RE/MAX LAKE OF THE OZARKS · WINTERS-SHELTON GROUP

The Lake of the Ozarks *Seller's Guide*

How to prepare, present and sell a lakefront or off-water home — from the first conversation to closing.



Jacob Gilmore

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WELCOME

Welcome to selling at the Lake

Selling a home at Lake of the Ozarks isn't like selling anywhere else. Buyers here shop for a lifestyle: the cove, the view, the dock, the slip. Many of them are coming from Kansas City, St. Louis, Chicago, Omaha or Des Moines, and they compare your home against others online long before they ever book a showing.

This guide walks you through how I help sellers prepare, price, present and market a lake home — lakefront or off-water — and what to expect from listing day through closing. My job is to make the process clearer and easier than you expected, with straight answers and regular updates along the way.

I'm Jacob Gilmore, a REALTOR® with the Winters-Shelton Group at RE/MAX Lake of the Ozarks in Camdenton. I grew up coming to the lake from Bloomington, Illinois, and I live and work here now. I'm a top producer focused on delivering results for lakefront and off-water sellers, with a careful approach to pricing and a hands-on approach to marketing.

What's inside

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> "Jacob Gilmore kept us informed and worked at selling our property. He is very pleasant to work with and we would recommend him to others needing his services.
>
> **Joy M.** · Seller · Google

> "…delivering the most detailed and analytical pricing, positioning and marketing plan that I've ever seen. That combined with his relentless hustle, and willingness to leverage the knowledge and experience of his group as needed confirmed to me that I chose the right agent.
>
> **Ricky M.** · Seller, waterfront home · Google

PRICING STRATEGY

Pricing is a strategy, not a guess

The first few weeks a home is on the market usually bring the most attention it will ever get — from buyers and from the agents who represent them. How we position the home at launch shapes that first impression. Price is part of that story, but it is not the whole story.

I will not "buy" your listing with a number the market is unlikely to support. I'll walk you through the comparable sales, the active homes buyers will compare yours with, and the listings that came off the market without selling. Then we'll choose a positioning plan together. The decision is yours, and you'll make it with a clear picture of the tradeoffs.

How I build a pricing recommendation

- **Walk the property with you.** We go through the interior, the updates, the view, and — if you have them — the dock, lift, slip and shoreline.
- **Pull true comparables** from the MLS: recent sales, current listings, pending homes, and the ones buyers passed over.
- **Adjust for what matters at the lake:** water frontage, cove versus main channel, dock and slip, condition, and how the home shows from the water.
- **Map the competition.** Which active listings will buyers open next to yours, and how do we win that comparison?
- **Recommend a range and a plan,** with the reasoning behind it. When a property is unusual, I lean on the experience of the Winters-Shelton Group as well.
- **Set review points** at 14 and 30 days, using showing activity, feedback and any changes in the competing listings — not guesswork.

My promise on pricing

I will show you the data, explain the tradeoffs, and help you pick the positioning most likely to get the result you want in a reasonable time. I would rather have an honest conversation at the start than watch a well-loved home sit, go stale, and have to chase the market later.

Lakefront and off-water are different conversations

Lakefront buyers often decide from the water as much as from the street: the cove or channel, the dock, the depth, the view. Off-water homes need a clear story too — how you get to the water, any community dock or slip, the setting, and the ease of year-round or weekend living. We price and present each one against the homes it will actually compete with, not against a generic "lake average."

GETTING READY

Prepping a lake home to sell

At the lake, curb appeal works in two directions. Buyers notice the street, and they notice the shoreline. A tidy dock, a clear path to the water, and a home that feels cared for will do more for you than a last-minute deep clean of the kitchen alone.

Dock

- [ ] Repair loose or damaged decking, rails and ladders
- [ ] Check lights, outlets and GFCI protection
- [ ] Check flotation, cables and anchoring; clear webs and debris
- [ ] Locate your Ameren Missouri dock permit and shoreline paperwork, and confirm the dock that's there matches the permit

Boat lift and slip

- [ ] Service and test the lift; note the make, capacity and age
- [ ] Gather manuals, warranties and service records
- [ ] Note the slip size and what stays with the home — lift, ports or watercraft

Shoreline and outdoor living

- [ ] Clear driftwood and debris; check the seawall or riprap
- [ ] Trim the path and stairs to the water; add lighting where it helps
- [ ] Power-wash decks, patios and the dock; stage simple outdoor seating

Curb appeal from the water

- [ ] Look at the home the way a buyer will: from a boat, and in photos taken off the dock
- [ ] Tuck away unused gear; coil hoses and dock lines
- [ ] Make sure the walkway, tram or stairs feel safe and inviting

Inside the home

- [ ] Declutter and depersonalize; open the sight lines to the water
- [ ] Deep clean, fix small items, replace burned-out bulbs
- [ ] Service HVAC, replace filters, and have septic or well records ready if they apply

Paperwork to gather

- [ ] Seller's disclosure, recent utility costs, and a survey if you have one
- [ ] For condos and HOAs: documents, dues, rules, and slip assignment
- [ ] Rental history and rules if the home has been used as a short-term rental

Seasonal timing

- [ ] Ameren lowers the lake each winter, so docks sit lower and the shoreline looks different. Plan photo day for when the water and grounds show at their best, when you can.
- [ ] Winterize lines and dock water as needed, and keep walkways safe for any off-season showings.

If you live out of town, we can line up local help for cleaning, small repairs and check-ins so the home stays show-ready. You're always free to use the providers you prefer.

PRESENTATION

Photos, video, drone, and how the listing is told

Most lake buyers meet your home on a phone, often from another city, before they ever drive down. The photos, video and copy have to do two jobs at once: show the house clearly, and show the life on the water.

Professional photography

Still photos that cover the interior, the outdoor living, the path to the water, and the dock. We schedule for good light and, when we can, for water and grounds that show well.

Walkthrough video

A simple tour so out-of-town buyers can walk the home and the shoreline before they book a trip. I can also do live video walkthroughs when someone can't get here right away.

Aerial drone

Drone footage that shows the cove or channel, the dock, the lot and how the home sits on the water — the context a street photo can't give.

What I want every listing to show

- **The water first, when it's a waterfront home.** The view, the cove or channel, and the dock should appear early, not buried at the end of the gallery.
- **How you live outside.** Decks, patios, the stairs or tram, and a clear path to the slip.
- **The interior in real rooms,** uncluttered, with sight lines to the lake left open.
- **Honest context.** Buyers should understand the setting — a quiet cove or a busier stretch of water — so the right people come to see it.

Copy and positioning

Listing remarks and the page I host for your home on jacob-gilmore.com are written around what makes this property win against the homes it will be compared with. That might be the slip, the water, the setting, the updates, or the ease of getting here. We tell that story on purpose, instead of a generic list of rooms.

A note on timing the photos

If the lake is drawn down, or the grounds are mid-project, we wait when we can. Launching with a full media set — photos, video and drone — is better than going live with a partial gallery and trying to catch up. The first week is too valuable to spend it on incomplete presentation.

> We found him to be extremely patient, with flawless follow-through and more than adequate communications, keeping us in the loop the entire time we were working together through a somewhat difficult transaction. We can't recommend him enough!
>
> **Michelle M.** · Seller · Google

MARKETING PLAN

How I put your home in front of buyers

Putting a home in the MLS and waiting is not a marketing plan. Here's how I go out and find the buyers — and the agents who already have buyers — most likely to act.

A hosted listing page on jacob-gilmore.com

Every listing gets its own page on my site, with the photos, the story and a clear way to reach me. Buyers and agents can share a direct link, not just a syndicated feed. It's also a clean place to send people from Facebook, texts and email.

Facebook, Instagram and TikTok

Facebook is one of the main ways I reach people who already care about the lake. I post the listing, short video reels, and follow up personally on inquiries — including Messenger — so nothing sits unanswered.

Agent-to-agent outreach

I don't wait for other agents to stumble on the listing. I reach out personally to agents who have been showing homes comparable to yours, so your property is in front of people who already have active buyers in that style and area.

My sphere and buyer database

I keep a working list of buyers and a wider network of past clients, neighbors and lake contacts. Matching buyers can be notified as soon as we go live, and the people who already know me hear about your home from me, not from a search site.

Also in the plan

- **MLS and syndication.** A complete, carefully written Lake of the Ozarks MLS listing that flows out to the major sites buyers use to search.
- **Neighbor outreach.** The people who live nearby often know someone who'd like to be next door. A simple "just listed" note in the immediate area is part of launch week.
- **Signage.** Yard signage, and dock signage when it helps, so the home is marked from the street and from the water.

Launch week at a glance

Before launch: photos, video and drone; listing copy and your hosted page; matching buyers lined up.

Day 1: live in the MLS and syndicated; social posts and a reel; your page on jacob-gilmore.com goes live; matching buyers are notified.

Days 1–7: personal outreach to agents showing comparable homes; neighbor notes.

Ongoing: fresh posts as needed, a personal reply to every inquiry, and showing feedback collected and shared with you.

> I've had the pleasure of working with Jacob, and I can honestly say they're one of the most hardworking and genuine people in the business. They care about their clients, communicate clearly, and always go the extra mile…
>
> **Isaac C.** · Gainrep

> Fantastic all around. Being military and needing someone who can be our eyes from afar when trying to find that perfect place, Jacob has become more than a realtor but a friend. Having someone who listens, responds and makes the effort has been Jacob from the start.
>
> **William K.** · Gainrep

FROM LISTING TO CLOSING

What the process looks like

You'll always know where things stand. Here's the path we typically follow, from our first walkthrough to the closing table.

STEP 1 · CONSULTATION

Walkthrough, goals and a pricing plan

We tour the home and, if you have it, the waterfront. We talk about your timing and what a successful sale looks like for you, and I review my pricing and positioning recommendation.

STEP 2 · PREP

Get show-ready

We work through the lake-home checklist, line up any cleaning or small repairs, and complete the listing paperwork and seller disclosures.

STEP 3 · MEDIA

Photos, video and drone

Professional media is scheduled for good light and water conditions. Listing copy and your hosted page are prepared to go with it.

STEP 4 · LAUNCH

Go live, and go to work

The MLS listing, your jacob-gilmore.com page, social posts, buyer notifications, agent outreach and neighbor notes all go out together.

STEP 5 · SHOWINGS AND FEEDBACK

Weekly updates, with reviews at 14 and 30 days

I share showing activity and feedback, what's happening with competing homes, and what we're doing next. We review positioning together at set points, or sooner if something shifts.

STEP 6 · OFFERS AND NEGOTIATION

Look at the whole offer, not just one line

We review every offer together: the number, financing, contingencies, closing date, and what's included — such as a lift, furnishings or watercraft. The goal is the best overall terms for you.

STEP 7 · UNDER CONTRACT

Inspections, appraisal and title

Our transaction coordinator, Stephanie Clark, tracks every deadline with the title company and lender. I handle inspection conversations and any repair discussions. At the lake, buyers often look past a standard home inspection to the septic or well, the seawall, the dock and the lift.

STEP 8 · CLOSING

Keys, dock details and a clean handoff

Final walkthrough, closing at title, and transfer of keys, gate codes and dock information. If you can't be here, Missouri allows remote online notarization with a Missouri-registered notary and approved software, and the signer can be anywhere in the U.S. We'll confirm with your title company that they offer it.

TIMING AND QUESTIONS

Spring at the Lake — and a few things sellers ask

Lake of the Ozarks has a rhythm. Understanding it helps you choose when to launch, and what to do in the months leading up to it.

How the seasons affect a listing

Ameren Missouri lowers the lake each winter for its hydroelectric operations. The 2025–26 drawdown target was about 654 feet. Docks sit lower, shorelines look different, and fewer out-of-town buyers are planning a weekend trip. That's not a reason to panic if you need to sell in the quieter months — it is a reason to be thoughtful about photos, access and expectations.

As spring arrives, the water comes back up, docks and lawns show at their best, and many buyers start planning summer at the lake. A spring launch, with the homework done over the winter, often gives a home its fairest first impression. We'll look at your situation honestly and decide together whether to go now, or to use the quieter season to get ready.

Frequently asked questions

Do I have to be here for showings? No. Many lake homes are second homes. We'll set showing instructions that work for you, keep the property presentable, and I'll be available to meet buyers or their agents when it helps.

What should I gather before we list? Seller's disclosure, utility bills, any survey, Ameren dock and shoreline permits, HOA or condo documents if they apply, and rental history if the home has been rented. Confirming that the dock matches its permit now prevents surprises later.

Will buyers want the dock and septic inspected? Often, yes. Missouri doesn't require a septic inspection just because a home is being sold, but a buyer or lender can ask for one. Plan on lake-specific checks of the seawall, dock, lift and, if you have them, well or septic.

Can I close if I don't live here? Yes. Closings can be handled through a local title company, and remote online notarization is allowed in Missouri as described above. We'll plan this early so it's not a scramble at the end.

How will you reach buyers who don't already live at the lake? That's a big part of the plan: the hosted page, Facebook and short video, syndication to the major search sites, and direct outreach to agents who are already working with those buyers.

What stays with the home? We'll be specific in the listing and the contract — lift, furnishings, watercraft, dock boxes and the like — so there are no assumptions at the offer stage.

NEXT STEPS

Let's talk about your home



If you're thinking about selling a lakefront or off-water home at Lake of the Ozarks, I'd like to walk the property with you, talk through your timing, and put a clear plan in your hands.

That first conversation is straightforward. We'll look at the home and the water, I'll explain how I'd prepare, present and market it, and you'll leave with a recommendation — not a hard sell. Call or text me and we'll find a time that works, including weekends if you're coming in from out of town.

What I'll bring to that meeting

- A pricing and positioning conversation based on the homes yours will compete with
- A prep list tailored to your dock, shoreline and house
- The marketing plan in this guide, including your hosted page on jacob-gilmore.com
- A plain-English walkthrough of listing to closing, including how we communicate along the way

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Call or text 573-286-5582 to set up a free 20-minute lake strategy call.

More from buyers and sellers is on jacob-gilmore.com/reviews and on Google.

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Sources for lake facts cited here: Ameren Missouri, Shoreline Management and winter drawdown (2025–26 target, Dec. 15, 2025 news release); Missouri DHSS, onsite wastewater inspections vs. evaluations; Missouri Revisor of Statutes, RSMo 486.1115–486.1155 (remote online notarization). These are the same sources used in The Out-of-Town Buyer's Guide to Lake of the Ozarks (reviewed Nov. 5, 2026).