Oak & Stone
REAL ESTATE

Truly a Perfect Home With *Trudi*



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TRUDI WICHLACZ

TRULY A PERFECT HOME WITH TRUDI

About Me

Trudi Wichlacz, a graduate with honors from Oakland University, began her career as a financial planner at Merrill Lynch, where she earned her Series 7 Certification and traded securities on the NYSE. Ranked in the top 5% in Macomb County and top 6% in Oakland County in Real Estate, Trudi also excelled in marketing, working with brands like McDonald's, Kroger, and KFC. Her passion for real estate stems from her love for people, strong negotiation skills, and interpersonal abilities. As a dedicated agent at Oak and Stone Real Estate, Trudi's motto is: "Control what you can control and be flexible with what life brings."

Who We ARE?

Oak & Stone REAL ESTATE

Truly a Perfect Home With Trudi

It's our people who make the difference...

Oak & Stone Real Estate is committed to providing a personalized boutique brokerage experience. We embrace the human side of real estate. We measure success by our client's success. We are committed to a partnership with our clients, we want you to see a greater level of care and commitment. All of our agents are experienced, well prepared, and committed to doing what is right for our clients.

Our team is made up of experienced veterans and new generation agents, we value this because it gives us comprehensive knowledge of the industry, where it is going, how quickly it is changing, and what we need to do as a team to market your property to buyers.

We train our staff on a weekly basis to ensure they are always up to date with the latest trends and changes in the market. We expect the best from them so that you can expect the best from all of us at Oak & Stone Real Estate.

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SELLER ROADMAP



MEET WITH A REAL ESTATE PROFESSIONAL

Hold a no-commitment initial meeting to clearly target next steps.

ESTABLISH A PRICE

Your agent will provide a market analysis to help determine an asking price for your home.

PREPARE YOUR HOME

Your agent will assist you in preparing for the buyer and have your home ready for showings.

LIST YOUR HOME FOR SALE

Your agent will put your home on the market, promoting your listing to buyers.

SHOWINGS

Your agent will coordinate showings to get the most exposure to potential buyers.



FINAL DETAILS

While under contract, your agent will handle all details from negotiations to closing.

UNDER CONTRACT

You and the buyer have agreed to the offer and both parties have signed the agreement.

CHOOSING AN OFFER

Your agent will present you with the benefits of all offers and assist you with your decision.

OFFERS & NEGOTIATIONS

A buyer's agent will present offers to you and negotiate any changes.

INSPECTION

The buyer will perform a physical inspection of the home and may request repairs or additional inspections.

CLOSING

Funds and ownership are transferred. Pack up your home and prepare for the buyer to move in!

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GETTING YOUR HOUSE READY FOR A PHOTOSHOOT

GENERAL

- THOROUGHLY CLEAN THE WHOLE HOUSE (VACUUM FLOORS, CLEAN HARDWOOD FLOORS, COUNTERTOPS, AND WINDOWS)
- TURN ON ALL CEILING LIGHTS AND LAMPS
- REPLACE ALL BURNT OUT LIGHT BULBS
- TURN OFF CEILING FANS
- TURN OFF TVS AND COMPUTER SCREENS
- OPEN ALL BLINDS, LETTING ALL THE LIGHT IN
- REMOVE PERSONAL PHOTOGRAPHS
- MAKE ALL BEDS
- REMOVE SMALL FLOOR RUGS TO SHOW THE FLOOR
- PLACE ALL SHOES AND JACKETS IN THE CLOSET

EXTERIOR

- CLOSE GARAGE DOORS
- REMOVE CARS FROM DRIVEWAY AND FRONT OF HOME
- TIDY UP THE LANDSCAPING
- REMOVE EMPTY PLANTERS
- REMOVE COBWEBS FROM EAVES AND DOOR FRAME
- REMOVE VISIBLE HOSES
- REMOVE TOYS (SOCCER GOALS, BASKETBALL HOOPS, KIDS TOYS, DOG TOYS, ETC)
- CLEAN POOL AND TIDY UP OUTDOOR TABLES, CHAIRS, AND CHAIR CUSHIONS
- CLEAN POOL
- REMOVE EMPTY PLANTERS
- REMOVE TRASH CANS

KITCHEN

- Clean off countertops completely. No knife blocks, baking supplies, mail, etc.
- At a maximum, you may leave out small appliances (coffee maker, etc)
- Hide trash can in closet

DINING ROOM

- Clear, dust and polish table tops
- If available, you may use decorative table settings
- Up to one centerpiece may be used
- Remove kid's chairs and booster seats
- Straighten all chairs

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BEDROOMS

- Make bed(s)
- Remove personal items
- Remove any stickers and posters from walls
- Remove any visible items from under the bed(s)

BATHROOMS

- Clear countertops completely
- Remove soap, toothbrushes, medication, make-up, deodorant, etc
- Close toilet lid
- Clean shower and remove shampoo, soap, razor, etc
- Set out clean towels
- Remove floor mats to show floor

PETS

- Remove food and water bowls
- Remove pet beds
- Remove toys
- Remove all waste and pet hair
- Contain pets in a hidden kennel or outdoors

HOME SHOWING CHECKLIST

The time has come to open your home to potential buyers. Whether it's an open house or individual showing appointment, here is a checklist to consider as you prepare to display your home in the best possible light.

- [ ] Complete a deep clean of the home, including the floors, baseboards, windows, appliances, bathroom, counters, and more.
- [ ] Set the temperature to a comfortable level depending on the season and weather.
- [ ] Open all curtains and blinds to let in light.
- [ ] Air out the house and ensure there are no lingering odors.
- [ ] Bake fresh bread or cookies 20 to 30 minutes before the showing or open house.
- [ ] Rearrange furniture to improve foot traffic and flow throughout the house, if necessary.
- [ ] Sweep and power wash your driveway, walkways, and steps.
- [ ] Mow the lawn, trim hedges and trees, pull weeds, and rake leaves.
- [ ] Simplify décor and keep it neutral.
- [ ] Declutter bedrooms, living rooms, kitchens, and bathrooms to help rooms look larger.
- [ ] Remove bulky furniture to open up the room.
- [ ] Add a few healthy potted plants throughout the house.
- [ ] Lock up or privately remove any valuable effects or valuables.
- [ ] Check for indoor air quality to eliminate any musty effects or valuables.
- [ ] Remove personal toiletries and hang fresh hand towels in all bathrooms.

Why Hiring a Realtor Matters More Than Ever

In today's market, buying or selling a home is not just about finding a property or putting a sign in the yard. It's about strategy, protection, and having an experienced advocate guiding every decision.

Here's why having a professional Realtor on your side makes a real difference:

Strategic Negotiation

- Price is only one piece of a strong offer.
- Earnest Money Deposit
- Inspection timelines
- Appraisal guarantees
- Occupancy needs
- Closing flexibility

Market Expertise

- Accurate pricing guidance
- Comparable sales analysis
- Insight into neighborhood trends
- Knowledge of off-market opportunities
- Understanding of local competition
- This ensures you make confident, informed decisions

Access to Trusted Professionals

- From lenders to inspectors.
- Fewer delays
- Fewer surprises
- A smoother transaction from start to finish



Offer Strategies to Get Your Offer Accepted

→ Increase the Earnest Money Deposit (EMD)

What it does:

Shows seriousness and financial strength.

Why sellers like it:

If a buyer walks away without contractual reason, the seller keeps the EMD.

Strategic Tip:

Instead of 1%, consider 2–3% in competitive situations. It doesn't cost more upfront long term — it's credited toward closing.

→ Offer an Appraisal Guarantee (Appraisal Gap Coverage)

What it does:

You agree to cover a certain dollar amount (or all) if the appraisal comes in low.

Why sellers like it:

It reduces the risk of renegotiation.

Important:

Buyer must have cash to back this up.

Offer Strategies to Get Your Offer Accepted

Strengthen Financing

- Get fully underwritten, not just prequalified.
- Work with a reputable local lender.
- Shorten loan contingency timelines.
- Consider conventional over FHA/VA when possible

Cover Seller Costs

- Pay for title policy
- Cover transfer taxes
- Reduce or eliminate seller concessions
- This increases seller's net without changing price much.

Shorten Contingency Periods

- 5-day inspection instead of 10.
- 21-day close instead of 30.
- Quick appraisal scheduling.
- The faster the timeline, the less uncertainty for the seller.

Limit Inspection Requests

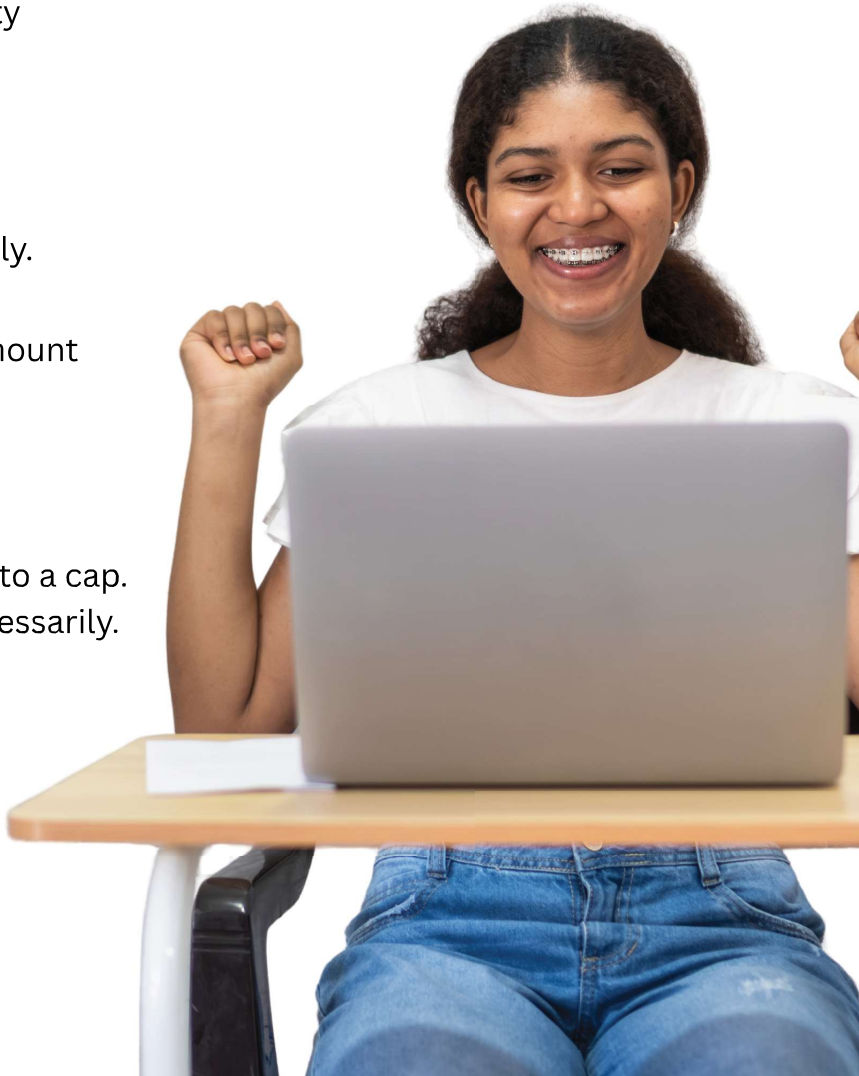
- Inspection for informational purposes only.
- Waive minor repair requests
- Cap repair requests to a certain dollar amount
- Never waive inspection blindly

Escalation Clause

- You automatically outbid other offers up to a cap.
- This protects you from overpaying unnecessarily.

Offer Flexible Occupancy

- Allow seller post-closing occupancy
- Offer free rent-back for a short period
- Align closing with seller's next purchase
- Convenience can beat price.



THE DIFFERENCE

WEBSITE,PHOTOGRAPHY, VIDEOS,VIRTUAL STAGING,EMAIL CAMPAIGNS,POSTCARDS, ETC.

One of the services we provide for you

WEB SITE

We create a custom, SEO-optimized page for your property that helps it stand out in search results.
It features high-resolution photos, full property details, embedded video virtual tour links, and virtual staging to digitally furnish rooms with realistic visuals—helping buyers see the home's true potential.
These elements, combined with targeted SEO, drive more views, inquiries, and stronger offers.

VIDEO

We showcase your home with professional video tours on YouTube, Vimeo, and Viddler to highlight layout, flow, and feel.
We also provide virtual staging—digitally furnishing rooms with realistic furniture and decor to help buyers visualize the space's potential and drive faster sales.
These are just some of the tools we use to make your listing stand out.

POST CARDS

Our mailing campaign will showcase your home to your neighbors and allow them the opportunity to show it to buyers they know are looking in the neighborhood.

LET'S TALK

We will give you feedback received from prospective Buyers and Agents regarding your home to allow you to make needed changes to your home selling strategy.

HOME SALES

2024-2026



- Price Growth Expected
- Rising Demand & Low Inventory
- Mortgage Rate Impact

Now is the great time to plan your move

MARKET TRENDS & PREDICTIONS

Take advantage of high prices while it's still a seller's market.

As of February 2023, property prices were up 2.8% when compared to last year. Low housing inventory coupled with high demand resulted in sellers receiving multiple offers. A high percentage of homes selling above list price indicates that the housing market is competitive and bidding wars are more common. A low or shrinking percentage of homes selling above list price suggests the market is becoming less competitive, which is the trend going into 2023.

Mortgage rates and affordability affecting sellers' profits.

With rising interest rates, housing affordability declines and fewer buyers are in the market. Sellers may not experience multiple offers on their homes and this in turn can affect their leverage in negotiations, and ultimately, potentially profit.

Rising interest rates affecting demand will also lead to an increase in housing supply and decreased listing prices, also contributing to market corrections. Economist and industry professionals predict a continuation of a market correction, closer to pre-pandemic levels in 2023. Property values will continue to appreciate at a much slower pace than over the past two years.

CLIENT TESTIMONIALS

Highly Recommend – An Exceptional Real Estate Experience Working with Trudi Wichlacz of Oak and Stone Real Estate was nothing short of outstanding. Trudi helped my familiy sell our home quickly. This was exactly what we needed during a sensitive time. Her expertise, compassion, and professionalism made all the difference. From the very start, Trudi went above and beyond. She coordinated with multiple family members and powers of attorney, traveling as needed to meet everyone involved.

Bought a Single Family home in 2021 in Mayville, MI.
Trudi was informative, friendly, accurate, prompt, and honest, but mostly she made us feel relaxed and comfortable every step of the way. We love our new home and Trudi helped us get here.

Sold a Single Family home in 2021 in New baltimore, MI. Just moved and used Trudi as my realtor. First let me say thank God there are realtors out there to help people that don't know what they are doing. Do not hesitate to call Trudi if you need a realtor. She made the transition very smooth and explained everything in detail to me. I will definitely recommend her and if I move again - we will be using her again..

“REDEFINING REAL ESTATE”

Selling a home can be challenging and stressful. We are here to pay attention to the details! Whether it’s our proven sales approach, effective marketing campaigns, or utilizing our extensive network, no detail is overlooked. We pride ourselves in the use of technology and innovation to maximize the exposure of your home. We want to help educate you as a seller and empower you to make the right decision when selecting the best agent to market and sell your home.

When we say we are “redefining real estate,” we mean it! Our clients come first. We will guide you on what needs to be done to have a successful sale of your home. There are many components to a real estate transaction; you can count on us to be there every step of the process. With a proven track record, the right skill set, and years of experience, we have the right tools to ensure a smooth transaction.

If these things are important to you we will make a great Team!.



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