

2026 EDITION

A WEST MICHIGAN LAKESHORE GUIDE

The Lakeshore *Seller's Edge*

A STEP-BY-STEP GUIDE

From list price to closing day

Know the water before you buy the view.

Tamara Hekkema
eXp Realty

REALTOR® · ABR® · (231) 340-6420
SEARCHTHELAKESHORE.COM

A NOTE BEFORE YOU START

Hi, I'm *Tamara.*

Selling a home is a lot more than putting a sign in the yard. It's your largest asset, your memories, and the money that gets you to whatever comes next.

Out here, a good sale comes down to a few things: a price backed by homes like yours that actually sold, a home that photographs at its best season, and buyers who hear about it before it ever hits the MLS. This guide walks you through all of it, in the order it happens.

Keep it. Use the checklists. And when something doesn't make sense, call me. Sellers don't ask me for options. They ask me what I think, and I'll always tell you.

Tamara

TAMARA HEKKEMA · REALTOR® · ABR®



Buyers are waiting *before your sign goes in*

01 The Lakeshore Demand Method

Most agents start marketing the day the sign goes in. I start before your home reaches the MLS, with targeted ads in front of the buyers most likely to want it, so it launches to an audience that's already waiting.

02 Photos, video, drone and a 3D tour

Every listing gets professional photography, video, drone and a 3D walk-through, plus its own web page. Buyers two hours away decide from a screen, so the screen has to do the house justice.

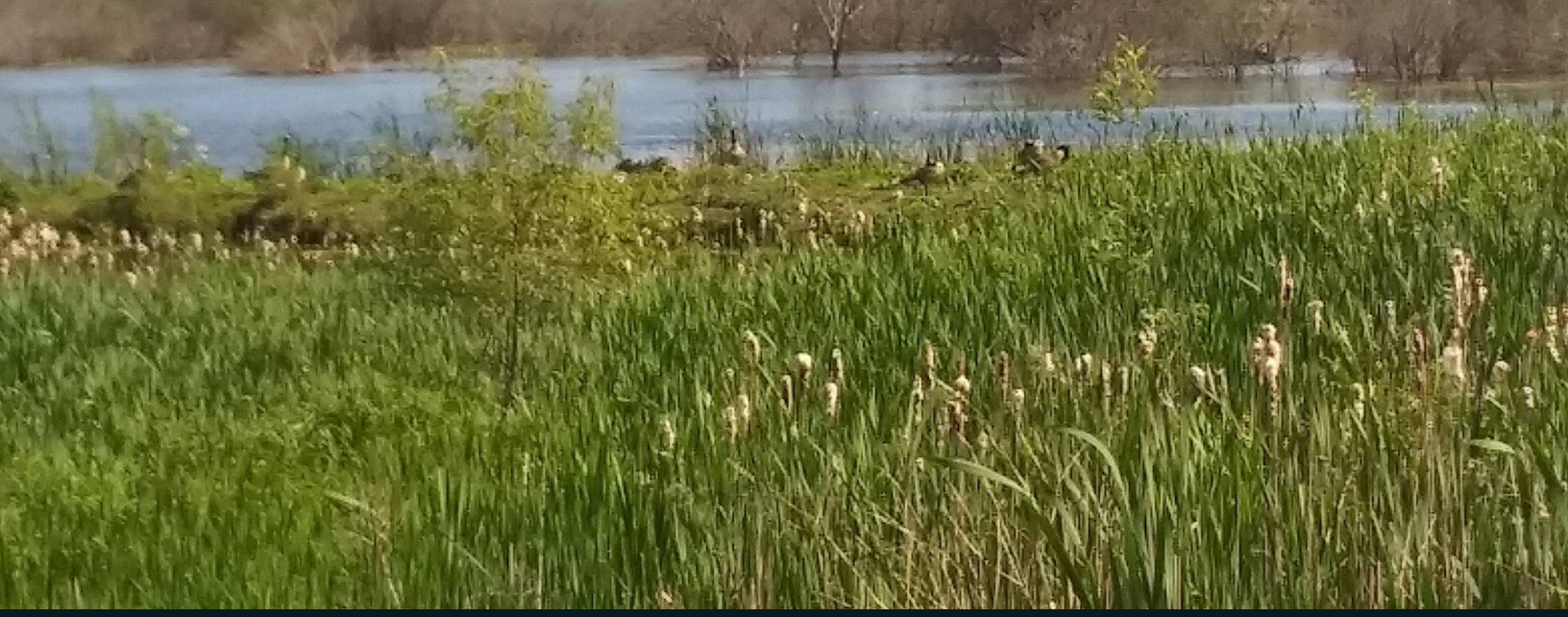
03 You'll always know what's happening

A written marketing report twice a week: views, showings, leads and buyer feedback, and what the numbers mean. All of it lives in your own Shore Path dashboard.

04 A lifelong local who knows the water

Montague, Whitehall, North Muskegon, Twin Lake, Fremont and the towns in between. On the lake, on a river, on acreage, or in town.

> *"She knew our area, answers to all of our questions and helped us every step of the way. She negotiated amazing terms for us in the sale and for our situation."*
>
> LINDSEY W. · SELLER, MUSKEGON



INSIDE

Everything, *in the order you'll need it*

Where are you starting from?	5
Your path to sold in six steps	6
Is now the right time to sell?	7
Step 1: Price it right	8
What you'll walk away with	9
Working together	10
Step 2: Prepare	11
Your 30-day checklist	12
Step 3: Market	13
Shore Path, your seller app	14
Step 4: Showings and feedback	15
Step 5: Negotiating	16
Inspections and appraisal	17
The 10 Commandments of selling	18
Step 6: Closing day	19
Waterfront and land	20
Questions every seller asks	21
What my clients say	22
Follow along	23
Your next step	24

WHERE ARE YOU STARTING FROM?

Every seller's path *starts somewhere different*

Find yourself below. Most people turn out to be two of these.

SELLING TO BUY

Selling one home to buy the next

The order matters. We time the sale and the purchase so your equity moves with you.

PAGE 21

DOWNSIZING

Right-sizing after years in the house

Decades of belongings and a lot of feelings. We take it one room, one week at a time.

PAGE 12

LIFE CHANGE

Divorce, estate or trust sale

Two or more decision-makers, a court or a trustee. Calm, clear communication and everything in writing.

PAGE 10

ON THE WATER

Waterfront or lake access

Frontage, deeded access, river or lake. Spelled out plainly, it brings the strongest buyer.

PAGE 20

LAND AND ACREAGE

Land, farms and acreage

A smaller pool of buyers, so the marketing has to go find them: builders and people searching for a site.

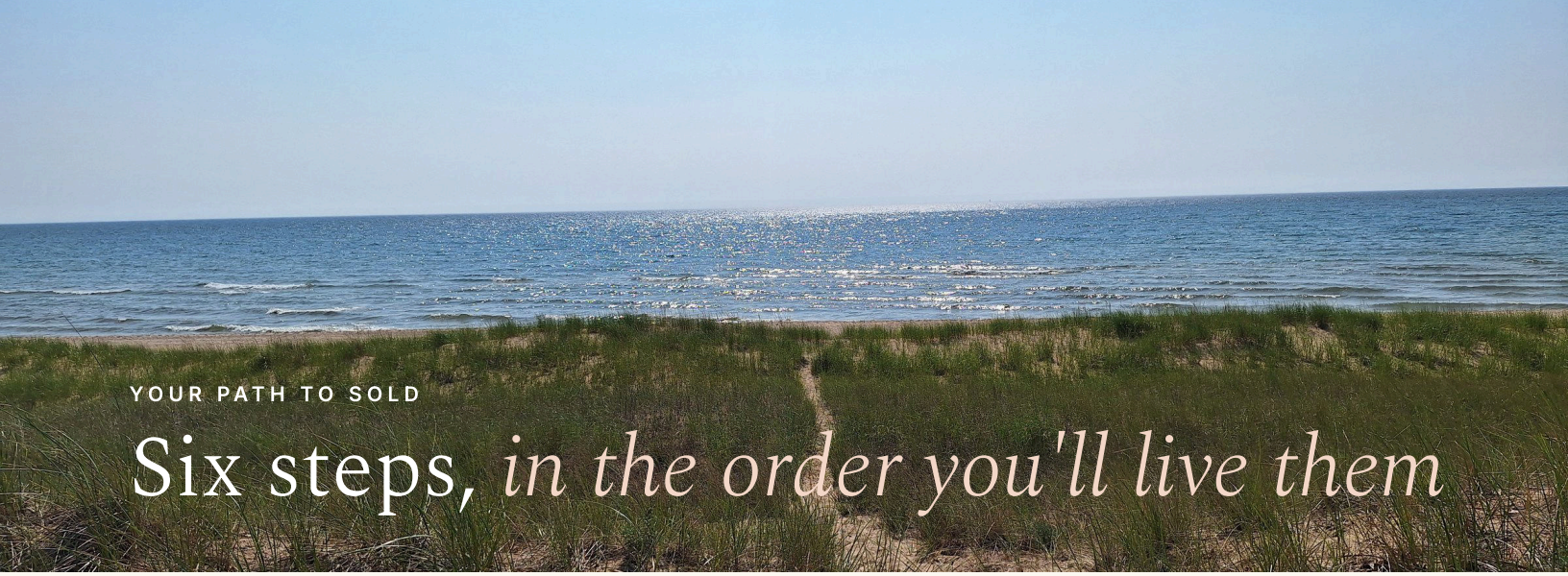
PAGE 20

NOT SURE YET

Just wondering what it's worth

Refinancing, planning, or a neighbor just sold. Ask. A number with reasoning, no obligation.

PAGE 8



YOUR PATH TO SOLD

Six steps, *in the order you'll live them*

Come back to this page whenever you wonder "where are we?" Every step has its own pages in this guide, and I'm with you for all six.

01 **Price it right**
A number built from homes like yours that actually sold, and what you'd walk away with.
PAGE 8

02 **Prepare**
The records to find, what to fix, what to leave, and a 30-day plan to get photo-ready.
PAGE 11

03 **Market**
Buyers hear about it before it hits the MLS, then photos, video and ads do the rest.
PAGE 13

04 **Show**
Showings, buyer feedback and a written report twice a week, so you're never guessing.
PAGE 15

05 **Negotiate**
Price is one term of many. We compare every offer side by side before you decide.
PAGE 16

06 **Close**
Inspections, appraisal, final walk-through and the closing table. Then the keys go to them.
PAGE 19

"Tamera was the best ever! Give that woman a raise!"

BLAINE RICE · SELLER, WHITE CLOUD

ARE YOU ASKING YOURSELF THESE QUESTIONS?

Is now the right time *to sell?*

Should I even be thinking about moving?

If you've owned your home a few years, you've likely built real equity. That equity can power your next purchase, even at today's rates. The first step is knowing your number.

Are people even buying right now?

Yes. Homes that are priced right, prepared well and marketed to the right buyer still sell. The ones that sit are usually missing one of those three.

How much equity do I have?

Equity is your home's market value minus what you still owe. Some sellers find they have enough to buy their next home with cash or a much larger down payment.

Will I find a home I actually like?

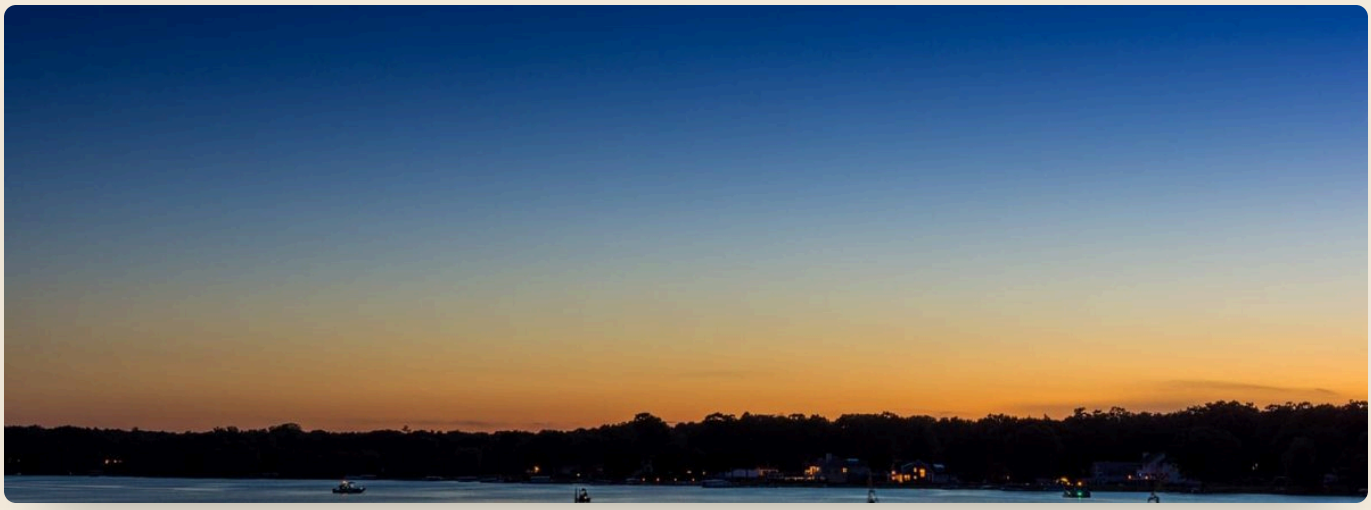
There are more homes for sale than a few years ago. And if you're buying here too, I'll set up your search before we ever list, so you're not choosing in a hurry.

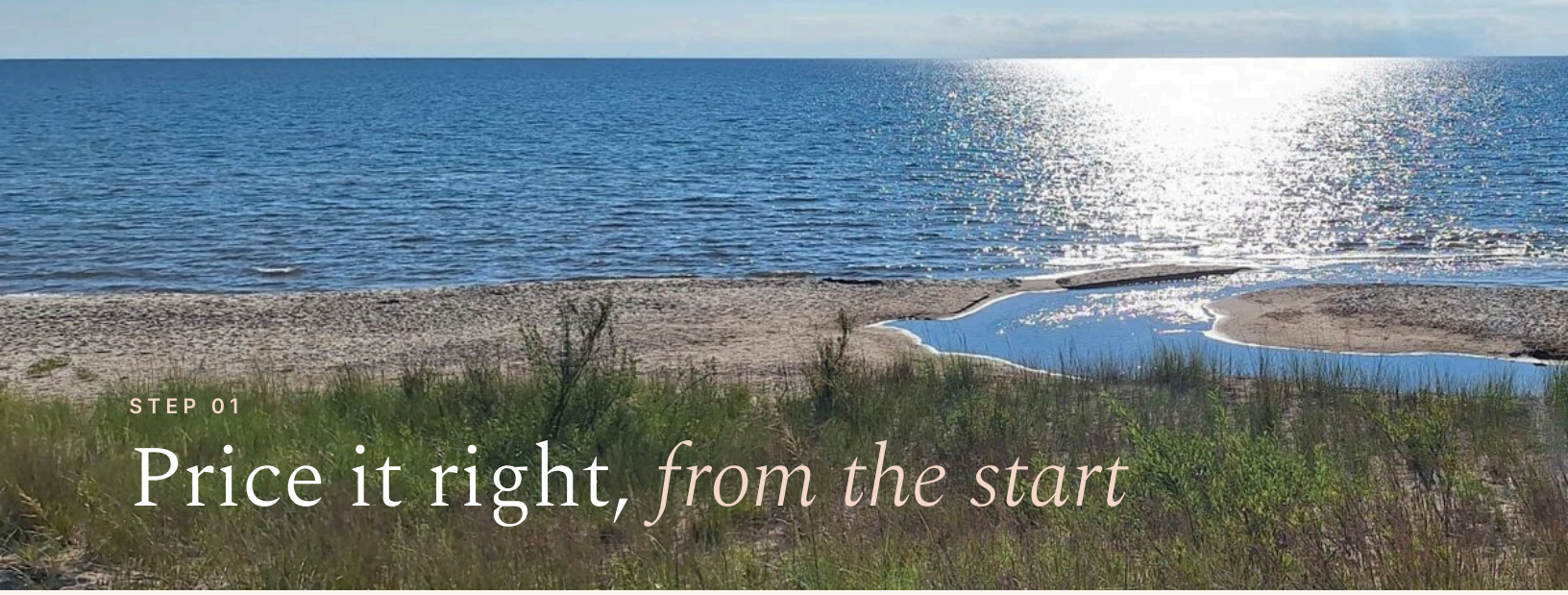
What about giving up my low rate?

A low rate is valuable, but life doesn't pause for it. Families grow, jobs change, and a home can stop fitting. The real question is what staying is costing you.

What's the next step?

A no-pressure conversation and a real value for your home. If now isn't the right time to sell, I'll tell you.





STEP 01

Price it right, *from the start*

Why the online estimate misses

Online estimates average nearby sales. They can't see the kitchen you redid, the acreage behind the tree line, the pole barn, or the road that floods every spring. Your home isn't an average.

What you get from me instead

A value for your specific home: what has actually sold near you, what's truly comparable and what isn't, and what would change the number.

Priced right, it sells faster

Buyers skip homes that look overpriced. A home that starts too high usually sits, then sells after price cuts for less than it could have brought in its first weeks.

The honest answer, always

Sometimes work before listing is worth it. Sometimes it's timing. Sometimes the number is what it is, and I'd rather tell you than take the listing.

What's your home worth?

Request your home's value at SearchTheLakeshore.com/sellers/home-valuation

Get my value

STEP 01 · YOUR BOTTOM LINE

What you'll *walk away with*

Your sale price minus a handful of costs. Here's what comes out at closing in Michigan, so the number in your head is the real one.

Your mortgage payoff

The title company pulls the exact payoff from your lender, so the closing figures are real, not estimated.

Michigan transfer tax

Set by state law: $4.30 for every $500 of the price ($3.75 state plus $0.55 county), paid by the seller.

Owner's title policy

In our area the seller usually provides the buyer's owner's title insurance policy.

Real estate fees

Agreed between us in writing in the listing agreement, along with anything offered to a buyer's agent.

Prorated taxes

Property taxes are split by date between you and the buyer at closing.

Concessions

Any repair credit or help with the buyer's closing costs that we agree to in the negotiation.

Run your own numbers

Try the walk-away calculator at SearchTheLakeshore.com/walk-away

Open the calculator

Estimates only. Your final numbers come from your lender's payoff and the title company's closing statement.

Choosing your agent, *and the paperwork*

The listing agreement

Term dates, price, the fee, what's offered to a buyer's agent and key box authorization. Everything in it is negotiable and agreed between us in writing.

Your Seller's Disclosure

You complete it carefully, and the duty doesn't end when you sign. If something changes before closing, you update it in writing. I walk the Michigan form with you line by line.

Lead-based paint (pre-1978)

On an older home this must be done before an offer can be accepted, so we do it early.

Need time first?

A form delays the MLS until a date you choose. Until then, no marketing and no showings.

Ask any agent *these four questions*

> What happens before it reaches the MLS?

If the answer is nothing, you're paying for a sign and a listing entry.

> How will I know what's happening?

Listen for a rhythm, like a written report on set days, not "I'll stay in touch."

> Who takes the photos, and when?

And whether anyone has thought about the season your home looks best in.

> What would you price it at, and why?

You want a number with reasoning, not three options and a shrug.



STEP 02

Prepare, *on a countdown*

60 days out

Find the paperwork

Well and septic records, survey, anything recorded about a shared road or water access, permits and receipts for major work, and your mortgage payoff.

45 days out

Decide what to fix

Anything that looks like deferred maintenance, a failing mechanical, the one room worse than the rest, and a deep clean. Skip the kitchen remodel. Buyers don't pay you back for your taste.

30 days out

Plan for the season

Water, trees and light are half of what a buyer sees. Find your best-season photos and plan the shoot around the light.

14 days out

Marketing starts

Photos, video, drone and 3D tour done. The pre-launch campaign starts, and interest builds before anyone sees a price.

The home seller's *checklist*

Check them off as you go. The full plan, with the why behind each task, is at SearchTheLakeshore.com/sellers/30-day-plan.

Week 1 · Plan and gather

- [ ] Write down why you're selling
- [ ] Walk through the home with me
- [ ] Gather your paperwork
- [ ] Make a room-by-room repair list

Week 2 · Declutter and repair

- [ ] Clear closets, counters and surfaces
- [ ] Pack away family photos
- [ ] Fix faucets, screens and bulbs
- [ ] Schedule HVAC maintenance

Week 3 · Deep clean

- [ ] Wash windows inside and out
- [ ] Deep clean kitchen and baths
- [ ] Clean vents and baseboards
- [ ] Touch up scuffed walls

Week 4 · Curb appeal

- [ ] Mow, edge and tidy landscaping
- [ ] Power wash walks and porch
- [ ] New welcome mat, fresh hardware
- [ ] Plan for pets during showings

The marketing starts *before the sign does*

Before it goes live

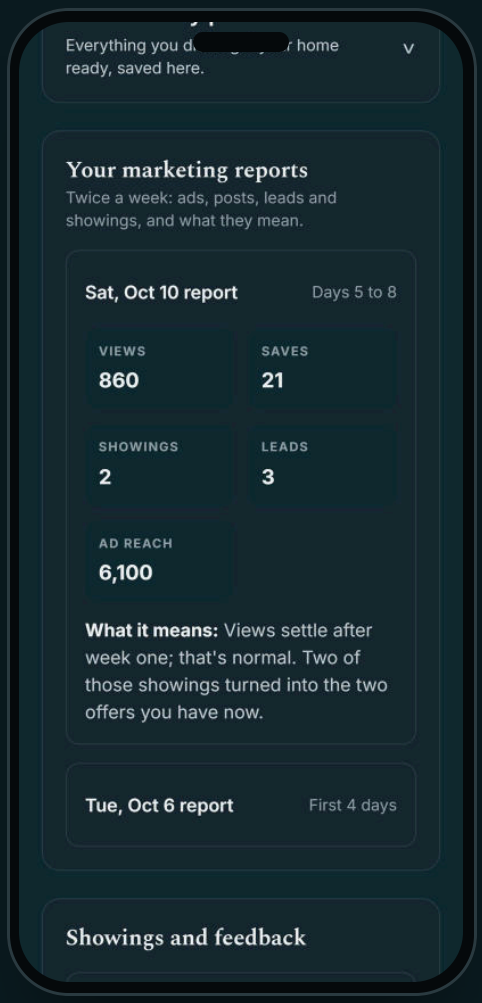
Photos, video, drone and a 3D tour, shot for its best season. Its own web page and blog post. Coming Soon content and targeted ads to the buyers most likely to want it.

Launch week

It goes live to an audience that already knows about it. Every real estate site the MLS reaches, social videos about the home and the area, and Just Listed cards to the neighbors.

While it's on the market

Retargeting ads to everyone who showed interest, open houses where they help, and a written report twice a week showing exactly what's working.



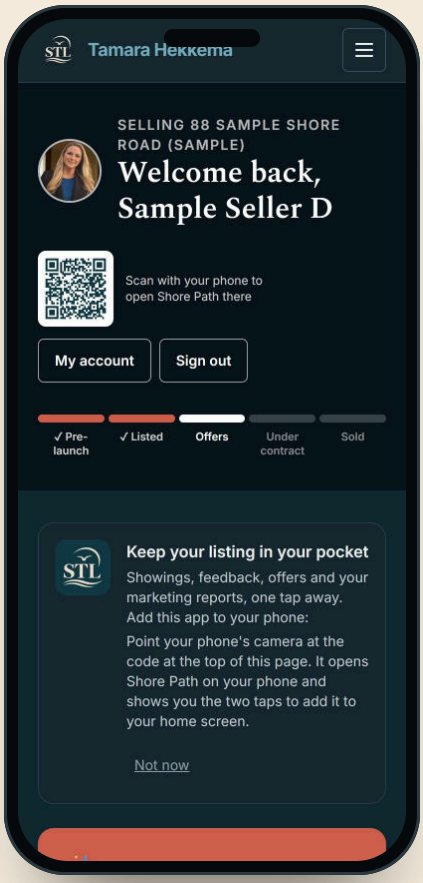
Your marketing report

Views, saves, showings, leads and ad reach, twice a week.

SHORE PATH · YOUR PRIVATE SELLER APP

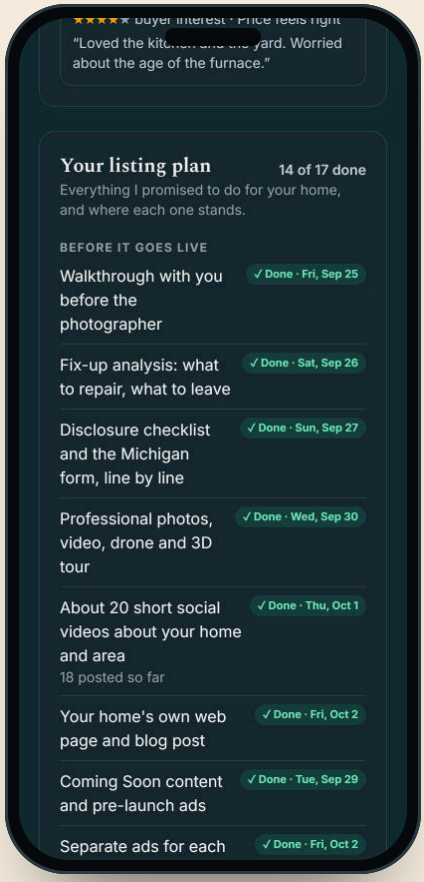
Your whole sale, *live on your phone*

The day you list with me, you get your own Shore Path dashboard. No other agent around here offers one. Your listing, your showings, every offer and every date to closing, one tap away.



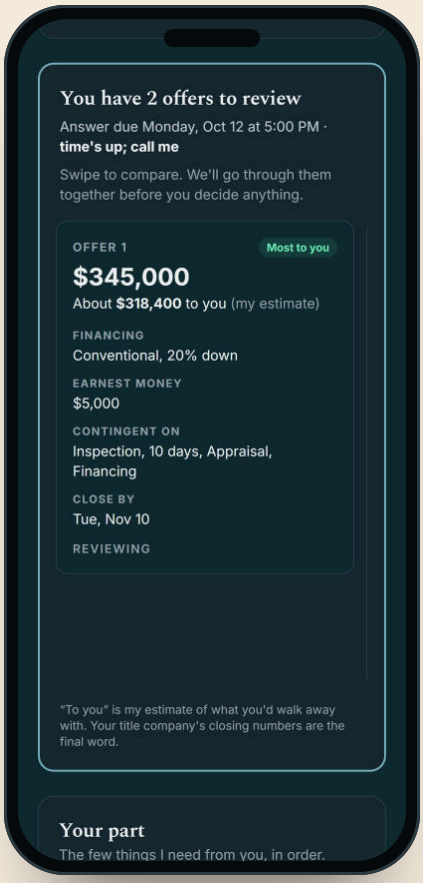
Where we are

Pre-launch, listed, offers, under contract, sold, at a glance.



Your listing plan

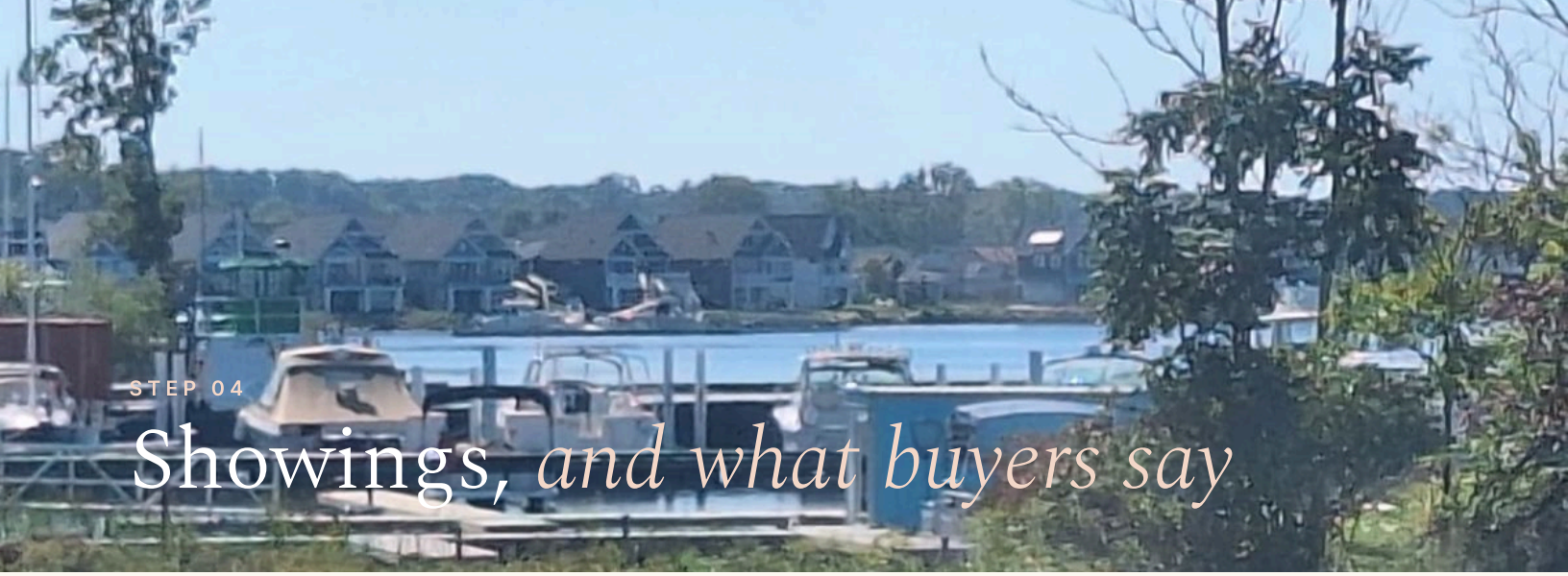
Everything I promised to do, and where each one stands.



Your offers

Every offer side by side, with what you'd walk away with.

Example screens shown with sample data.



STEP 04

Showings, *and what buyers say*

Before every showing

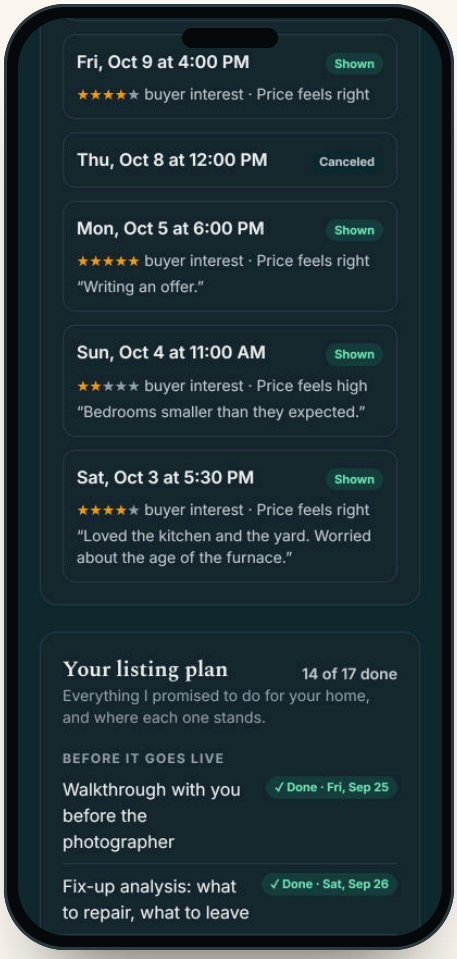
Lights on, blinds open, a light fresh scent, counters clear, towels folded and trash emptied. Sweep the front step. Plan for pets.

Be somewhere else

Buyers need to explore and talk freely. If you do come home early, be pleasant, make yourself scarce, and don't answer questions. A harmless chat can weaken your negotiating position.

Feedback, after every showing

I ask every buyer's agent how their buyer felt, and it shows up in your dashboard: interest, price, and what they said.



Showing feedback

Star ratings and buyers' words, after each showing.

STEP 05

Negotiating: *price is one term of many*

On any offer you can accept, counter or decline. Changes go on an addendum both sides sign. Nothing is fixed until it's accepted in writing.

Financing

Cash, conventional, FHA, VA or USDA, and how much down.

Inspection window

How long the buyer has to inspect and ask for repairs.

Appraisal

What happens if the bank's value comes in low.

Closing date

When you close, and when they move in.

Earnest money

How serious the buyer is, in dollars.

Contingencies

Especially whether they must sell a home first.

A higher price isn't always the better offer

A higher number with a long list of contingencies can be worth less than a lower one that closes. In competition you may see an escalation clause; if one is used, the competing offer has to be shown.

"She negotiated amazing terms for us in the sale and for our situation. Highly recommend!"

LINDSEY W. · SELLER

UNDER CONTRACT

Inspections and appraisal, *from the seller's side*

The buyer's inspections

A general inspection, and on rural homes usually well and septic, radon and pest. Then the buyer may ask for repairs, a credit or a price change. We decide together what makes sense.

Know before they do

Some sellers order their own inspection before listing so there are no surprises. On a home with a well or septic, having current records ready is a big plus.

The appraisal

The buyer's lender checks the value. If it comes in low, we have options: the buyer brings cash, we meet in the middle, or we challenge it with better comparables.

Keep your disclosure current

If anything changes before closing, like a storm or something that stops working, update your disclosure in writing.

Inspectors I trust *for a pre-listing check*

PILLARTOPOST HOME INSPECTORS

Pillar To Post

Scott Docter · 616-250-6920

Stone River Home Inspections

Stone River

231-730-2690

ARCK

ARCK Well & Septic

Ryan Christensen · 616-835-9113

WHILE YOU'RE ON THE MARKET

The 10 Commandments *of selling a home*

Simple habits that protect your price and your sale, from listing day to closing.

1. Thou shalt keep the house show-ready every morning.
2. Thou shalt leave the house during showings.
3. Thou shalt not chat with buyers or their agents.
4. Thou shalt not post about the sale or your next move online.
5. Thou shalt not start projects or make changes without telling me.
6. Thou shalt not remove anything that's staying with the house.
7. Thou shalt update your disclosure if anything changes.
8. Thou shalt keep up the lawn, snow and utilities until closing.
9. Thou shalt not take a lowball offer personally. Counter it.
10. Thou shalt call me before you sign anything.



Closing day

Sold!

STEP 06

Closing day, *and the keys*

The week before

Schedule your move, transfer or cancel utilities for the day after closing, and leave manuals, garage remotes and spare keys together.

Final walk-through

The buyer checks the home is in the agreed condition and anything promised is done. Leave it broom-clean.

What to bring

Photo ID, keys, garage remotes and anything your title company asks for.

And after

Your proceeds arrive by wire or check. And I'm still here, for your next home or anyone you send my way.

Wire fraud warning

Never send or change payment instructions based on an email. Call your title company at a number you already know to confirm.



SELLING ON THE WATER, OR LAND

Know the water *before you price the view*

Does my listing need frontage and depth spelled out?

Yes, if you want the strongest buyer. Water buyers arrive with a checklist, and a blank reads like something to hide. When one answer is weak, it's better to explain it than have it found at inspection.

I have deeded access, not frontage.

It often sells for more than owners expect, when the listing is specific: the distance, the rights and what you can do at the water.

I'm on the river, not the lake.

Not harder, just different. River frontage has its own buyer. Sold on its own terms, not against lake comparisons, it holds its number.

Does water access change the value that much?

Yes, and which water changes it too. A route out to Lake Michigan is worth real money to the buyer who wants it. No automated estimate sees that.

Is land slower to sell?

It reaches a smaller pool of buyers, which is why the marketing has to go find them: builders and people searching for a site.

Does a rental history help?

It can. You're handing over evidence instead of a hope, as long as the record actually makes it into the marketing.

Straight answers, *before you list*

Should I buy first or sell first?

It depends on your equity, what your lender says you can carry, and how much disruption you can live with. Selling first is the strongest position. Buying first is easier to live through but means two homes for a while.

When is the best time to list?

Your own timing matters more than the season, and the photos matter more than the list date. Plan the photography first.

What should I fix before listing?

Deferred maintenance, a known failed mechanical, and the one room worse than the rest. Deep cleaning returns the most per dollar. A remodel rarely pays back.

Do I have to be selling to ask what it's worth?

No. Refinancing, planning or a neighbor's sale are all good reasons, and the number comes with the reasoning.

Can I sell a rental and 1031 into another?

Often, yes. You have 45 days from closing to identify the replacement in writing and 180 to close, with your intermediary in place before your sale.

Will you tell me if I shouldn't sell yet?

Yes. If now isn't the right time for you, I'll say so.



WHAT MY CLIENTS SAY

In their own *words*

Tamara was amazing from first contact. She knew our area, answers to all of our questions and helped us every step of the way. She negotiated amazing terms for us in the sale and for our situation. Highly recommend!

LINDSEY W. · SELLER, MUSKEGON

Going with Tamara as our realtor was a fantastic decision! She is honest, calm, professional, and a fantastic listener.

SHAWN & AMY KNAPP

She is so patient and calm, and takes the time to explain everything thoroughly. She is definitely the one you want in your corner.

AMY KNAPP

Tamera was the best ever! Give that woman a raise!

BLAINE RICE · SELLER, WHITE CLOUD

Hear it from them

Watch my client stories and video testimonials at SearchTheLakeshore.com/testimonials

Watch now



FOLLOW ALONG

Get to know me *before we ever meet*

Home tours, town tours, market updates and my free seller video course. Watch a few and you'll know exactly how I'd market your home.

Free seller video course

SearchTheLakeshore.com/seller-guide

Short lessons on pricing, prep, marketing and negotiating

YouTube

youtube.com/@searchthelakeshore

Home tours and market updates

Facebook

facebook.com/searchthelakeshore

New listings, open houses and local news

Instagram

instagram.com/tamarahekkema

Reels from around the lakeshore

TikTok

tiktok.com/@searchthelakeshore

Quick tips and home tours

LinkedIn

linkedin.com/in/tamarahekkema

For relocation and business contacts

YOUR NEXT STEP

Ready *when you are.*

Start with what your home is worth, or a fifteen-minute call. Either way, you'll get a straight answer.

What's my home worth? — FREE VALUE — SearchTheLakeshore.com/sellers/home-valuation

Book a 15-minute call — PICK A TIME — SearchTheLakeshore.com/call

(231) 340-6420 — CALL OR TEXT

Tamara@SearchTheLakeshore.com — EMAIL

Tamara Hekkema
eXp Realty

REALTOR® · ABR® · MI Lic #6501453440 · SearchTheLakeshore.com

This guide explains my general process and is not legal, tax or financial advice. Your final numbers come from your lender and title company.