



SELLER'S GUIDE

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CENTURY 21
Masters





The Cornerstone Realtor Team

Our commitment to giving back to the community. We would like to highlight the marketing aspect of our services, providing you with a detailed understanding of the approach we take and the outcomes you can expect.

We are deeply committed to our business and passionate about what we do. We embrace technology, continuously educate ourselves, and run our real estate business as a full-time career. Our dedication ensures that we are well-versed in the ever-changing real estate market and the latest digital marketing trends.

Since 2005, Cornerstone Realtor Team has been dedicated to giving clients quality service with their three basic principles of Integrity, Honesty and Excellence. With our local Tri-Valley expertise and our global presence as a part of Century 21 Real Estate Alliance, we are fully equipped to deliver extraordinary service and experiences to our clients. You can trust us to act on your behalf, provide exceptional services, and protect your personal and financial interests when selling your home. Our goal is to make the selling process seamless and stress-free for you.

We appreciate your consideration and look forward to the opportunity to work with you. If you have any questions or would like to discuss your real estate needs, please reach out to us.

Thank you!

Should I Sell?

If you already own a home, you might be wondering if it's smart to make a move, especially if it means taking on a higher mortgage rate. We get it. That hesitation is normal. But here's something to think about: your current home has probably gained a lot of value, and that equity could make your next move more possible than you realize.

1. Is There Still Strong Buyer Activity in the Market?

If you're concerned that there might not be many buyers interested, there's no need to fret. Mortgage rates have decreased since last autumn, encouraging more buyers to return to the market. This indicates that there's still a strong interest in buying homes right now—and this interest could grow even more if mortgage rates continue to drop.

2. Is Now a Smart Time to Sell Your Home?

The number of homes for sale steadily increases, signaling a shift toward a more balanced market. While we're coming from a period of low inventory, the growing supply gives buyers more options, yet demand remains strong. This means your home can still attract significant attention, especially as motivated buyers continue their search. Take a second to think—do you know anyone in your neighborhood who sold recently? Did you hear what they got for their house? With the way home prices have jumped over the past few years, you might be surprised at what buyers are paying right now.



3. Are People Even Buying Right Now?

You might be wondering, “With rates and prices where they are, is anyone even buying homes?” It’s a fair question, but let’s look at what’s really happening.

Even though last year wasn’t what we’d call a “normal” market, there were still 4.06 million homes sold—not including new builds. That’s according to the National Association of Realtors (NAR). And projections show that number could grow in 2025.

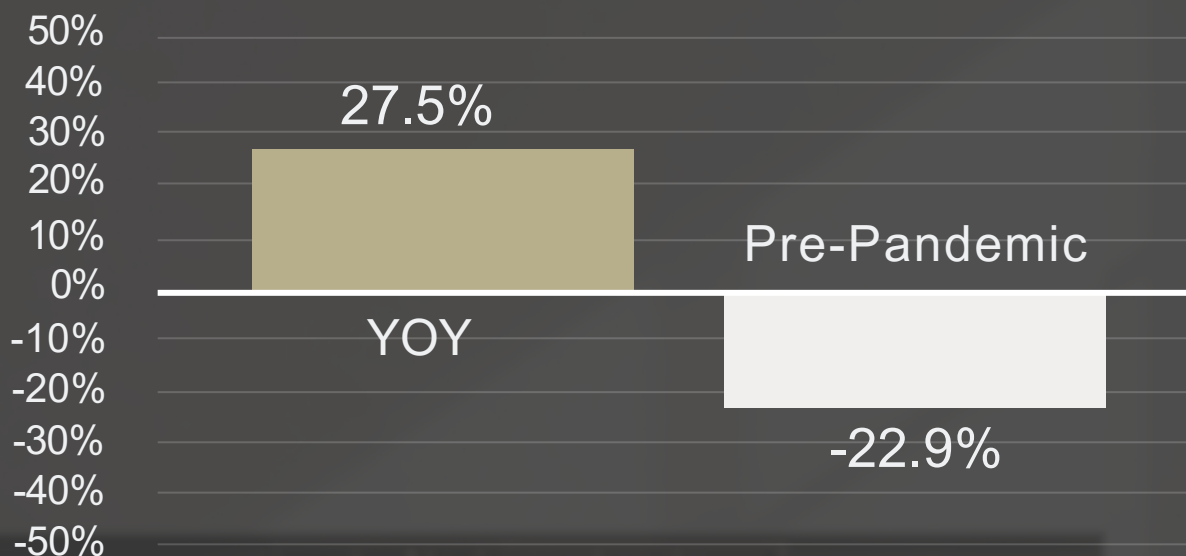
But even if we stay at last year’s pace, check this out:

- $4.06 \text{ million homes} \div 365 \text{ days} = \text{about } 11,123 \text{ homes sold every day}$
- $11,123 \text{ homes} \div 24 \text{ hours} = \text{roughly } 463 \text{ homes sold per hour}$
- $463 \text{ homes} \div 60 \text{ minutes} = \text{about } 8 \text{ homes sold every minute}$

Let that sink in. While you’ve been reading this, around 8 homes just sold. The market is definitely moving—and buyers are out there actively searching for homes like yours.

The Supply of Homes for Sale is Growing, But Still Below The Numbers Seen in More Normal Years

Percent Change in Inventory Year-Over-Year vs. Pre-Pandemic (2017-2019)



Source: Realtor.com

Why Do You Want To Move Right Now?

If you're considering selling your house right now, it's likely because something in your life has changed—not because of the current market conditions.

While things like mortgage rates and home prices are important in deciding whether to sell, it's crucial not to let these market factors overshadow your original reasons for considering a move. What matters most are your lifestyle needs and any changes in your life. As mentioned in a recent article from Realtor.com, sometimes you just need to move due to significant life events like a new job, a new baby, a divorce, a death, or any other major change in your life.

Here are some of the most common reasons people decide to sell their homes. You might find that one or more of these reasons speak to you and could be enough to justify making a move.

1. Relocation

Various factors can serve as motivation for a move to a new area. These may include a change in employment, a desire to be nearer to friends and family, the aspiration to reside in your dream location, or simply seeking a change in scenery.

2. Upgrading

A significant number of homeowners opt to sell when transitioning to a larger home. This often occurs when there's a requirement for additional space, whether it's for entertaining, establishing a home office or gym, or accommodating a growing number of family members with extra bedrooms.

3. Downsizing

Another reason homeowners may choose to sell is when there's more space than needed, perhaps due to someone moving out recently. It could also be prompted by recent retirement or a general readiness for a change in living arrangements.

4. Change in Relationship Status

Divorce, separation, or marriage are other common reasons individuals sell.

5. Health Concerns

In cases where a homeowner experiences mobility challenges or health issues necessitating specific living arrangements or modifications, selling their current house to find one better suited to their needs becomes a viable option.

With higher mortgage rates and rising prices, there are some affordability challenges right now—but your needs and your lifestyle matter too.

If you're considering selling your house to find a new one that better aligns with your needs, we'd be happy to assist. Let's connect, and we can guide you through the process, helping you find a home that suits your preferences and requirements.





What Experts Are Predicting for the 2025 Housing Market

Are Mortgage Rates Going to Drop?

A lot of people are watching mortgage rates closely and hoping they'll come down. The real question is—how much and how quickly?

The good news? Experts say rates should ease a bit in 2025—but not by a lot. So if you're waiting for those 3-4% rates to come back, it's time to adjust expectations.

Most forecasts suggest rates will likely settle somewhere in the mid-6% range by the end of the year. That's still better than where they've been recently, but not the dramatic drop some people are hoping for.

But keep in mind—these projections can change as new information comes out. Expert forecasts are based on what we know today, and things like inflation and other economic factors can shift the direction of mortgage rates quickly. So, expect some ups and downs ahead.

Instead of trying to predict the perfect moment or obsess over exact numbers, focus on the bigger picture. Even a small drop in rates can make a noticeable difference in your future mortgage payment. Timing the market perfectly is tough—watching the overall trend is a smarter move.

Will Home Prices Drop?

Short answer: probably not.

Even though mortgage rates may dip a bit, home prices are expected to keep rising in most areas—just at a more normal, steady pace compared to the rapid jumps we’ve seen in the past.

If you look at what the experts are saying, most are forecasting prices to increase by around 3% in 2025, with many landing in the 3 to 4% range. So while prices aren’t skyrocketing, they’re still moving up—not down.



So, if you’re hoping for a major price drop to snag a deal this year, it’s probably not going to happen. But here’s the flip side—you also won’t have to deal with the sharp price spikes we’ve seen in the past few years. That’s actually good news. It means more stability, and if you buy a home now, there’s a strong chance it will continue to grow in value over time. That kind of steady appreciation helps build your long-term wealth. Just remember—the housing market is very local. Price trends can vary from one area to another. Some markets may see prices rise faster, while others might level off or even dip slightly if there’s more inventory. But in most places, home values are expected to keep climbing, as they typically do.

Top 3 Mistakes Home Sellers Are Making Right Now

If you're thinking about selling your home, having the right strategy and mindset is everything. The market has shifted, and sellers who haven't adapted are making some expensive mistakes. Here's a quick look at the top 3 missteps sellers are making right now—and how working with a knowledgeable real estate agent can help you avoid them all and sell with confidence.

1. Overpricing the Home

One of the biggest challenges sellers face right now is pricing their home correctly. A recent survey by John Burns Real Estate Consulting (JBREC) and Keeping Current Matters (KCM) found that real estate agents overwhelmingly agree—the top issue for sellers today is setting the right price (see graph below). Pricing too high can scare off buyers and cause your home to sit on the market, which often leads to price drops and lost momentum. Getting the price right from the start is key to attracting serious buyers and getting top dollar.

2. Skipping Repairs

Another big mistake sellers make is avoiding repairs. That leaky faucet or squeaky door might seem minor to you, but small issues can raise major red flags to a buyer. They may wonder if those little flaws are just the tip of the iceberg, and that can lead to lower offers or requests for costly concessions.





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As Investopedia puts it:

“Sellers who do not clean and stage their homes throw money down the drain. . . Failing to do these things can reduce your sales price and may also prevent you from getting a sale at all. Suppose you haven’t attended to minor issues, such as a broken doorknob or dripping faucet. In that case, a potential buyer may wonder whether the house has larger, costlier issues that haven’t been addressed either.”

The fix? Work with your agent to identify which repairs or touch-ups matter most. Tackle those before listing photos are taken. A few small upgrades can make a big difference in how buyers perceive your home—and what they’re willing to offer.

3. Refusing To Negotiate

Today’s buyers are dealing with high home prices and mortgage rates, so it’s common for offers to come in below asking. Don’t take it personally. Focus on your end goal—selling your house.

Your agent is there to help you negotiate smartly, without letting emotions get in the way. And with more inventory on the market, buyers have more leverage. That means they may ask for things like repairs, help with closing costs, or other concessions.

Be ready for these conversations, and trust your agent to guide you through them. Sometimes, a small compromise can get the deal done without sacrificing your bottom line.

The Biggest Mistake of All? Not Hiring an Agent

Notice a pattern? Each of these mistakes is easily avoided when you have the right agent by your side. That’s why trying to sell your home on your own—without expert help—is the biggest mistake of all. A great agent brings strategy, experience, and negotiation skills to the table so you can sell faster and for more.

Top Reasons To Hire a Real Estate Agent When Selling Your Home

Industry Experience



We're well-versed in the housing market and know the ins and outs of the entire process.

Expert Insights



We simply and effectively explain today's market conditions and what they mean for you.

Pricing and Market Value



We help you understand today's real estate values when setting the price of a listing or making an offer to purchase your next home.

Contracts and Fine Print



We help with all the disclosures and documents necessary in today's heavily regulated environment.

Marketing and Exposure



We have effective marketing tools and networks to attract more buyers.

Negotiation Experience

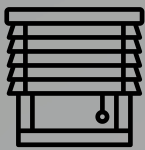


We act as a buffer in negotiations with all parties throughout the entire transaction.

Home Seller's Checklist

As you prepare to sell your home, make sure these items are on your to-do list. A trusted real estate professional can also offer custom advice and tips tailored to your unique situation to help you get the best results.

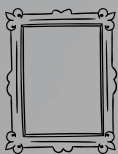
Make It Inviting



Open blinds or curtains to let the light in



Check lightbulbs and replace as needed



Take down personal photos or items



Declutter throughout

Show It Is Well Taken Care Of



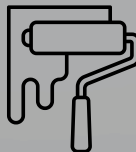
Clean your vents and baseboards



Vacuum, mop, or sweep floors



Fix anything that's broken



Touch up any scuffs on the walls

Boost The Curb Appeal



Power wash outdoor surfaces



Wash the windows (inside and out)



Tidy up the landscaping



Sweep patios, decks, and walkways

TESTIMONIALS

70 FIVE STAR YELP REVIEWS & 40 FIVE STAR ZILLOW REVIEWS



Dealing with Jameel & Ramez has been a pleasure. They helped us buying a new church property. They made the process so easy. They quickly responded to every request from us. They were very professional and hope to be able to work with them again. We gladly recommend them to others.

-NICK SHAMIYEH



It's my dream to buy my own house!!I was trying before them but it did not work!!When I meet Jameel and Ramez Even the first day I was very comfortable with them!!They help me my any step!!It's very hard to buy the house in US ,I'm sure everybody knows that. I wasn't believe I will make it to by house what I like it!!!Because before them I had so much harder time!

-HATICE DUMAN



Jameel and Ramez were so great to work with. They were very helpful through every step of the process and always had our best interest in mind. They got us a great price on our house and it sold in a very short amount of time.

-STEVE WARNER



Jameel is a professional realtor in every way. These guys can get a home listed and sold faster than anyone else. If you are in or around Dublin this is your go to real estate company. You won't be disappointed.

-CASEY LEWIS



Jameel and his group did an excellent job at selling my parents' home. Jameel helped with getting contractors aboard to get the house ready to sell. The house received an offer over the asking and was finalized in less than 30-days

-SCOTT FABEL



I highly, highly recommend Ramez and Jameel for your real estate and financing needs! They're super professional, honest and work hard to get you the best outcome. Their years of experience in the industry and relationship building skills really helped us get what we wanted (as buyers) in this crazy market!

-VANESSA H



INTEGRITY.....who we are
HONESTY.....is what we speak
EXCELLENCE.....is what you get

