

Selling Your Home

As a seller, you determine many of the steps involved in selling your home. For example, the remaining balance on your mortgage determines the type of sales transaction; you determine when your home can be shown to buyers; and you decide which offer to accept and which offers to reject. However, the buyer's financing also drives the sales transaction and guides a lot of the process as well. Each situation is different, but here's a guide that hits all the major points.

Sign a Listing Agreement, including required disclosures, with your Realtor and work with her on the remaining steps throughout the process.

Prepare your home to be photographed and for installation of a yard sign and lockbox.

Make your home available during weekdays and weekends and accept showing requests from potential buyers.

Negotiate and accept an offer -- your home is now "under contract."

Cooperate with and execute all contractual contingencies (inspections, appraisal, etc.).

Negotiate any buyer-requested or lender-required repairs and follow-through with agreed upon repairs with a licensed contractor – keep the receipts.

Order and deliver condo or HOA documents to the buyer.

Schedule settlement time and location with the title company.

Pack and move your belongings. Make sure the home is free of debris and clutter; leave the utilities on.

Cooperate with the buyer's final walk-through of the home.

Attend settlement. Deliver keys to the buyer as well as the receipts for repairs. Notify buyer of utilities disconnection date. Receive proceeds from the sale.

The title company will record public documents with city, county, and state offices as well as disburse final mortgage pay-off to your lender.

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