. The goal is to keep your property visible, well presented and priced to encourage serious interest.

By staying realistic, responding to feedback and making thoughtful adjustments, you can give your sale a better chance of moving forward without feeling rushed into making the wrong decision. ●

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