FSBO SELLER CHECKLIST

1. Decide Whether FSBO Is Right for You

☐ Clarify why you are selling without a listing agent
☐ Determine your preferred selling timeline
☐ Estimate your current mortgage payoff
☐ Review your available home equity
☐ Estimate selling, moving, and transition costs
☐ Consider your next housing plan
☐ Identify which parts of the sale you can manage yourself
☐ Decide where you may still need professional help

2. Determine Value and Set the Price

☐ Review recent comparable home sales
☐ Review active competing listings
☐ Review expired and withdrawn listings
☐ Consider current market conditions
☐ Estimate seller closing costs
☐ Estimate your expected net proceeds
☐ Set an initial asking price
☐ Establish a plan for future price adjustments if needed

3. Prepare the Home

☐ Declutter and remove personal items
☐ Deep-clean the interior and exterior
☐ Complete necessary repairs
☐ Improve curb appeal
☐ Touch up paint where needed
☐ Organize closets, cabinets, and storage areas
☐ Secure valuables, medications, and personal documents
☐ Prepare the home for photography and showings

4. Prepare Your Marketing

☐ Take professional-quality photos
☐ Write an accurate property description
☐ Create a property-information sheet
☐ Identify where the home will be advertised
☐ Prepare social-media marketing
☐ Consider yard signs and directional signs
☐ Decide whether to hold open houses
☐ Keep all advertising accurate and consistent
☐ Keep a record of where your property is advertised

5. Manage Inquiries and Showings

☐ Create a consistent process for buyer inquiries
☐ Pre-screen buyers before scheduling showings
☐ Confirm whether each buyer is working with an agent
☐ Consider a professionally hosted open house to increase qualified buyer traffic
☐ Keep a record of visitors and follow-up activity
☐ Establish showing instructions
☐ Make arrangements for pets
☐ Protect your personal safety and property during showings

6. Review Buyer Financing

☐ Review the buyer’s pre-approval letter
☐ Confirm the lender and loan officer
☐ Confirm the buyer has been fully underwritten, if applicable
☐ Ask whether income, assets, and credit have been reviewed
☐ Confirm the proposed loan type
☐ Review the buyer’s down payment and closing-cost plan
☐ Identify any requested seller concessions
☐ Consider appraisal risks
☐ Verify proof of funds for cash offers

7. Review and Negotiate Offers

☐ Review the offered purchase price
☐ Review the earnest money deposit
☐ Compare requested seller concessions
☐ Review proposed closing and possession dates
☐ Evaluate inspection, appraisal, financing, and sale contingencies
☐ Review personal-property requests
☐ Compare your estimated net proceeds
☐ Accept, reject, or counter the offer

8. Contracts, Disclosures, and Title

☐ Use appropriate purchase-contract documents
☐ Complete required property disclosures
☐ Disclose known material property conditions honestly
☐ Review contract deadlines and responsibilities
☐ Select a title or settlement company
☐ Order title work
☐ Resolve liens or title issues
☐ Keep copies of all signed documents

9. Inspection, Appraisal, and Processing

☐ Prepare the home for the inspection
☐ Review inspection findings
☐ Negotiate repairs, credits, or price adjustments
☐ Complete agreed-upon repairs
☐ Keep receipts and documentation
☐ Prepare the home for the appraisal
☐ Provide access for inspectors and appraisers
☐ Respond promptly to lender, title, and transaction requests

10. Before Closing

☐ Review your final settlement statement
☐ Confirm your mortgage payoff
☐ Review your final net proceeds
☐ Complete agreed-upon repairs
☐ Complete the final cleaning
☐ Remove personal property not included in the sale
☐ Gather keys, remotes, warranties, and instructions
☐ Confirm moving, possession, and utility-transfer dates

11. Closing and Moving

☐ Sign the closing documents
☐ Confirm where proceeds will be sent
☐ Verify wire instructions directly with the title company
☐ Transfer keys and access devices
☐ Cancel or transfer utilities
☐ Update your mailing address
☐ Cancel or update homeowner’s insurance after closing
☐ Confirm the sale has officially funded and recorded

FSBO Seller Reminders

✓ Selling without a listing agent means you are responsible for pricing, marketing, showings, negotiations, deadlines, disclosures, and coordination.
✓ A buyer’s agent represents the buyer—not the seller.
✓ A pre-approval letter does not guarantee final loan approval.
✓ The highest offer is not always the strongest offer.
✓ Consider financing, contingencies, concessions, and timing—not just price.
✓ Keep detailed records of inquiries, showings, offers, repairs, and communications.
✓ Never rely on emailed wire instructions without direct verification.
✓ Use qualified legal, tax, title, appraisal, inspection, and mortgage professionals when appropriate.

Need Help Evaluating Buyer Financing or Planning a Professional Open House?

Tres "The Magic Mortgage Lender" Miller
Mortgage Loan Officer
Utah Homeownership Authority
435-229-9797
UtahHomeownershipAuthority.com