AN OWNER'S CHECKLIST

Selling It Yourself in Florida

The paperwork buyers will ask for, how to figure what you'll actually net, and what to do when a buyer shows up with an agent.

Gabriel Ortiz, REALTOR®
eXp Realty LLC | FL License SL3664862

Minneola, Florida
English | Español

PART 1

The disclosures buyers will ask for

Selling without an agent doesn't change what Florida expects you to tell a buyer. Have these ready before your first showing. It makes you look prepared, and it keeps a deal from falling apart late.

- [ ] **Known problems that aren't obvious**
  Florida sellers must tell buyers about known facts that materially affect the home's value and that a buyer can't easily see. This applies even if you sell "as is." Put it in writing.

- [ ] **Flood disclosure**
  A state flood disclosure form is given to the buyer at or before the time the contract is signed.

- [ ] **Radon gas notice**
  Florida's standard radon language is given at or before the time the contract is signed. Most standard contracts already include it.

- [ ] **Open code enforcement cases**
  If the property has a pending code enforcement case, the buyer has to be told in writing before the transfer, with copies of the notices.

- [ ] **Homeowners association summary, if you have an HOA**
  Buyers in an HOA community receive a disclosure summary. Gather your HOA's rules, fees and contact information early. Ordering these late is a common cause of closing delays.

- [ ] **Property tax notice**
  Buyers are told that their property taxes may be different from yours after the sale, because the home is reassessed.

- [ ] **Lead-based paint, for homes built before 1978**
  A federal disclosure and pamphlet are required for older homes.

This is a plain-English summary, not legal advice, and it is not a complete list for every property. Condos and new construction have additional requirements. A Florida real estate attorney or title company can confirm exactly what your sale needs.

PART 2

What you'll actually walk away with

The sale price is not your number. Your net is. Fill this in before you set a price, and again before you answer any offer.

Net sheet	Your numbers
Sale price	$
Mortgage payoff (ask your lender for a payoff letter)	$
Title and closing costs you agree to pay	$
State documentary stamp tax on the deed	$
Buyer's agent compensation, if you agree to pay any	$
Credits or repairs you agree to after inspection	$
Prorated property taxes and HOA dues through closing	$
What you walk away with	**$**

A title company can prepare an estimated closing statement with the exact figures for your sale.

PART 3

When a buyer shows up with an agent

Before you say yes

1. Ask whether the buyer is pre-approved, and by which lender.
2. Ask what compensation the agent is requesting, and get it in writing. It is negotiable.
3. Remember the agent is working the buyer's side of the deal, not yours.

When the offer arrives

1. Read past the price. Look at the deposit, the inspection period, the financing and the closing date.
2. Run the offer through your net sheet.
3. Have a title company or attorney review it before you sign.

IF IT WOULD HELP

Two things I'll send you. Free.

You're doing the work yourself, and I respect that. I'm not writing to talk you out of it. If either of these would make it easier, they're yours:

1. **The recent sales near your home**
   The three closest sold homes, with what buyers actually paid, so your price is set against real numbers.

2. **A filled-in net sheet for your address**
   Your likely net at two or three price points, using the page you just read.

I can drop them off and walk you through the numbers in 15 minutes, or email them if you prefer. No cost and no obligation. If you sell it on your own, I'll be glad for you. If you ever decide you'd rather hand it off, you'll already know how I work.

How to get them

Reply to my text or email with the word **NUMBERS** and your property address. Tell me a day that works and I'll bring them to you.

gabe.ortiz@exprealty.com

A little about me

I'm Gabriel Ortiz. I live in Minneola with my family, I'm a U.S. Army veteran, and I work in English and Spanish. I'd rather earn your trust with a straight answer than with a sales pitch.

Hablo español. Con gusto le explico todo en su idioma.

This guide is general information, not legal, tax or financial advice. If your home is currently listed with a broker, this is not intended as a solicitation of that listing. Equal Housing Opportunity.