SELLER'S GUIDE

A practical roadmap for preparing, marketing, negotiating, and closing your home sale.

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Educational guidance for Illinois residential sellers. Property-specific requirements and transaction terms vary.

1. START WITH THE SELLER'S DECISION

Selling a home is not one decision. It is a sequence of decisions about timing, price, preparation, access, marketing, offers, repairs, and closing. My role is to help you understand those decisions, explain your options, and carry out the strategy you authorize.

Questions worth discussing early

- Why are you considering a sale, and what timing matters to you?
- Is the property owner-occupied, vacant, tenant-occupied, inherited, held in a trust or estate, or otherwise subject to special circumstances?
- Are there mortgages, liens, assessments, solar agreements, municipal issues, or known property conditions that could affect the transaction?
- What improvements, repairs, maintenance, permits, or material facts should be reviewed before marketing?
- What proceeds do you hope to receive, and which transaction expenses should be estimated before choosing a listing strategy?

You do not need to have every answer before the first conversation. The purpose of the consultation is to identify what matters and what should be verified.

2. REPRESENTATION & PRE-LISTING PREPARATION

Before brokerage services begin, we review the listing relationship, the services being offered, brokerage compensation, required disclosures, and the responsibilities of the parties. The written listing agreement establishes the brokerage relationship and the terms we mutually authorize.

Pre-listing preparation may include

- Touring the property and discussing its condition, features, improvements, and known concerns.
- Reviewing available market data and comparable properties to develop a listing-price strategy.
- Identifying disclosures and property information that may be required for the transaction.
- Discussing repairs, maintenance, cleaning, decluttering, staging, photography readiness, occupancy, pets, security, and showing considerations.
- Checking for municipality-specific sale requirements that should be investigated before the property is placed on the market.

Brokerage compensation

Listing brokerage compensation is established by agreement between the seller and the listing brokerage. Any request for seller-paid buyer closing costs and/or buyer-brokerage compensation is a separate negotiable term and is not automatic.

3. PRICING & MARKET POSITIONING

A recommended listing price is a marketing and negotiation decision informed by current market evidence. It is not the same thing as an independent appraisal, and the amount an owner wants or has invested in the property does not by itself establish the price buyers will support.

Factors we may evaluate

- Recent comparable sales and relevant competing listings.
- Location, property type, size, age, condition, features, improvements, and functional utility.
- Current inventory, buyer activity, days on market, price changes, and other observable market conditions.
- Financing considerations and property conditions that may affect the available buyer pool.
- Recent or significant updates such as roofing, windows, flooring, HVAC, plumbing, electrical, appliances, solar equipment, or other major improvements. Locate and provide available contracts, receipts, warranties, permits, or other documentation so relevant improvements and property condition can be accurately understood and described.
- Exterior presentation and ongoing curb appeal. During the listing period, maintain reasonable lawn care, shrubs, landscaping, seasonal upkeep, and the property's general exterior appearance.

> **The market gives us feedback. Price, presentation, access, terms, and exposure work together; we can reassess strategy when the evidence changes.**

Independent appraisal

An appraiser, when involved, provides an independent opinion of value for the appraiser's client and intended use. The appraiser is not part of the listing brokerage and does not set the seller's listing price.

4. MUNICIPAL & PROPERTY-SPECIFIC REQUIREMENTS

Illinois municipalities do not all handle property transfers the same way. Before closing, the transaction may require local documents, fees, inspections, certifications, repairs, or approvals. Requirements should be verified for the municipality where the property is located.

Potential local requirements may include

- Municipal transfer stamps, transfer declarations, or other local transfer charges or documents.
- Pre-sale, point-of-sale, occupancy, compliance, water, sewer, or other municipal inspections or certifications.
- Municipally required corrections or repairs identified through an applicable inspection or compliance process.
- Procedures for unresolved municipal items, if the municipality permits them, including escrows, agreements, or other approved arrangements.

The existence, amount, timing, responsibility, and method of satisfying any municipal requirement varies. The municipality, attorney, title company, and other appropriate professionals should be consulted when applicable.

A municipal requirement is different from a buyer's inspection request or a lender requirement. We identify the source before deciding how an item should be handled.

5. LISTING, MARKETING & PROPERTY ACCESS

Once the listing strategy is established, the property can be marketed through the MLS as applicable and through the additional methods authorized for the listing. Marketing and property-access choices should fit the property, seller's circumstances, applicable rules, and agreed strategy.

MLS exposure

The MLS is a primary professional marketplace for communicating listing information to participating real estate professionals and, subject to applicable rules and syndication settings, to consumer real estate websites and other authorized channels.

Optional marketing and access tools

- Photography and media: professional photography, floor plans, video, virtual tours, or other visual media when appropriate and authorized.
- Signage: yard or property signage when permitted and authorized.
- Lockbox/access: electronic lockbox or another approved access method when authorized.
- Open houses: scheduled when they fit the seller's strategy and circumstances.
- Digital promotion: brokerage, website, email, social, and other appropriate marketing channels when included in the agreed plan.

> **OPTIONAL does not mean unimportant. It means the seller and broker choose the appropriate combination rather than assuming every property must use every marketing or access method.**

6. PREPARING FOR PHOTOS & SHOWINGS

The goal is not to make a home look unlived-in. The goal is to help buyers see the property clearly while protecting the seller's privacy and belongings.

Before marketing or showings

- Clean and declutter where practical; address obvious maintenance items that could distract from the property's overall presentation.
- Depersonalize selectively and secure medications, valuables, financial papers, mail, identification, firearms, keys, and other sensitive items.
- Improve lighting and access to rooms, mechanical systems, garages, basements, attics, and other areas buyers may reasonably inspect.
- Plan for pets, occupants, tenants, alarms, cameras, and other access or privacy considerations.
- Discuss advance notice, showing windows, feedback, and any property-specific instructions.
- Maintain reasonable exterior curb appeal throughout the marketing period, including lawn, shrubs, landscaping, walkways, and seasonal upkeep where practical.

For occupied or tenant-occupied properties, showing arrangements must respect the applicable agreement, law, notice requirements, and the seller's authorized plan.

7. OFFERS: MORE THAN THE PRICE

The highest price is not automatically the strongest offer. We review the written terms so you can evaluate the complete proposal and decide whether to accept, reject, counter, or seek clarification.

Terms that may matter

- Purchase price and earnest money.
- Cash versus financing, loan type, financing terms, and evidence of the buyer's financial ability as appropriate.
- Inspection, attorney-review, financing, appraisal, home-sale, or other contractual contingencies.
- Requested seller-paid buyer closing costs, credits, concessions, or buyer-brokerage compensation.
- Personal property, fixtures, exclusions, requested repairs, warranties, or other negotiated items.
- Proposed closing date, possession, post-closing occupancy, and other timing terms.

You make the decision. I explain the real estate terms, market context, and negotiation options and then carry out your authorized response. Legal questions should be directed to your attorney.

8. INSPECTIONS, REPAIRS & APPRAISAL

After contract acceptance, several different processes may identify property conditions. They are not interchangeable, and not every repair request is a required repair.

Buyer inspection & negotiated repairs

A buyer's inspection may lead to requests for repairs, credits, price changes, or another negotiated solution. What happens next depends on the contract, the parties' negotiations, and any applicable requirements. Consult with your legal counsel for guidance regarding contractual rights, obligations, proposed modifications, repair agreements, credits, or other legal consequences.

Lender or appraisal-related requirements

If the buyer is financing the purchase, the lender or loan program may require certain property conditions to be addressed before it will fund the loan. These requirements can be different from the buyer's own inspection requests. Coordinate legal or contractual responses with your legal counsel.

Repair escrows / post-closing completion

In some transactions, an approved repair escrow or other arrangement may allow qualifying work to be completed after closing. Availability depends on the lender or loan program, property, contract, municipal rules when applicable, and approval by the appropriate parties and professionals. Consult legal counsel regarding any agreement affecting post-closing obligations.

Appraisal

When required by the buyer's financing, an independent appraiser evaluates the property for the lender's appraisal purpose. An appraisal can affect financing even though the seller and buyer have already agreed on a contract price.

9. FROM CONTRACT TO CLOSING

Once the contract is fully executed, the transaction moves through coordinated legal, title, financing, inspection, appraisal, municipal, and closing activities. Not every transaction follows the exact same sequence.

Typical seller-side checkpoints

- Deliver the executed contract and required documents to the appropriate parties.
- Coordinate attorney review and inspection-related matters within contractual timeframes.
- Address agreed inspection repairs, lender requirements, municipal requirements, or approved escrow arrangements as applicable, in coordination with and upon guidance from the seller's legal counsel and other appropriate professionals.
- Work with the title company and attorney regarding title, payoff information, liens, transfer documents, surveys when applicable, and closing requirements.
- Maintain the property as required by the contract and prepare for the buyer's final walk-through.
- Confirm closing logistics, possession, keys, garage openers, and other property-transfer items.

Deadlines matter. When a legal, lending, title, municipal, tax, or other specialized issue arises, the appropriate professional should address that issue while the real estate broker keeps the transaction coordinated.

10. POTENTIAL SELLER CLOSING COSTS & OBLIGATIONS

Seller expenses vary by property, municipality, contract, title status, and negotiated terms. A preliminary estimate can help with planning, but actual closing figures are determined from the transaction documents and closing process.

- Listing brokerage compensation as agreed in the listing agreement.
- Seller-paid buyer closing costs and/or buyer-brokerage compensation, if agreed to by the parties.
- Title-related charges, attorney/legal fees as applicable, recording or transfer-related charges, and municipal or state transfer charges/stamps as applicable.
- Property tax credits or prorations and other customary or negotiated prorations.
- Mortgage, home-equity, lien, assessment, judgment, utility, or other authorized payoff amounts when applicable.
- Municipal inspection/compliance expenses and municipally required repairs when applicable.
- Negotiated inspection repairs, credits, concessions, or other seller obligations.
- Lender-required repairs and approved repair-escrow funding when applicable.
- Other transaction-specific charges shown on the final closing statement.

Your attorney, title company, real estate broker, municipality, lender when applicable, and other qualified professionals can help identify which charges or requirements apply to your transaction.

11. CLOSING DAY & PROPERTY TRANSFER

Closing is the point at which the transaction documents, funds, title requirements, and contractual obligations come together. Your attorney and title/closing professionals will provide property-specific instructions.

Before closing

- Confirm agreed repairs or other contractual obligations have been handled as required.
- If possession transfers at closing, prepare the property for the buyer's final walk-through in accordance with the contract, including removal of the seller's personal property except for items specifically agreed to remain, and leave the property in the condition required by the contract.
- If post-closing seller possession has been agreed, follow the written post-closing possession terms. By the agreed surrender-of-possession date, remove personal effects and leave the property in the condition required by the parties' agreement, including broom-swept condition when applicable, so possession can transfer without unnecessary confusion or interference with the buyer's use and quiet enjoyment of the property.
- Follow attorney/title instructions regarding identification, documents, keys, garage openers, access devices, and other transfer items.
- Do not rely on unexpected email changes to wire instructions. Independently verify any wiring instructions using a trusted phone number or contact method before sending funds.

After closing, retain your final settlement/closing statement and other important transaction records with your tax and legal records as advised by your professionals.

> **The objective is not simply to get from LISTED to SOLD. It is to help you understand what is happening, make informed decisions, and move through the transaction with professional guidance.**

READY TO DISCUSS YOUR SELLING OPTIONS?

A consultation can begin with your questions, timing, property circumstances, and what you want the sale to accomplish.

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Human × AI Interdependent Collaboration

Human × AI interdependent collaboration supports research, drafting, organization, and educational development. Final professional judgment, approval, accountability, and client service remain human responsibilities.