WAYMARK

for Texas Home Sellers

From Sell Your Home With AI

Michael Marelli · Waymark Real Estate · TREC 639078

60 prompts · 20 topics · 3 tiers per topic

Works in Claude · ChatGPT · Gemini · Perplexity

waymarkre.com/prompts

How to Use This Prompt Library

STEP 1: SET UP YOUR PROJECT

Before you run a single prompt, set up a persistent project workspace in your AI tool of choice. In Claude, create a Project. In ChatGPT, create a Custom GPT or use the memory feature. In Gemini, create a Gem. Paste the Tier 1 Setup Prompt for each topic into your project instructions. You never have to re-establish context again.

STEP 2: START WITH TIER 1

The Tier 1 Setup Prompt establishes the AI's role and Texas-specific context. Run it once at the start of any new AI conversation before using the Tier 2 or Tier 3 prompts for that topic. If you have a project workspace set up, Tier 1 runs automatically.

STEP 3: FILL IN TIER 2 BRACKETS

The Tier 2 Task Prompt contains brackets like [X] and [describe]. Fill in every bracket with your actual numbers and situation before running the prompt. Specific input produces specific output. Generic input produces generic output.

STEP 4: UPLOAD FULL DOCUMENTS

When a prompt says to upload a PDF, upload the entire document. Upload the full inspection report, the full purchase contract, the full appraisal. AI reads the whole document and tells you what matters. Partial documents produce incomplete analysis.

STEP 5: USE TIER 3 WHEN YOU NEED MORE

The Tier 3 Follow-Up Prompt goes deeper. Use it after you have received a response to Tier 2 and need more specific analysis, after the other party has responded, or when your situation has new information.

IMPORTANT: VERIFY LEGAL AND FINANCIAL OUTPUT

AI gives you information and analysis, not legal or financial advice. Always verify anything legally or financially significant with a licensed Texas real estate professional or attorney. TREC forms change regularly. Verify current requirements at trec.texas.gov.

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TOPIC 01 OF 20

Why 2025 Changed Everything

When to use:

Use before you make any decisions about how to sell. This prompt gives you the full picture of what the NAR settlement changed, what AI now handles, and what your real options are.

TEXAS LAW NOTE

Following the August 2024 NAR settlement, sellers are no longer required to offer a buyer's agent commission as a condition of listing on the MLS. Buyer agent compensation is now negotiated separately. Verify current rules at nar.realtor.

RED FLAG ALERT

Agents who tell you nothing changed after the NAR settlement are protecting their income, not informing you. The commission structure changed fundamentally. Your decision should reflect that.

TIER 1: Role and Context Setup

Run this once at the start of any new AI conversation before using Topic 01 prompts.

```
You are an expert Texas real estate advisor and financial analyst specializing in the post-NAR
settlement landscape. You understand what the August 2024 NAR settlement changed: sellers are
no longer required to offer a buyer's agent commission as a condition of listing on the MLS,
buyers must now sign representation agreements before agents show them homes, and AI tools now
handle the analytical work that traditionally justified a 3% listing commission. You know that
Texas is a non-disclosure state where sold prices are not publicly recorded. You understand
Fixed-Rate Selling as a model where sellers pay one flat fee for MLS listing and AI-assisted
transaction support instead of a percentage commission. I am a Texas home seller evaluating my
options.
```

Fill in the brackets with your actual numbers before running.

```
I am selling my home in [San Antonio / Houston / Austin / Dallas]. My expected sale price is
approximately $[X]. I currently plan to [hire a listing agent at 3% / use a flat fee MLS
service / use Waymark Fixed-Rate Selling].

Do four things.

One: Show me the math for each of the three paths. Calculate what I would net at my expected
sale price under a traditional 3% listing commission, a flat fee at $699, and no listing
commission at all. Show every line item.

Two: List specifically what the NAR settlement changed that affects my decision as a Texas
seller, in plain language, not legal summary.

Three: Tell me what AI tools now handle that used to justify the listing agent's commission.
Be specific about which tasks AI does well and which still benefit from a licensed
professional.

Four: Based on my market and expected price, what is the strongest financial case for each
path?
```

TIER 3: Follow-Up Prompt

```
I have looked at the three paths. I am leaning toward [the path I chose]. Before I commit, tell
me:

One: What is the single biggest risk of this path that I should plan for before I list?

Two: What would have to be true for me to change my mind and choose a different path?

Three: What should I do in the next 7 days to move forward on this path?
```

TOPIC 02 OF 20

Readiness and Path Selection

When to use:

Use before you list. Run the net sheet with real numbers from your lender before anything else.

TEXAS LAW NOTE

In Texas, sellers must provide the Seller's Disclosure Notice before or at the time an offer is accepted. Buyer's agent compensation is not stated in the One to Four Family Residential Contract; it lives in separate agreements. Verify requirements at trec.texas.gov.

RED FLAG ALERT

Sellers who start without a mortgage payoff quote are guessing at their floor. A $3,000 error in the payoff estimate can turn an acceptable offer into a net that does not cover what you need. Get the actual payoff quote before your listing goes live.

TIER 1: Role and Context Setup

Run once at the start of a new AI conversation.

```
You are an experienced Texas real estate transaction advisor who helps sellers understand
their financial position before listing. You know how to build an accurate seller net sheet
using mortgage payoff quotes, Texas title policy premiums regulated by the Texas Department of
Insurance, escrow and recording fees, property tax prorations, and buyer's agent compensation
that lives in the MLS listing separately from the purchase contract. You understand that
buyer's agent commissions do not appear in the One to Four Family Residential Contract and
must be subtracted manually. You know the three paths available to Texas sellers: traditional
listing agent, flat fee MLS or Fixed-Rate Selling, and pure FSBO. I am a Texas home seller
building my pre-listing financial picture.
```


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Get your actual mortgage payoff quote from your lender before filling in these numbers.

```
Build my complete seller readiness picture.

My details:
Expected sale price: $[X]
Mortgage payoff quote from lender: $[X] (good through [date])
Per diem interest after that date: $[X per day]
Property tax annual amount: $[X]
Expected closing month: [month and year]
Buyer's agent compensation I plan to offer: $[X] or [X%] or none
Known property issues likely to generate inspection requests: [describe or write none]

Do three things.

One: Build my complete seller net sheet at my expected sale price. Show every deduction with
the number and label. End with my estimated net proceeds.

Two: Calculate my walk-away floor. If my minimum acceptable net is $[X], what is the lowest
sale price I can accept given standard closing costs and my buyer's agent offer?

Three: Assess my readiness. Based on what I have told you, what do I need to gather or decide
before my listing goes live?
```

TIER 3: Follow-Up Prompt

```
I have my net sheet. My estimated net at expected sale price is $[X] and my walk-away floor is
$[X]. My negotiating room is $[X].

Now tell me:

One: If I offer $[X] in buyer's agent compensation and a buyer submits an offer at $[Y below
asking], what do I net? Is that above or below my floor?

Two: If I offer no buyer's agent compensation and the same buyer submits the same offer, what
changes?

Three: At what exact sale price do I hit my floor, assuming standard closing costs and my
stated buyer's agent offer?
```

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What AI Can and Cannot Do

When to use:

Use before you start running any prompts. This sets realistic expectations and prevents the most common mistake: trusting AI output without verification on legally significant items.

RED FLAG ALERT

AI gives you information, not advice. It does not review your specific contract for TREC compliance, it cannot verify that a buyer's lender is reputable, and it cannot catch errors in your seller disclosure that only a trained eye would notice. Use AI to understand and prepare. Use a licensed professional for decisions that carry legal or financial liability.

TIER 1: Role and Context Setup

Run once at the start of a new AI conversation.

```
You are a Texas real estate transaction advisor with expertise in both AI tools and Texas real
estate law. You give sellers an honest picture of what AI handles well, where it falls short,
and how to use it safely without creating legal or financial risk. You understand the
difference between AI-assisted analysis and licensed professional advice. I am a Texas home
seller who wants to understand how to use AI effectively and responsibly throughout my
transaction.
```

```
Give me an honest breakdown of AI capabilities in a Texas home sale.

My situation: I am [considering / actively planning] to sell my home in [city, Texas] without
a traditional listing agent. I plan to use [Claude / ChatGPT / Gemini / Perplexity] throughout
the process.

Do four things.

One: List specifically what AI handles well in a Texas home sale. Give me concrete examples of
tasks where AI output is reliable and actionable.

Two: List specifically where AI falls short. Where should I verify AI output with a licensed
professional before acting on it?

Three: Tell me the three most common mistakes sellers make when using AI in a real estate
transaction and how to avoid each one.

Four: Tell me how to set up my AI project workspace so I get the best results from every prompt
in this library.
```


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TIER 3: Follow-Up Prompt

```
I am about to [run a pricing analysis / complete my seller disclosure / review my first offer /
respond to an inspection]. For this specific task:

One: What should I verify independently before I act on your output?

Two: What information should I give you to make your output as accurate as possible?

Three: What would be a signal that your output on this task is wrong or incomplete, and what
should I do if I see that signal?
```

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TOPIC 04 OF 20

FSBO Myths and Industry Claims

When to use:

Use when you hear that FSBO homes sell for less, that buyers skip FSBO listings, or any claim designed to steer you back to a listing agent. Use to evaluate specific claims with data rather than accepting them at face value.

TEXAS LAW NOTE

Texas is a non-disclosure state. Sold prices are not publicly recorded. NAR's self-reported FSBO price differential data is based on surveys that do not control for property type, market, or seller motivation. The NAR is also the party with a financial interest in the outcome of that comparison.

RED FLAG ALERT

Any statistic about FSBO home sale prices that comes from NAR should be evaluated critically. NAR is the trade association for real estate agents. Their research on FSBO outcomes has a known structural conflict of interest. Look for data from independent academic sources, not industry trade groups.

TIER 1: Role and Context Setup

Run once at the start of a new AI conversation.

```
You are a Texas real estate research analyst who evaluates industry claims with data and logic
rather than accepting them at face value. You understand that Texas is a non-disclosure state
where sold prices are not publicly recorded, which affects the validity of price comparison
studies. You understand the Freakonomics research on agent incentive structures showing agents
earn more by selling faster at lower prices than by maximizing seller proceeds. You know that
many claims about FSBO disadvantages come from sources with financial interests in the
traditional commission model. I am a Texas home seller evaluating claims I have heard about
selling without a listing agent.
```

```
I have heard [the specific claim or myth I want to evaluate, e.g. "FSBO homes sell for 26% less
than agent-listed homes"].

Do three things.

One: Evaluate this claim. Who published it, what is their methodology, what are the
limitations of their data, and does it account for Texas-specific factors like non-disclosure
state status?

Two: What does independent research say about the same question? Give me sources that are not
NAR or affiliated real estate industry trade groups.

Three: What is the legitimate concern inside this claim, if any? What is the version of this
concern that is actually worth taking seriously, stripped of the industry spin?
```


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TIER 3: Follow-Up Prompt

```
The concern I actually want to take seriously from that claim is: [state the legitimate
concern in your own words].

Given that concern:

One: How do I specifically address it in my sale?

Two: What would I need to have in place before my listing goes live to make sure this concern
does not materialize?

Three: What is the measurable outcome I should track to know whether I handled this well?
```

TOPIC 05 OF 20

Understanding Texas Buyers

When to use:

Use before your first showing. Understanding who is likely to buy your home and what they want changes how you show it, how you screen them, and how you respond to their offers.

TEXAS LAW NOTE

Following the 2024 NAR settlement, buyers must sign a buyer representation agreement before their agent shows them a home. This agreement specifies the buyer's agent compensation. Fannie Mae and Freddie Mac do not allow buyer agent fees to be financed into the loan, so buyers must pay their agent's fee in cash at closing if the seller does not cover it.

RED FLAG ALERT

A buyer who contacts you directly without mentioning a buyer's agent may not have one, or may be testing whether you will work with unrepresented buyers on favorable terms. Clarify buyer representation status before any showing. Unrepresented buyers can close successfully but the transaction dynamics are different.

TIER 1: Role and Context Setup

Run once at the start of a new AI conversation.

```
You are a Texas real estate buyer behavior expert who understands how the post-NAR settlement
landscape changed buyer dynamics. You know that buyers now sign representation agreements
before viewings, that buyer agent fees are no longer automatically paid by sellers through
MLS, and that this has created new buyer archetypes. You understand what serious buyers look
for in an FSBO or Fixed-Rate Selling listing versus an agent-listed home, and you know how to
help sellers screen buyers before sharing their address. I am a Texas home seller preparing
for showings and buyer inquiries.
```

```
My home details: [bedrooms, baths, location, price range, condition, any notable features or
issues].

Do three things.

One: Based on my home profile, describe the most likely buyer archetypes I will encounter. For
each archetype, tell me what they prioritize, how they behave during showings, and what their
offers typically look like.

Two: Give me five screening questions to ask anyone who contacts me before I share my address
or schedule a showing. Tell me what each question is designed to reveal.

Three: How do I handle a buyer who tells me they have no buyer's agent? What are my
obligations, what are my risks, and what do I say?
```


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[redacted]

```
I just received an inquiry from a potential buyer. Here is what they told me: [describe the
inquiry including how they found the listing, what they said about financing, whether they
mentioned a buyer's agent, and anything else they shared].

Do three things.

One: Based on this inquiry, what type of buyer are they likely to be and what does that predict
about their offer and behavior?

Two: What are the two or three most important things I should clarify before I schedule a
showing?

Three: Any red flags in this inquiry I should pay attention to before I proceed?
```


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TOPIC 06 OF 20

Pricing and Comparable Sales

When to use:

Use before you set your list price. Run Tier 1 and Tier 2 before your first showing. This is a two-prompt system: Tier 2 finds the comps, Tier 3 analyzes them.

TEXAS LAW NOTE

Texas is a non-disclosure state. Sold prices are not publicly recorded in Texas county deed records. Appraisers and agents find sold data through MLS records, which are not publicly accessible. Your pricing analysis using AI web search will surface asking prices, tax assessed values, and any publicly available data but not closed sale prices. Use this to identify the range and then verify with a licensed broker or appraiser who has MLS access.

RED FLAG ALERT

Overpricing by more than 5% in your market typically results in longer days on market, price reductions, and a final sale price below where you would have landed with accurate initial pricing. The first two weeks on market are when buyer interest is highest. Price it right from day one.

TIER 1: Role and Context Setup

Run once at the start of a new AI conversation before pricing research.

```
You are an experienced Texas real estate pricing analyst who understands that Texas is a
non-disclosure state where closed sale prices are not publicly recorded. You know how to help
sellers find pricing signals from available public data: active listings, tax assessed values,
price per square foot trends, and days on market patterns. You understand that first two weeks
on market are the most valuable window and that overpricing reduces final net proceeds even
after price reductions. You know the four major Texas markets: San Antonio served by SABOR,
Houston by HAR, Austin by ACTRIS, and Dallas-Fort Worth by NTREIS. I am a Texas home seller
building my pricing analysis before setting a list price.
```

Use an AI tool with web search enabled for this prompt. Perplexity or Gemini with web search works best.

```
I need comparable sales data for my home in [specific neighborhood or zip code, city, Texas].

My home: [bedrooms / baths / square footage / year built / lot size / notable features / condition]

Search for:

One: Active listings currently on the market within one mile of [address or intersection] with similar bedroom and bath count. List address, list price, days on market, and price per square foot for each.

Two: Any recently sold or pending data that is publicly available for this area including Zillow sold estimates, Redfin sold data, or county appraisal district records.

Three: List price per square foot range for active comparable listings.

Four: Average days on market for active listings in this zip code.

Present results in a table with clear columns.
```

TIER 3: Analysis Prompt

Run this after you have the comp data from Tier 2.

```
Here is the comparable data I found: [paste the output from Tier 2 or your own research].

My home: [bedrooms / baths / square footage / year built / lot size / condition / notable features or updates]

Do four things.

One: Based on this data, what is the realistic price range for my home? Give me a low, mid, and high estimate with your reasoning for each.

Two: What is the price per square foot range suggested by these comps, and how does my home compare on that metric?

Three: If I price at the high end of the range, what days on market should I expect? At what point should I consider a price reduction if I have not received offers?

Four: What specific features of my home justify pricing at the high, mid, or low end of the range?
```


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Home Preparation

When to use:

Use 4 to 6 weeks before your target listing date. The goal is to spend money only where it returns more than it costs and to identify issues that will show up on an inspection before a buyer finds them.

RED FLAG ALERT

Sellers who spend money on cosmetic improvements while leaving known structural or mechanical issues unaddressed create a worse outcome than sellers who spend nothing. A fresh coat of paint does not offset a buyer discovering the HVAC has not been serviced in five years. Address the real issues first. Cosmetics second.

TIER 1: Role and Context Setup

Run once at the start of a new AI conversation.

```
You are a Texas home preparation and pre-listing advisor who helps sellers decide where to
spend money before listing and where not to. You understand that cosmetic improvements have
diminishing returns and that the highest-value pre-listing activities are deep cleaning, odor
elimination, decluttering, curb appeal, and addressing items that will predictably show up on
an inspection. You know Texas homes specifically: issues with foundation drainage, HVAC age,
water heater condition, and roof condition are the most common inspection triggers in Texas
markets. I am a Texas home seller preparing my home for listing.
```

```
My home details: [bedrooms / baths / square footage / year built / location / price range]

Current condition notes: [describe any known issues, deferred maintenance, cosmetic condition,
HVAC age, roof age, water heater age, and anything you know has been flagged before]

My preparation budget: $[X] or [I have no budget but plenty of time]

Do four things.

One: Give me a prioritized preparation list. Order it by return on investment, not by what is
easiest. What should I do first, second, and third?

Two: Identify the three items in my description that are most likely to show up on an
inspection and result in a repair request or credit demand. What should I do about each before
I list?

Three: Odor assessment. What are the most common sources of odor that kill buyer interest in
Texas homes and how do I eliminate each one at the source, not mask it?

Four: What should I specifically not spend money on? What improvement category gives the worst
return for a Texas home at my price point?
```

TIER 3: Follow-Up Prompt

I have completed [list of preparation items you completed] and decided not to do [list of items you skipped].

Based on what remains, tell me:

One: What items should I disclose in my seller's disclosure notice based on the issues I am not fixing?

Two: For the items I chose not to fix, how should I price them into my asking price if at all?

Three: What will a buyer's inspector most likely flag in my home based on what I have told you, and what is my best response strategy when that happens?

TOPIC 08 OF 20

Listing Photos

When to use:

Use before your photo shoot and after you receive the photos from your photographer. The pre-shoot prompt prepares you. The post-shoot prompt helps you evaluate and enhance.

RED FLAG ALERT

The single most common FSBO photo mistake is using iPhone photos taken at eye level in interior spaces with overhead lights on and blinds closed. Buyers scroll listings on mobile in under three seconds. If your first photo does not stop them, they do not look at the rest. Hire a photographer for every price point. The cost is $150 to $400 and it is the highest-return preparation expense available.

TIER 1: Role and Context Setup

Run once at the start of a new AI conversation.

```
You are a Texas real estate listing photography advisor who helps sellers prepare for photo
shoots and evaluate listing photos for MLS quality. You know the standard shot list for Texas
homes, the ten most common photo mistakes that reduce buyer engagement, and how photo
enhancement services like BoxBrownie can cost-effectively improve listing images. You know
that landscape orientation is required for MLS submissions. I am a Texas home seller preparing
for or reviewing my listing photo shoot.
```

```
I am preparing for my listing photo shoot on [date]. My home: [bedrooms / baths / notable
spaces / outdoor areas].

Do three things.

One: Give me a complete room-by-room preparation checklist for the day before and morning of
the shoot.

Two: Give me a shot list for my photographer or for myself if shooting DIY. List every interior
and exterior shot that should be included and any special angles worth capturing.

Three: Tell me the ten photo mistakes that most hurt buyer engagement in online listings and
how to avoid each one.
```


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TIER 3: Post-Shoot Evaluation Prompt

Run this after you receive your photos. Upload the photos to your AI tool if it supports image input.

```
I have received my listing photos. [Upload photos or describe what you see]

Do three things.

One: Evaluate these photos for MLS quality. What is working? What is not?

Two: Which specific photos should I send to BoxBrownie for enhancement? For each photo, tell
me which enhancement makes the most sense: HDR processing, day to dusk conversion, sky
replacement, virtual cleaning, or item removal.

Three: What is the ideal order to sequence these photos in my MLS listing to maximize buyer
engagement and time spent on my listing?
```


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TOPIC 09 OF 20

MLS Listing and Marketing

When to use:

Use when writing your listing description and preparing your MLS submission. A strong listing description takes 30 minutes to write well. These prompts cut that to 5 minutes and produce better output.

TEXAS LAW NOTE

Listing descriptions submitted to Texas MLS boards must comply with fair housing regulations. Avoid language that could be interpreted as expressing preference for or against any protected class. All descriptions are reviewed by the licensed broker before submission. SABOR, HAR, ACTRIS, and NTREIS each have specific field requirements and character limits.

RED FLAG ALERT

Listing descriptions that lead with square footage and bedroom count perform worse than descriptions that lead with a specific feature that makes the home memorable. Every listing has a bedroom count. Not every listing has a covered patio on a greenbelt lot. Lead with what makes yours different.

TIER 1: Role and Context Setup

Run once at the start of a new AI conversation.

```
You are a Texas MLS listing specialist who writes compelling listing descriptions that comply
with fair housing regulations and MLS board standards. You understand that listing
descriptions have character limits on Texas MLS boards: SABOR limits remarks to approximately
1000 characters, HAR to 500 characters for the public remarks field, and ACTRIS and NTREIS
have their own limits. You know that descriptions that lead with a memorable specific feature
outperform those that lead with generic bedroom and bath counts. You also know how to write
listing descriptions that perform well both for buyers reading on Zillow and for AI systems
that summarize listings. I am a Texas home seller writing my listing description.
```

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```
Write my MLS listing description.

My home: [address or neighborhood, city]

Bedrooms / baths: [X bed / X bath]

Square footage: [X sqft]

Year built: [year]

Lot size: [X sqft or acres]

Key features: [list your most compelling features: updates, outdoor spaces, location
advantages, school district, unique elements]

Condition: [move-in ready / some updates needed / sold as-is]

My target buyer: [families / investors / first-time buyers / downsizers / etc]

My MLS board: [SABOR / HAR / ACTRIS / NTREIS]

Do three things.

One: Write a public remarks description optimized for my MLS board's character limit. Lead
with the most compelling specific feature, not the bedroom count.

Two: Write three alternative opening sentences I can choose from.

Three: Write a shorter 150-character social media caption version for Facebook and Instagram.
```

TIER 3: Follow-Up Prompt

```
My listing went live [X] days ago. I have had [X] showings and [X] online saves or favorites. I
have not received any offers.

Here is my current listing description: [paste current description]

Do three things.

One: Diagnose why I may not be getting offers. Based on my showing count, save count, and days
on market, what is the most likely problem: price, photos, description, or market conditions?

Two: Rewrite my listing description with a different angle to attract a different buyer
profile.

Three: What else should I change or add this week to improve my listing performance?
```

TOPIC 10 OF 20

Texas Seller's Disclosure

When to use:

Use before your listing goes live. The Seller's Disclosure Notice should be complete and ready to deliver before your first showing. Complete it once, accurately, and deliver it early.

TEXAS LAW NOTE

The Texas Seller's Disclosure Notice is governed by Texas Property Code Section 5.008. It has 13 sections. Under Section 5.008(c), there is no duty to disclose deaths from natural causes, suicide, or accidents unrelated to property condition. Homicide is a gray area not specifically addressed by statute; professional consensus is to disclose. HIV status of previous occupants is explicitly protected. Mold remediation affecting 25 or more contiguous square feet requires a certificate of mold remediation. Always verify current form requirements at trec.texas.gov.

RED FLAG ALERT

The three most dangerous seller disclosure mistakes in Texas: leaving a question blank instead of answering No, answering questions about defects you are aware of with a condition disclosure instead of a Yes answer, and failing to disclose known water intrusion because it dried out and was repaired. Disclosure obligation is about what you know, not about what is currently visible.

TIER 1: Role and Context Setup

Run once at the start of a new AI conversation before working on your disclosure.

```
You are a Texas real estate disclosure advisor with expertise in the Texas Seller's Disclosure
Notice governed by Texas Property Code Section 5.008. You know all 13 sections of the form:
condition of the property, water damage, flooding, utilities, defects, hazardous conditions,
homeowner association, survey, location, energy efficiency, and more. You understand what each
question is actually asking in plain English. You know the specific Texas rules: no duty to
disclose deaths from natural causes, suicide, or accidents unrelated to property condition, no
time limit on that protection; homicide is a gray area and professional consensus is to
disclose; HIV status of previous occupants is protected. You know that mold remediation
affecting 25 or more contiguous square feet requires a certificate of mold remediation. Always
verify current TREC form requirements at trec.texas.gov. I am a Texas home seller completing
my Seller's Disclosure Notice.
```


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Upload the full PDF of your Texas Seller's Disclosure Notice for best results.

```
I am completing the Texas Seller's Disclosure Notice for my property at [address].

Here is what I know about my property history: [describe any water damage, roof issues, foundation movement, HVAC repairs, electrical issues, plumbing issues, previous flooding, HOA violations, litigation, permits, additions, or any other material facts you are aware of]

Do four things.

One: Walk me through each of the 13 sections. For each section, tell me in plain English what it is asking and flag any question where my property history requires a Yes answer or careful consideration.

Two: Identify the five questions sellers most commonly answer incorrectly and explain the correct approach for each.

Three: Based on what I have shared, flag any items I may have failed to disclose that I should consider.

Four: Tell me when and how to deliver the completed disclosure to buyers under Texas law.
```

TIER 3: Follow-Up Prompt

```
I have completed my disclosure draft. Here is my answer to Section [X], Question [Y]: [paste your answer].

I am uncertain about this answer because [explain your uncertainty].

Tell me:

One: Is my answer legally defensible based on Texas Property Code Section 5.008?

Two: What is the safest answer to this question given what I have told you?

Three: If I answer Yes to this question, what do I need to include in the written explanation to protect myself post-closing?
```

TOPIC 11 OF 20

Showings and Buyer Screening

When to use:

Use before your first showing to set up your screening process. Use after showings to interpret feedback and adjust your strategy.

RED FLAG ALERT

Never give out your address in response to a showing request before you have verified that the person is a real buyer with real financing or real cash capability. One phone call or text exchange with basic qualifying questions is standard and protects you without discouraging serious buyers.

TIER 1: Role and Context Setup

Run once at the start of a new AI conversation.

```
You are a Texas FSBO showing coordinator and buyer safety advisor who helps sellers set up
effective showing systems, screen buyers without discouraging legitimate interest, and
interpret showing feedback to improve listing performance. You know that most buyers find FSBO
listings online and contact sellers directly, that unrepresented buyers require different
handling than buyer-agent represented buyers, and that feedback from showings is often the
most valuable pricing signal a seller receives. I am a Texas home seller setting up my showing
process.
```

```
Help me set up my complete showing system.

My availability: [days and hours I can do showings]

My situation: [I will be home during showings / I will leave / I need to arrange for pets]

My buyer target: [type of buyer most likely to buy my home]

Do four things.

One: Write me a screening script for when a buyer contacts me to request a showing. Include the
three questions that tell me whether this is a serious buyer worth my time.

Two: Write me a showing day checklist for what to do before each showing.

Three: Write me a follow-up message to send 24 hours after each showing to request feedback.

Four: Tell me the five most common pieces of negative showing feedback and what each one
usually means about pricing or presentation.
```


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TIER 3: Follow-Up Prompt

```
I have had [X] showings over [X] days with the following feedback: [paste or summarize showing feedback received]

Do three things.

One: Interpret this feedback pattern. What is it telling me about my pricing, presentation, or target buyer?

Two: Based on this feedback, what is the one change most likely to produce an offer in the next two weeks?

Three: At what showing count without an offer should I consider a price reduction, and by how much?
```

TOPIC 12 OF 20

Reading a TREC Offer

When to use:
Use immediately upon receiving an offer. Do not respond to any offer before running this prompt. The 24-hour deadline creates pressure. Having this analysis done in 10 minutes removes it.

TEXAS LAW NOTE

The One to Four Family Residential Contract is a TREC-promulgated form. Buyer's agent compensation does not appear in this contract; it lives in separate agreements. The option fee goes to the title company, not directly to the seller. Always verify current TREC form requirements at trec.texas.gov.

RED FLAG ALERT

Sellers who accept or counter the first offer they receive without reviewing all terms often discover problems at closing that were visible in the original contract. The price is one line. The option period, earnest money, closing date, financing contingency, and survey terms are where offers differ significantly from each other.

TIER 1: Role and Context Setup

Run once at the start of a new AI conversation when an offer arrives.

```
You are an expert Texas real estate contract analyst who helps sellers understand the One to
Four Family Residential Contract before they respond to an offer. You know all major sections
of the TREC 1-4 contract: purchase price, earnest money, financing, option period and fee,
title policy, survey, closing, and special provisions. You understand that buyer's agent
compensation does not appear in this contract, that option fees go to the title company not
directly to the seller, and that the effective date is the date the last party signs and
delivers the contract. You can calculate a seller's net proceeds from an offer and flag terms
that represent risk or leverage for the seller. I am a Texas home seller who just received an
offer.
```


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Upload the full contract PDF for best results. AI reads the entire document.

I just received an offer on my home. [Upload the full contract PDF or describe the key terms below]

Offer price: $[X]

Earnest money: $[X]

Option period: [X days]

Option fee: $[X]

Financing type: [cash / conventional / FHA / VA]

Down payment: [X%]

Closing date: [date]

Title policy: [seller pays / buyer pays / split]

Survey: [seller furnishes existing / buyer obtains new at seller expense / buyer obtains new at buyer expense]

Special provisions: [any additional terms]

Buyer's agent compensation offered separately: $[X] or [none]

Do five things.

One: Calculate my net proceeds from this offer after all deductions including my buyer's agent offer, owner's title policy, estimated closing costs, and property tax proration through closing date.

Two: Flag every term that represents risk or disadvantage to me as the seller. Explain each flag in plain language.

Three: Compare the earnest money and option fee to what is standard for my price range in Texas. Are these weak, normal, or strong?

Four: What is my exposure window from the option period? What happens if the buyer terminates during the option period?

Five: Give me an overall assessment of this offer: strong, acceptable, weak, or problematic, with your reasoning.

TIER 3: Follow-Up Prompt

```
Based on your analysis, I have decided to [accept / counter / reject] this offer.

If countering: Draft my counter-offer response addressing [the specific terms I want to
change]. Tell me what language to use in the special provisions section.

If accepting: What do I need to do in the next 24 hours after signing to make sure this
contract is properly executed and the earnest money and option fee are received by the title
company on time?

If rejecting: Help me write a professional rejection that leaves the door open if the buyer
wants to resubmit a stronger offer.
```

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TOPIC 13 OF 20

Negotiation and Counter-Offers

When to use:

Use when crafting a counter-offer, when a buyer pushes back on your counter, or when you need to model the financial impact of different concession options before deciding.

TEXAS LAW NOTE

Counter-offers in Texas are typically handled through the TREC contract amendment process or by rejecting the original offer and submitting a new contract with different terms. Once you counter, the original offer is void. If the buyer does not accept your counter and walks away, the original offer cannot be reinstated without their agreement.

RED FLAG ALERT

Rate buydown credits are dramatically underused by Texas sellers. A $5,000 rate buydown credit can lower the buyer's monthly payment by $150 to $200 per month over the life of their loan. A $5,000 price reduction lowers their monthly payment by roughly $25 to $30. Same cost to you. Very different value to the buyer. Model the buydown option before defaulting to a price reduction.

TIER 1: Role and Context Setup

Run once at the start of a new AI conversation during negotiations.

```
You are a Texas home sale negotiation advisor who helps sellers craft strategic counter-offers
and evaluate concession options. You understand the financial mechanics of price reductions
versus closing cost credits versus rate buydown credits and can model each option's impact on
seller net proceeds and buyer monthly payment. You know that once a seller counters, the
original offer is void, so countering is a real decision not a placeholder. You understand
multi-term counters and how offering something in addition to price creates deals that
straight price negotiations cannot. I am a Texas home seller in an active negotiation.
```


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I received an offer at $[offer price]. My asking price is $[list price]. My minimum acceptable net is $[floor].

The buyer is asking for: [describe what they want: price reduction, closing cost credit, repairs, early closing, leaseback, etc]

Do four things.

One: Model three counter-offer scenarios and show my net proceeds under each. Scenario one is a straight price counter at $[X]. Scenario two is keeping price at $[X] but offering a $[Y] closing cost credit. Scenario three is keeping price at $[X] but offering a $[Y] rate buydown credit. Show the monthly payment impact on the buyer for each scenario at a 7% 30-year rate.

Two: Which scenario gives the buyer the most value per dollar out of my pocket? Which keeps the most money in my pocket?

Three: Draft my counter-offer response for the scenario I choose. Give me the exact language for the special provisions section.

Four: What is my walkaway position? At what point do I let this buyer go rather than continue negotiating?

TIER 3: Follow-Up Prompt

The buyer responded to my counter with: [describe their response]

We are now [X dollars apart / X terms apart]. My negotiating room remaining is $[X].

Do three things.

One: Is this buyer still a viable buyer or are they signals that this deal will not close?

Two: What is my next move? If I make one more concession, what should it be and how should I frame it to close the gap without inviting another counter?

Three: If I walk away from this buyer, how does that affect my listing going forward? How many days on market do I have and what is my relisting strategy?

TOPIC 14 OF 20

Earnest Money and Option Fees

When to use:

Use when evaluating offer terms, when the option period is active, or when you need to understand what happens if a buyer terminates.

TEXAS LAW NOTE

In Texas, the option fee goes to the escrow agent at the title company, not directly to the seller. The extension option fee also goes to the title company and gets receipted by title. Earnest money goes to the title company and is held in escrow. If the buyer terminates during the option period, the option fee is released to the seller; the earnest money is returned to the buyer. After the option period, earnest money release disputes require a formal demand process. Verify current requirements at trec.texas.gov.

RED FLAG ALERT

Sellers who accept low option fees are giving buyers a cheap exit. A $100 option fee on a $400,000 contract means the buyer can terminate for any reason and it costs them $100. That is not a commitment signal. Negotiate the option fee as seriously as you negotiate the price.

TIER 1: Role and Context Setup

Run once at the start of a new AI conversation.

```
You are a Texas real estate transaction advisor with expertise in earnest money and option fee
mechanics under Texas law. You know that option fees in Texas go to the title company and are
released to the seller if the buyer terminates during the option period. You know that earnest
money disputes after the option period require a 15-day written demand process. You understand
the difference between what happens to earnest money and option fees at different stages of
the transaction and under different termination scenarios. I am a Texas home seller under
contract or evaluating contract terms.
```


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```
My contract terms: Sale price $[X], earnest money $[X], option fee $[X], option period [X days].

Do four things.

One: Is this earnest money amount typical for my price range in Texas? What does the amount signal about the buyer's commitment?

Two: Is this option fee amount typical? What is the range I should expect for a contract at this price?

Three: Walk me through exactly what happens to both funds under three scenarios: buyer terminates during option period, buyer terminates after option period citing financing contingency, and deal closes successfully.

Four: If I wanted to negotiate stronger earnest money or option fee terms in a counter-offer, what amounts should I counter to and how should I frame it?
```

TIER 3: Follow-Up Prompt

```
The option period expires in [X days]. The buyer has [scheduled / not scheduled] their inspection. They have [been communicative / gone quiet].

Do three things.

One: Based on this behavior pattern, what is the likelihood this buyer terminates during the option period versus proceeding under contract?

Two: If they do terminate, what do I need to do immediately to release the option fee and return the earnest money correctly?

Three: What should I be doing right now to protect my position and keep the deal moving toward closing?
```


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TOPIC 15 OF 20

The Option Period

When to use:

Use when negotiating option period terms in the contract, when the option period is active, or when you need to understand buyer rights and your rights during this window.

TEXAS LAW NOTE

In Texas, the option period begins the day after both parties sign and delivers the contract. It ends at 5:00 PM local time on the final day. The buyer has an unrestricted right to terminate for any reason during this window. Option fees and extension option fees go to the escrow agent at the title company, not directly to the seller. After the option period ends, the buyer generally cannot terminate without losing their earnest money unless a specific contract contingency is triggered.

RED FLAG ALERT

Option periods longer than 7 days are a seller concession. Every day the option period runs, your home is effectively off the active market while the buyer decides. If the market is active, a 14-day option period can cost you a better buyer who appears on day 10. Negotiate the option period length as seriously as you negotiate price.

TIER 1: Role and Context Setup

Run once at the start of a new AI conversation.

```
You are a Texas real estate transaction advisor with deep expertise in the option period
mechanism. You know that in Texas the option period begins the day after both parties sign and
the contract is delivered, ends at 5:00 PM local time on the final day, and gives the buyer an
unrestricted right to terminate. You know that option fees go to the title company not
directly to the seller. You understand what sellers can and cannot do during the option period
and what happens when the option period ends. I am a Texas home seller negotiating or managing
an option period.
```

```
My situation: [I am negotiating the option period terms / My option period is currently active
and expires on date X / The buyer wants to extend the option period].

Contract details: Option period length [X days], option fee $[X], option period start date
[date], expiration [date at 5PM].

Do three things.

One: Calculate the exact timeline. When does my option period expire to the hour? What day and
time?

Two: What can I do and what can I not do during the active option period? Specifically, can I
continue showing the home, accept a backup offer, or negotiate with other buyers?

Three: If the buyer wants to extend the option period, what are my options? What should I
counter on length and fee if I agree to an extension?
```

TIER 3: Follow-Up Prompt

```
The option period expires [tomorrow / in X hours]. The buyer has [completed their inspection
and sent a repair request / not yet sent anything / told me they are terminating].

Do three things.

One: Based on the timing and the buyer's behavior, what is the most likely outcome in the next
24 hours?

Two: What do I need to do if the buyer sends a termination notice before 5:00 PM today?

Three: What do I need to do if the option period expires and I hear nothing from the buyer? Are
they now under contract without an option? What changes for me after 5:00 PM today?
```


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TOPIC 16 OF 20

Inspection Response

When to use:

Use immediately after you receive the inspection report and again after you receive the buyer's repair request. Do not respond to the repair request before running this prompt.

TEXAS LAW NOTE

Texas home inspectors follow TREC Standards of Practice and are required to note observable evidence of conditions but are not structural engineers. When an inspector notes foundation movement, the correct response is evaluation by a licensed structural engineer, not a foundation repair company. Foundation companies have a financial interest in recommending pier installation. A licensed structural engineer at $300 to $600 often finds movement is within tolerance and recommends drainage corrections rather than costly pier work.

RED FLAG ALERT

Sellers who respond to repair requests without getting contractor estimates first are negotiating blind. The number the buyer's agent wrote on the repair request is what the buyer wants, not what the repair actually costs. Get an estimate before you offer any credit or agree to any repair. The credit you offer should be based on what the repair actually costs, not on what the buyer asked for.

TIER 1: Role and Context Setup

Run once at the start of a new AI conversation when the inspection report arrives.

```
You are a Texas real estate inspection response advisor who helps sellers sort inspection
findings strategically and respond to repair requests from a position of knowledge. You know
that Texas inspectors follow TREC Standards of Practice and note observable conditions but are
not structural engineers or HVAC technicians. You understand the three-bucket framework for
sorting inspection items: items that are seller liability if not addressed, items that are
legitimate concerns worth negotiating, and items that are observations the buyer can note but
cannot reasonably demand the seller fix. You know that foundation movement noted by an
inspector requires evaluation by a licensed structural engineer, not a foundation company,
because foundation companies have a financial incentive to recommend pier installation. You
know the difference between repair, credit, and price reduction responses and when each is
appropriate. I am a Texas home seller who just received an inspection report.
```


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[redacted]

Upload the full inspection report PDF for best results.

```
I have received my inspection report. [Upload the full PDF or paste the key findings below]

Key inspection findings: [list the major items flagged]

Do four things.

One: Sort every finding into three buckets. Bucket one: items I should address before
responding because they represent real liability or lender triggers. Bucket two: legitimate
items worth negotiating a credit or repair. Bucket three: observations and minor items I can
decline without jeopardizing the deal.

Two: For any foundation movement or foundation concern noted in the report, explain why I
should get a licensed structural engineer evaluation instead of a foundation company estimate,
and what that evaluation typically costs and finds in Texas.

Three: Which items will be triggered as mandatory repairs if the buyer is using FHA or VA
financing? These are non-negotiable from the lender's perspective.

Four: Give me a draft inspection response framework before I see the buyer's formal repair
request.
```

[redacted]

Run this after the buyer sends their formal repair request.

```
The buyer has sent their repair request. Here are the specific items they are requesting:
[list each item and the amount or action requested]

My inspection report findings were: [paste the relevant sections or reference the earlier
analysis]

Do three things.

One: Evaluate each requested item. For each one tell me: should I agree, counter with a
credit, counter with a smaller credit, or decline with explanation?

Two: Calculate my total exposure under the buyer's request and what I would net at closing if I
agreed to everything versus my recommended response.

Three: Draft my complete repair response. Use professional, non-adversarial language. For
items I am declining, include a brief factual explanation.
```

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TOPIC 17 OF 20

Low Appraisal Response

When to use:

Use immediately after you receive notice that the appraisal came in below the contract price. You have a limited window to respond. Do not panic and do not immediately agree to reduce your price.

TEXAS LAW NOTE

Texas is a non-disclosure state. Appraisers cannot access MLS sold data publicly and work from data they have access to through their own board memberships and subscriptions. This means Texas appraisals sometimes miss relevant comparables. The reconsideration of value process allows the buyer or seller to submit additional comparable sales data to the appraiser for review. The appraiser is not required to change their value but must consider the submitted data.

RED FLAG ALERT

The first number most sellers hear when an appraisal comes in low is the gap between contract price and appraised value. That gap feels like what you owe the buyer. It is not. It is the starting point for a negotiation with six possible outcomes, only one of which is reducing your price by the full gap. Understand all six before you respond to anything.

TIER 1: Role and Context Setup

Run once at the start of a new AI conversation when a low appraisal arrives.

```
You are a Texas real estate appraisal gap advisor who helps sellers navigate low appraisals
strategically. You know that Texas is a non-disclosure state and that appraisers sometimes
miss relevant comparable sales because sold prices are not publicly recorded in county deed
records. You understand the six options when an appraisal comes in low: reduce price to
appraised value, buyer pays the gap in cash, buyer and seller split the gap, request a
reconsideration of value, order a second appraisal, or let the buyer terminate. You know how
to build a reconsideration of value packet with comparable sales data that gives the appraiser
something to review. I am a Texas home seller whose appraisal came in low.
```


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```
My contract price is $[X]. The appraisal came in at $[Y]. The gap is $[Z].

Buyer's loan type: [conventional / FHA / VA]

My minimum acceptable net proceeds: $[W]

Days remaining before the appraisal contingency deadline: [X days]

Do four things.

One: Model all six appraisal gap options and calculate my net proceeds under each scenario.

Two: Based on my minimum net and the gap, which options are viable for me financially and which put me below my floor?

Three: What is the strongest argument for requesting a reconsideration of value on this specific appraisal? What would I need to find to make that case?

Four: What signals from the buyer's behavior and financing type suggest which option they are most likely to accept?
```

TIER 3: Follow-Up Prompt

```
I have decided to [request reconsideration of value / negotiate the gap / let the buyer terminate].

If requesting reconsideration: Help me build the reconsideration packet. Here are comparable sales I have found: [describe or paste data]. Tell me which comps are most relevant, how to present them to the appraiser, and what the cover memo should say.

If negotiating the gap: Draft my response to the buyer proposing [my specific proposal]. Tell me how to frame it so the buyer understands why this is fair and is motivated to proceed.

If terminating: What do I do now? How do I relist effectively and what do I disclose about the previous contract and appraisal?
```

TOPIC 18 OF 20

Contract to Closing Timeline

When to use:

Use immediately after you go under contract. Build your timeline the same day you execute the contract. Do not wait.

TEXAS LAW NOTE

In Texas, the seller is responsible for furnishing the buyer with the title commitment within 20 days after the title company receives the executed contract. Survey options under the TREC contract: the seller can furnish an existing survey plus T-47 Affidavit or T-47.1 Declaration, the buyer can obtain a new survey at buyer's expense, or the seller can furnish a new survey at seller's expense. The T-47.1 Declaration does not require notarization but requires the seller's date of birth. The T-47 Affidavit requires notarization. Wire fraud is the most common closing table crime. Verify wire instructions by calling the title company at a number you find independently before sending any funds.

RED FLAG ALERT

Wire fraud at closing is not rare. Criminals intercept closing email threads and send fraudulent wire instructions that look identical to legitimate ones. Never wire money based on emailed instructions alone. Call the title company directly using a phone number you looked up independently, not a number from the email. Do this every time, including if you have wired to this title company before.

TIER 1: Role and Context Setup

Run once at the start of a new AI conversation immediately after going under contract.

```
You are a Texas real estate closing coordinator who helps sellers track every deadline and
document required from contract to closing. You know the standard Texas closing timeline:
earnest money due to title within [X days per contract], option fee due within [X days per
contract], title commitment due within 20 days of title receiving the executed contract,
inspection period, financing approval deadline, survey delivery, final walkthrough, and
closing. You understand the T-47 Affidavit requires notarization while the T-47.1 Declaration
does not but requires the seller's date of birth. You know wire fraud is the leading closing
crime and that wire instructions must always be verified by calling the title company at an
independently obtained phone number. I am a Texas home seller who just went under contract.
```


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```
I just went under contract. Build my complete contract-to-closing timeline and checklist.

Contract terms:

Effective date: [date]

Option period: [X days] ending [date at 5PM]

Earnest money due: [X days after effective date]

Financing approval deadline: [date]

Closing date: [date]

Survey selection: [seller furnishes existing / buyer obtains at buyer expense / seller furnishes new]

Title company: [name and contact]

Do three things.

One: Build a day-by-day timeline from today through closing showing every deadline, what is due, and who is responsible.

Two: Give me a seller action checklist for the next 7 days. What do I need to do immediately?

Three: Flag the three most common reasons Texas home sales fall out after going under contract and what I should watch for with this specific buyer.
```

TIER 3: Follow-Up Prompt

```
We are [X days] before closing. The following issues have come up: [describe any delays, unanswered questions, buyer silence, lender requests, or other complications].

Do three things.

One: Assess each issue. Which ones are normal parts of the closing process and which ones are warning signals?

Two: For any warning signal, what are my options and what should I do in the next 24 hours?

Three: What do I need to verify about wire transfer instructions before closing day, and exactly how should I verify them?
```


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TOPIC 19 OF 20

Closing Day

When to use:

Use the day before closing to review your settlement statement. Do not sign anything at closing that you have not reviewed with this prompt first.

TEXAS LAW NOTE

Texas closings happen at title companies, not at the closing table with both parties present simultaneously. In Texas, both buyer and seller typically sign separately. Remote closings using a remote online notary are available and cost approximately $150 to $200 in additional fees. Video conference closings are available with lender approval. HOA resale certificates must be received by the title company before closing. The buyer has a right to terminate if the HOA documents are not delivered within the timeline specified in the contract.

RED FLAG ALERT

The settlement statement is the one document at closing that directly controls how much money you walk away with. Every line on that document should match what you agreed to. Sellers who do not review the settlement statement before they arrive at closing discover errors after they have already signed. Request your settlement statement at least 24 hours before closing and review it with this prompt.

TIER 1: Role and Context Setup

Run once at the start of a new AI conversation the day before closing.

```
You are a Texas real estate closing advisor who helps sellers review their settlement
statement and prepare for closing day. You understand the structure of the TRID closing
disclosure and Texas settlement statement including all line items: purchase price, loan
payoff, title charges, recording fees, prorations, agent compensation, credits, and net
proceeds. You know that Texas closings happen at title companies and that buyers and sellers
often sign separately. You know the three Texas closing types: in-person at the title company,
remote notary closing at approximately $150 to $200 additional cost, and video conference
closing requiring lender approval. You know wire fraud is the leading closing crime. I am a
Texas home seller reviewing my settlement statement before closing.
```


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Upload your settlement statement PDF for best results.

```
My closing is on [date]. I have received my settlement statement. [Upload PDF or list the key line items below]

Key numbers from my statement:
Purchase price: $[X]
Mortgage payoff: $[X]
Owner's title policy: $[X]
Escrow and title fees: $[X]
Recording fees: $[X]
Property tax proration: $[X]
Buyer's agent compensation: $[X]
Any credits or adjustments: $[describe]
Net proceeds to seller: $[X]

Do three things.

One: Review every line item. Does each one match what was agreed to in the contract? Flag any line that seems incorrect, unexpected, or inconsistent with the contract terms.

Two: Verify my net proceeds. Walk through the math from purchase price to net proceeds and confirm the total matches what I expected based on my original net sheet.

Three: What questions should I ask the title company before I sign tomorrow?
```

TIER 3: Follow-Up Prompt

```
I have reviewed the settlement statement and found [describe any discrepancies or questions]. The title company says [describe their explanation if applicable].

Do three things.

One: Is the title company's explanation correct? Does it align with the contract terms?

Two: Which discrepancies are worth pushing back on before I sign and which are standard adjustments I should accept?

Three: Remind me of the exact wire verification protocol I should follow before any funds are transferred. What are the steps and what am I listening for when I call?
```

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TOPIC 20 OF 20

Post-Sale Taxes

When to use:

Use after closing and before your next tax filing. Do not wait until tax season. Gather your documents now while closing records are fresh.

TEXAS LAW NOTE

FIRPTA three-tier withholding rates for foreign sellers: 0% withholding on sales under $300,000 when the buyer will use the property as a primary residence, 10% withholding on sales between $300,001 and $1,000,000 when the buyer will use the property as a primary residence, 15% withholding on all other sales regardless of price. Withholding is the buyer's responsibility. Primary residence exclusion under IRC Section 121: up to $250,000 gain excluded for single filers, up to $500,000 for married filing jointly, subject to 2-of-5-year ownership and use tests.

RED FLAG ALERT

Every dollar you spent on capital improvements to your home reduces your taxable gain at sale. Sellers who cannot document their improvement costs often overpay taxes by thousands of dollars. Gather every receipt, permit, and contractor invoice from your ownership period before filing. The burden of proof for capital improvements is on the seller.

TIER 1: Role and Context Setup

Run once at the start of a new AI conversation after closing.

```
You are a Texas real estate tax advisor who helps sellers understand the federal tax
implications of a home sale. You know the primary residence exclusion under IRC Section 121
allows up to $250,000 in gain to be excluded for single filers and up to $500,000 for married
filing jointly, subject to the 2-of-5-year ownership and use tests. You know how to calculate
adjusted cost basis including original purchase price plus capital improvements less
depreciation taken if applicable. You know the FIRPTA three-tier withholding rates for foreign
sellers. You know the difference between capital improvements, which increase basis, and
repairs, which do not. You always recommend the seller consult a licensed CPA for advice
specific to their situation. I am a Texas home seller who just closed and needs to understand
my tax picture.
```


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```
I just closed my Texas home sale. Help me understand my tax situation.

My details:
Original purchase price: $[X] in [year]
Sale price: $[X]
Years I lived in the home as primary residence in the last 5 years: [X years]
Capital improvements I made during ownership: [list major improvements with estimated costs if known]
Was this property ever used as a rental: [yes / no]
Filing status: [single / married filing jointly / other]
Am I a US citizen or permanent resident: [yes / no]

Do four things.

One: Calculate my approximate adjusted cost basis including purchase price plus capital improvements.

Two: Calculate my approximate capital gain: sale price minus adjusted cost basis minus selling costs.

Three: Apply the Section 121 primary residence exclusion. How much of my gain is excluded? How much if any is taxable?

Four: What documents should I gather and keep to support my basis calculation and exclusion claim?
```

TIER 3: Follow-Up Prompt

```
I have gathered my documents. Here is what I have: [describe documents including closing statement, purchase records, improvement receipts, permit records].

Do three things.

One: Based on what I have, what is my best-documented adjusted cost basis?

Two: What am I missing that could reduce my taxable gain if I had it? How would I locate or reconstruct that documentation?

Three: What specific questions should I bring to my CPA, and what should I tell them about my property use history to make sure they apply Section 121 correctly?
```

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