Moore
REALTY GROUP, INC

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SELLING · MOORE REALTY GROUP

Seller's pre-listing *checklist.*

What to gather, fix and decide before the sign goes up. In Florida, the buyer's insurer has as much say as the buyer.

Paperwork to gather

- ☐ Mortgage payoff statement (ask your servicer)
- ☐ Last property tax bill
- ☐ Survey, if you have one
- ☐ HOA contact, dues and any pending assessments
- ☐ Permits and receipts for roof, HVAC, water heater, electrical, plumbing
- ☐ Warranties and manuals
- ☐ Your owner's title policy (a reissue credit may apply if under three years old)

What insurers and lenders check

- ☐ Roof: age, permit date, remaining life
- ☐ Electrical panel brand and wiring type
- ☐ Water heater age
- ☐ HVAC age and service record
- ☐ Plumbing supply-line material
- ☐ Consider a pre-listing 4-point inspection so there are no surprises

Know your number

- ☐ Ask for a broker price opinion built from closed sales
- ☐ Run a seller net sheet at three prices
- ☐ Remember deed stamps: $0.70 per $100 of price
- ☐ Budget for tax proration: you credit the buyer for January 1 to closing
- ☐ Broker fees are negotiable: get them in writing

Disclosure

- ☐ List every known defect that materially affects value and is not obvious
- ☐ Disclose past insurance claims, roof leaks, sinkhole or flood history you know of
- ☐ Gather HOA and CDD disclosures
- ☐ When unsure, disclose and ask your broker or a Florida real estate attorney

Getting it ready

- ☐ Deep clean, declutter, neutral repairs first
- ☐ Pressure-wash, fresh mulch, trim trees off the roof
- ☐ Replace burnt bulbs, fix dripping taps, service the AC
- ☐ Clear attic, panel and water-heater access for inspectors
- ☐ Decide what stays and write it down

Before you accept an offer

- [ ] Compare financing type, deposit, inspection period and closing date, not only price
- [ ] Check the buyer's pre-approval letter
- [ ] Understand any request to pay the buyer's broker or closing costs
- [ ] Put every deadline on a calendar the day the contract is signed