2026 EDITION · HOME SELLERS

Selling Your Home

from pricing to closing



How to set a price recent sales can back up, which projects are worth it before photos, how to read an offer for what it nets you, and how the sale works after you've moved.

Prep priority table

What to do before photos, what depends on the house, and what to skip

Offer worksheet

Up to three offers side by side, term by term, from earnest money to closing date

Net proceeds sheet

Every line between the sale price and the amount you take home

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WELCOME

Thinking about selling? Start here.



I'm Tiffany Reed, an Army wife and a REALTOR® with Real Broker LLC, licensed since 2022 and certified as a Military Relocation Professional (MRP). This guide walks through the whole sale before you sign anything: the price, the prep, the offers, and the weeks between contract and closing. I coordinate the showings whether you live there through the sale or have already moved.

The offer worksheet and the net proceeds sheet are made to be written on. Anything these pages don't answer, send to me before you decide.

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Start with these three things

1

A price the sales support

Start from what similar homes nearby actually sold for, not what the house down the street is asking.

PAGES 3 AND 6

2

Disclosure before the contract

Most sellers owe the buyer a Seller's Disclosure Notice by the contract's effective date. Deliver it late, and the buyer gets 7 days to back out.

PAGE 8

3

Offers read by what they net

Option days, earnest money, financing, the costs you cover and the closing date all change what you take home.

PAGES 9 AND 10

Good to know

- ☐ The seller customarily pays for the buyer's owner's title policy in Texas, though it's negotiable. The state sets the premium: $2,015 on a $350,000 sale (page 13).
- ☐ Texas tax bills go out around October 1, so at most closings the year's taxes are still unpaid. Your share through the closing date is credited to the buyer from your proceeds.

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SECTION 1 · PRICING

How do you price a home in San Antonio?

> Start with what similar homes near you sold for recently, then adjust for condition, updates and lot, and for the homes a buyer could tour instead of yours this weekend. The goal is a price that buyers, and a lender's appraiser, can follow, so your home goes under contract without a price reduction.

What goes into the price?

LOOK AT	WHY IT MATTERS
Recent sales nearby	Similar size, age and condition, as close to your street as possible. It's what buyers actually paid, and a financed buyer's appraisal has to support your price too.
Homes for sale right now	Your real competition: the homes a buyer can see the same Saturday.
Pending sales	The newest sign of where buyers and sellers are agreeing.
Listings that expired	Prices buyers already passed on.
Your home's condition	A newer roof, HVAC or water heater is a real difference. So is deferred maintenance.
New construction nearby	A builder selling close by is competition too (page 5).
Your timeline	With a firm move date, a price that draws offers sooner can be worth more than a higher one that waits.

Why does pricing too high cost sellers?

- ☐ **Search filters.** Buyers search by price range. Priced above the sales, your home lands next to bigger or newer homes for the money and loses the comparison.
- ☐ **New-listing alerts.** Saved searches flag a home when it first goes live, so most buyers see your home at the price it lists for.
- ☐ **Days on market.** The count is on the listing. A home that sits picks up questions, and the questions can outlast a price drop.
- ☐ **The appraisal.** If a financed buyer's appraisal comes in low, the contract decides whether they can renegotiate or walk away (page 10).

I pull the comps for your home and give you my recommended list price, with the sales behind it. You set the price (page 6).

Where the market stands

The Texas A&M Real Estate Research Center's October 2026 Texas Housing Insight put the San Antonio-New Braunfels metro at 6.1 months of supply in August 2026: the time it would take to sell every listed home at the current pace. Prices have barely moved: by mid-2026, the FHFA house price index for the San Antonio-New Braunfels metro sat close to its mid-2024 level.

Data current as of October 2026. Research Center figures update monthly; FHFA quarterly.

See today's numbers

I put the homes for sale right now on my site, so you can see today's market: tiffanyreedtx.com/listing. Look at the ones closest to yours in size, age and location, since those are the homes a buyer will weigh against yours. To ask for a value on your own home: tiffanyreedtx.com/evaluation.

SECTION 2 · PREPARATION

What's worth doing before you list?

> Spend where it shows: in the photos and the first few minutes of a showing. First on the list: a spotless, uncluttered house, neutral paint where walls are scuffed or loud, every light and fixture working, and a neat front yard. Anything bigger gets a quote first, and a check that it fits before your move date.

PROJECT	PRIORITY	WHY
Deep clean, windows and baseboards too	DO IT	Listing photos and showings pick up everything.
Declutter and pack early	DO IT	You're moving anyway. Clear counters, closets and the garage so each room shows its real size.
Small fixes: drips, dead bulbs, loose handles, outlet covers	DO IT	Cheap to fix now, and each one would otherwise land on the buyer's inspection report.
Front yard: mow, edge, mulch, sweep	DO IT	The front of the house is usually the first photo a buyer sees.
Neutral paint on scuffed or bold walls	USUALLY WORTH IT	One of the less expensive ways to change how a room photographs.
HVAC service and new filters	USUALLY WORTH IT	The AC works hard in a San Antonio summer. A recent service receipt answers the question before the inspector asks it.
Fixtures, cabinet hardware, caulk	USUALLY WORTH IT	Refresh what's dated without starting a remodel.
Known problems: an active leak, an AC that won't cool	DEPENDS	An inspector will find them. Fix them now or price them in; they go on your disclosure either way.
Pre-listing inspection	DEPENDS	Shows what the buyer's inspector is likely to find while there's time to fix or price it. What you learn goes on your disclosure. TREC licenses inspectors: check one with its license holder search.
Staging	DEPENDS	Helps most in empty rooms and rooms without a clear purpose.
Kitchen or bath remodel	USUALLY SKIP	It pushes back your list date, and nothing says the price will cover the cost. Replacing damaged flooring is different: get a quote.

Before photo day

- [ ] Every light on, every blind open, ceiling fans off.
- [ ] Cars out of the driveway, trash cans out of sight.
- [ ] Counters, fridge doors and vanities cleared.
- [ ] Pets, beds and bowls out of the frame. Toilet lids down.

SECTION 3 · NEW CONSTRUCTION

How does a resale compete with new builds nearby?

> On price, condition and terms. When a builder is still selling in or near your subdivision, buyers can tour your home and a brand-new one in the same afternoon, often with builder incentives attached. Price with those homes in mind, and make it easy to see what your house already has that a base price doesn't include.

There's a lot of new construction around San Antonio. Census Bureau figures show about 8,700 single-family homes permitted across the San Antonio-New Braunfels metro in 2025. Across Texas, the Texas A&M Real Estate Research Center reports new-home sales gaining share "at the expense of resales," with builders using rate buydowns to offset mortgage rates and closing costs.

What can you offer against a builder's incentives?

AT THE NEW BUILD DOWN THE ROAD	WHAT YOU CAN PUT ON THE TABLE
A lower rate through a buydown	You can pay toward a buydown too, as a seller contribution the buyer's lender approves.
Help with closing costs	Offer a set amount toward the buyer's closing costs. It's written into the contract and comes out of your proceeds.
Everything new, with a builder warranty	Receipts for a newer roof, HVAC or water heater, recent service records, and a home warranty if you choose to pay for one.
A base price with upgrades extra	A list of what's already done: fence, window coverings, landscaping, appliances, upgrades you paid for.
A move-in date tied to construction	A finished house buyers can walk through today and a closing date that fits their plans.
Today's builder price	A price set against the homes the builder is selling now, not only last year's resales.

Check before you price

- [ ] Is a builder still selling in your subdivision or the next one over?
- [ ] What are its current prices for a plan close to yours?
- [ ] What incentives is it advertising this month, and what do they require (a certain lender, a closing date)?
- [ ] What does your home include that the builder charges extra for?

If your buyer uses a VA loan

VA.gov sets no limit on seller help with a VA buyer's normal closing costs. The 4% cap, measured against the home's reasonable value, applies to *seller concessions*: covering the buyer's funding fee, prepaying their property taxes, or paying extra points to lower their rate, for example. That buyer qualifies through both VA's and the lender's credit and income standards.

SECTION 4 · MARKETING AND SHOWINGS

What happens when you list with me?

> I recommend a price and you set it. From there: a game plan you and I build together, a listing pushed out well beyond the MLS, showings I coordinate, and an update from me every week while it's on the market.

1 Pricing

I pull the comps: recent sales near you, plus the homes for sale and under contract right now. You get my recommended list price and the sales behind it. The decision is yours, and I'll give you my honest professional opinion along the way.

2 The game plan

Before your home goes on the market, you and I build it together: the price, the prep, staging if it's needed, the timing and how showings will work. Nothing goes live until you're on board with it.

3 Staging when the house needs it

Some houses show best just as they are. If yours would show better staged, I stage it, and that call gets made in the game plan.

4 Getting it seen

Every listing goes into the MLS and is pushed out to the major real estate websites, social media and agent networks such as ZipFlyer.

5 Showings

I coordinate them whether you're still living in the house or you've already moved. The checklists on page 7 cover both.

6 Every week

You get a market update and your showing stats from me weekly, so you can see how buyers are responding and what's changing around you.

Why the price is your call

It's your house and your sale. My job is to show you what the recent sales and today's competition say, and to tell you plainly what I think. Pricing it right from the start is the goal: a home that goes under contract without a reduction.

Start with a number

Want a starting point before you call me? Request a value for your home at tiffanyreedtx.com/evaluation, and see what's for sale near you at tiffanyreedtx.com/listing.

SECTION 4 · MARKETING AND SHOWINGS

What does marketing a home involve?

> Photos taken after the prep is done, a description that's accurate about the house, and an MLS listing pushed out to the major real estate websites, social media and agent networks, including the home search on my site. Showings come next, and I coordinate them while you live there or after you've moved out.

What goes into the listing

- [ ] **Photos after the work is finished.** Good light, every room, the yard and the street view. If a photo is ever virtually staged, the listing labels it.
- [ ] **A description of the house.** Rooms, updates and their years, the lot, the systems, HOA amenities. Federal Fair Housing rules (24 CFR 100.75) apply to housing ads, so the description talks about the home, never about who should buy it.
- [ ] **Facts a buyer will check.** HOA dues, any MUD or PID, the school district for the address, and how old the roof, HVAC and water heater are.
- [ ] **Paperwork ready to send.** The Seller's Disclosure Notice and any other notices (page 8), plus past inspection reports and repair receipts.

Agent pay is negotiable

Per NAR, agent compensation is fully negotiable and not set by law. Since August 17, 2024, offers to pay a buyer's agent can't appear on the MLS, though sellers can still make them directly, and closing-cost help for buyers can still be advertised there. In Texas, buyers have had to sign a written agreement with their own agent before touring since January 1, 2026, per TREC. If a buyer asks you to cover their agent's fee, the contract has its own line for it.

Ready for a showing on short notice

If you're living in the house, a ten-minute reset gets it there:

- [ ] Beds made, dishes away, counters wiped, trash out.
- [ ] Lights on, blinds open, thermostat at a comfortable setting.
- [ ] Pets out for the showing, with crates, bowls and litter boxes put away.
- [ ] Jewelry, medications, mail and anything with account numbers locked up.
- [ ] You out of the house, so buyers can talk freely and take their time.

Already moved out?

- [ ] Keep the electricity and water on, so showings, the inspection and the appraisal can happen.
- [ ] Set the thermostat so the house stays comfortable and dry, and keep the yard mowed.
- [ ] Ask your insurance company how a vacant house affects your policy.
- [ ] Leave manuals, warranties, spare keys and garage remotes in a kitchen drawer.

SECTION 5 · DISCLOSURES

What do Texas sellers have to disclose?

Most sellers of a single-family home owe the buyer a Seller's Disclosure Notice covering what they know about the home's condition, on or before the contract's effective date. A home built before 1978 adds a federal lead-based paint disclosure, and homes in a MUD, a public improvement district or an HOA come with their own notices and documents.

DISCLOSURE	WHEN IT APPLIES	WHAT TO KNOW
Seller's Disclosure Notice	Most sales of a home with one dwelling unit	Per Texas Property Code 5.008, it's due by the contract's effective date. If it arrives later, the buyer can end the contract for any reason within 7 days of getting it. The form asks what you know, including whether the property is in a 100-year or 500-year floodplain and whether you carry flood insurance.
Lead-based paint	Homes built before 1978	Per the EPA, you hand over the pamphlet "Protect Your Family From Lead in Your Home," share what you know and any reports, and include a Lead Warning Statement. The buyer gets 10 days to test unless waived or changed by agreement. Keep your signed copy three years. No testing or removal is required.
MUD or other water district	The home is in a water district	A statutory notice before the contract is signed (Water Code 49.452). Without it, the buyer can terminate.
Public improvement district (PID)	The home carries a PID assessment	A statutory notice the buyer acknowledges before the contract is binding (Property Code 5.014).
Mold remediation certificate	One was issued in the last 5 years	The TREC resale contract requires you to give the buyer a copy, per TREC.
HOA documents and resale certificate	Membership in the HOA is mandatory	Under Property Code 207.003, the HOA has 10 business days after a written request and can charge up to $375. The contract's HOA addendum says who gets the documents, by when, and how transfer fees are split.

Exempt from the Seller's Disclosure Notice, among others: court-ordered and foreclosure sales, sales by an executor or trustee handling an estate or trust, sales between co-owners, and a new home no one has lived in.

Filling out the Seller's Disclosure

- ☐ Answer from what you actually know. If you don't know, don't guess.
- ☐ Gather what you have first: repair receipts, install dates for the roof, HVAC and water heater, and any old inspection reports.
- ☐ Unsure whether something belongs on the form? Ask a Texas real estate attorney before you sign.

Why early helps

A disclosure that's ready before the house goes live can go to buyers' agents before the first showing. When I'm on the buyer's side, it's one of the first things I request. A buyer who reads it before writing an offer can price in what you've told them instead of finding it during the option period.

SECTION 6 · OFFERS

How do you compare offers?

> Side by side, term by term. The offer with the biggest number at the top isn't always the one that nets you the most or closes on the date you need. Fill in a column for each offer, then use the net proceeds sheet on page 12 to turn each one into a take-home figure.

TERM	OFFER A	OFFER B	OFFER C
Sales price			
Financing Cash, conventional, VA or FHA			
Pre-approval letter Lender, amount, date			
Earnest money			
Option fee and option days			
Appraisal terms Lender appraisal addendum, VA or FHA clause, none			
Depends on selling another home?			
Seller contribution to buyer's costs			
Buyer's agent fee you're asked to pay			
Title policy and survey Who pays			
Repairs or home warranty requested			
Closing date			
Leaseback requested Days you'd stay after closing			
Estimated net (page 12)			

SECTION 6 · OFFERS

What does each term in an offer mean for you?

When agents are involved, a Texas resale is usually written on the Texas Real Estate Commission's resale contract (form 20-19, in effect since July 1, 2026), so the same terms come up offer after offer. Here's what each one does for you as the seller.

TERM	WHAT IT MEANS
Option fee and option period	For a fee paid to you, the buyer gets the unrestricted right to terminate during an agreed number of days. This is when inspections happen. Per the TREC contract, the fee is due within 3 days after the effective date, isn't refunded if the buyer terminates, and is credited to the buyer at closing. Texas has no automatic cooling-off period, so a buyer's unrestricted right to walk away comes only with an option fee paid on time.
Earnest money	A deposit with the title company, also due within 3 days after the effective date. If the buyer ends the contract during the option period, the earnest money goes back to them. A larger deposit puts more at stake for the buyer later in the contract.
Financing	Cash means no lender and no lender appraisal. A financed buyer's offer goes with a pre-approval, and the loan still has to be approved. A VA buyer qualifies under VA's and the lender's credit and income rules, and VA's appraiser also looks at the house against VA's minimum property requirements.
Appraisal terms	A low appraisal doesn't end the sale on its own. TREC's lender appraisal termination addendum sets whether, and how far below the price, the buyer can walk away. VA and FHA loans carry their own required appraisal clause. With a VA loan, a low value can lead to a request for reconsideration, a new price, or the buyer covering the gap in cash.
Seller contributions	Money you agree to put toward the buyer's closing costs, and separately toward the buyer's brokerage fee if you agree to that. Both come out of your proceeds. VA loans add a 4% cap on concessions that go beyond normal closing costs (page 5).
Sale of another home	If the buyer has to sell a house first, your sale depends on theirs. Ask where theirs stands: listed, under contract, or not on the market yet.
Closing date and leaseback	You and the buyer pick the date. If you need to stay after closing, TREC's Seller's Temporary Residential Lease (form 15-7) covers stays of up to 90 days. Ask your insurance company how a lease after closing affects your coverage.

Questions to ask about each one

- ☐ If the appraisal comes in low, what happens under this offer?
- ☐ How many days could the buyer still walk away for any reason?
- ☐ Does the closing date match when you can be out, or will you need to stay a few days?

Timeline or price?

Sometimes the cleaner offer is worth more to you than the higher one, especially with a report date, a job start or a second mortgage payment waiting. Write down what matters most before the offers come in, so you're weighing them against your own list.

Sources: TREC One to Four Family Residential Contract (Resale) 20-19 and Seller's Temporary Residential Lease 15-7, trec.texas.gov; TREC lender appraisal addendum; VA.gov home buying process and funding fee pages. Data current as of October 2026; TREC forms are checked whenever the Commission adopts changes.

SECTION 7 · UNDER CONTRACT

What happens between contract and closing?

The contract sets the clock: the option period and inspections first, then the appraisal and loan approval if the buyer is financing, while the title company clears title. Closing is the date in the contract, generally 21 to 30 days out in my transactions. Plan to hand over the keys then, unless you've signed a lease to stay.

Days 1 to 3 EFFECTIVE DATE

- [ ] The effective date is the day the contract is fully signed. Earnest money and the option fee are due within 3 days after it.
- [ ] If you're furnishing your existing survey, send it with a T-47 affidavit or the newer T-47.1 declaration (no notary needed) by the contract's deadline.
- [ ] **What can go wrong:** a missed deposit deadline. Keep track of it, and ask the title company to confirm when the money arrives.

The option period THE DAYS YOU AGREED TO

- [ ] Keep the utilities on and the house open for the buyer's inspector and any other inspectors they bring.
- [ ] If the buyer asks for repairs, you can agree, offer a credit or a lower price instead, or say no.
- [ ] **What can go wrong:** the buyer can end the contract for any reason before the option period ends, and the earnest money goes back to them. Answer repair requests quickly so they have time to decide.

After the option period APPRAISAL AND LOAN

- [ ] The buyer's lender orders the appraisal and works toward final loan approval.
- [ ] The HOA has 10 business days to deliver the resale certificate once it gets a written request.
- [ ] **What can go wrong:** a low appraisal (what happens next depends on the appraisal terms in the contract, page 10), or a loan that isn't approved in time. Read the financing addendum's deadline with the buyer's lender in mind.

The last week TITLE AND CLOSING PREP

- [ ] The title company clears anything recorded against the property, such as an old lien or a judgment, and gets your loan payoff.
- [ ] Read your settlement statement before closing day. It shows every credit and charge, including your share of property taxes through the closing date.
- [ ] **What can go wrong:** an unexpected lien, or a payoff that's higher than you planned on. Ask your servicer for the payoff figure early.

Closing day KEYS

- [ ] Expect the buyer's final walkthrough before closing. Leave the house in the condition the contract calls for, with any agreed repairs finished and receipts on the counter.
- [ ] You sign, the buyer's loan funds, and the title company pays off your loan and sends your proceeds. Signing from out of town is on page 14.
- [ ] After it closes: cancel your homeowner's insurance, take the utilities out of your name, and keep the settlement statement with your tax records.

SECTION 8 · YOUR NET

How much will you take home?

> The sale price, minus your loan payoff, the fees in your listing agreement and the contract, your share of taxes and dues through closing, and anything you agreed to pay for the buyer. The title company's settlement statement has the final numbers. This sheet gets you close enough to plan, and to compare offers.

Sales price	**$**
Less: mortgage payoff, with interest through closing From your servicer's payoff statement	$
Home equity loan or other liens	$
Listing broker compensation As negotiated in your listing agreement	$
Buyer's agent compensation, if you agreed to pay it	$
Owner's title policy, if you're paying it	$
Escrow or closing fee, your share	$
Survey, or the T-47 / T-47.1	$
Property taxes, January 1 through closing	$
HOA dues through closing, transfer fees, resale certificate	$
Contribution toward the buyer's closing costs	$
Repairs or credits agreed in the option period	$
Home warranty, if you agreed to provide one	$
Other: recording, courier, attorney	$
Estimated net to you	**$**

Where to find each number

Title policy: per the Texas Department of Insurance, TDI sets the premium and every title company charges the same one. The seller customarily pays it in Texas, but who pays is negotiable. **Escrow fees** differ by company, so ask for a quote. **Taxes:** use last year's bill for the address (on your county appraisal district's or tax office's site) and count the days through closing. Bills go out around October 1, per the Texas Comptroller, so at most closings your share is a credit to the buyer. **HOA:** Property Code 207.003 caps the resale certificate fee at $375.

Will you owe tax on the gain?

Per IRS Publication 523, you can exclude up to $250,000 of gain ($500,000 for most married couples filing jointly) if you owned the home and lived in it for at least 24 months of the 5 years before the sale. Service members on qualified extended duty, at a duty station at least 50 miles away or in government quarters under orders, can suspend that 5-year window for up to 10 years. Depreciation you claimed while renting it out can't be excluded. I'm not a tax advisor: talk with a CPA before you close.

Your own figures come from your loan, listing agreement and contract. Page 13 fills in every line for a $350,000 sale. Data current as of October 2026. TDI rates and IRS Publication 523 are checked each January.

SECTION 8 · YOUR NET

What does a net sheet look like on a $350,000 sale?

> Here's every line from page 12, filled in for a $350,000 sale closing June 30, 2026, inside San Antonio in Northside ISD. Lines with a state-set rate, a legal cap or a published tax rate get real figures. Lines that depend on your loan, your listing agreement or your buyer stay as placeholders.

LINE	HOW IT'S FIGURED	EXAMPLE
Sales price	**The contract price**	**$350,000**
Mortgage payoff	Your servicer's payoff statement, with interest through closing	*Your payoff*
Listing broker pay	$350,000 × the compensation rate you negotiate in your listing agreement	*$350,000 × ___%*
Buyer's agent pay	Only if you agree: $350,000 × the agreed rate, or a set amount	*If agreed*
Owner's title policy	TDI's promulgated rate: ($350,000 − $100,000) × 0.00494 = $1,235, plus $780. In Texas, the seller customarily pays it; who pays is negotiable.	$2,015
Escrow fee, your share	Set by each title company, not by the state; ask for a quote	*Title company's quote*
Survey	Your existing survey with a T-47.1 declaration, if the title company accepts it	$0
Taxes, Jan. 1 to June 30	$350,000 × $2.359964 ÷ 100 = $8,260 a year; × 181 days ÷ 365 = $4,096, credited to the buyer	$4,096
HOA resale certificate	The most an HOA can charge under Property Code 207.003	$375
Buyer's costs you pay	Whatever you agree to in the contract. These vary too much from sale to sale to give a typical figure.	*As negotiated*
Repairs, credits, warranty	Only what you agree to during the option period or in the contract	*As agreed*
Other fees	Recording, courier and any HOA transfer fee, from the title company and the HOA	*From your quotes*
Lines with a figure here	**$2,015 + $0 + $4,096 + $375**	**$6,486**
Estimated net to you	**$350,000 − $6,486 = $343,514, minus your payoff, agent compensation, escrow fee and anything you agree to pay**	**$343,514 minus the rest**

Tax line: $2.359964 per $100 is the 2026 combined rate inside San Antonio in Northside ISD (Bexar County, the hospital district, Alamo Colleges, the river authority, road and flood, the city and NISD), per the Bexar County Tax Assessor-Collector. The example treats $350,000 as the taxable value, before exemptions. With a homestead, your bill is lower: the school district's $140,000 exemption alone takes about $1,449 a year off the NISD part. **Title line:** TDI's basic premium for policies from $100,001 to $1,000,000, effective March 1, 2026. TDI sets the premium, so every title company charges the same one, and TDI describes Texas as a state where the seller pays, or is likely to pay, for the owner's policy.

An example, not a quote: the title company's settlement statement has your real numbers. Sources: TDI premium rates effective March 1, 2026 (Order 2025-9697) and Order 4038 (2015); Bexar County 2026 Official Tax Rates; Texas Comptroller; Property Code 207.003. Data current as of October 2026.

SECTION 9 · SELLING FROM A DISTANCE

Can you sell after you've already moved?

> Yes. Showings don't depend on you being in town: I coordinate them after you've moved, the same as while you lived there. Electronic signatures carry legal weight under Texas law, so a good share of the paperwork can travel with you. The step to settle early is how you'll sign the closing documents. Ask the title company in the first week you're under contract.

How can you sign from somewhere else?

OPTION	HOW IT WORKS	WHAT TO ASK
Electronic signatures	Texas gives them legal effect under Business & Commerce Code ch. 322.	Which closing documents the title company and lender will take electronically.
Online notarization	Texas allows remote online notarization (Government Code ch. 406; Texas Secretary of State), so a notary can witness your signature by video.	Whether the title company offers it for your closing.
Signing where you are	Signing paper documents in front of a notary near you, then returning the originals.	Whether the title company can send your documents out, and when the originals are due back.
Power of attorney	Someone you trust signs for you. Under 10 U.S.C. 1044b, a military power of attorney has the same legal effect as one made under state law.	Get the title company's approval of the exact document before you sign it. Your installation's legal assistance office is a good place to start.

On PCS orders? Three ways to handle the house

OPTION	WHAT TO KNOW
Sell it	Set the closing date around your report date. If you're already gone, the vacant-house list on page 7 applies. The tax rules on gain, including the military suspension, are on page 12.
Hold it as a rental	The house stays yours after you move, and the rent goes toward its costs. You'll need a lease, upkeep and landlord insurance. Per VA.gov, entitlement you have left while that loan is open can be used for a VA loan at the next duty station; with less than full entitlement, the lender may want money down. When you stop living there, Texas Tax Code 11.43 says to tell the appraisal district in writing before May 1 after your homestead entitlement ends.
A VA loan assumption	A buyer takes over your existing VA loan. They have to qualify, and the assumption needs approval from VA or a lender acting on VA's behalf. Until that loan is paid off, your entitlement remains tied to it, unless an eligible veteran buyer swaps in their own entitlement. Ask your servicer about a release of liability.

Sources: Texas statutes; Texas Secretary of State; 10 U.S.C. 1044b; VA.gov loan limits and eligibility pages and VA Pamphlet 26-7, Ch. 3; Texas Tax Code 11.43. Data current as of October 2026; VA rules are reviewed each January.

SECTION 10 · FAQ

What do sellers ask before they list?

Can I sell my house as-is?

Yes. You can price the house for its condition and make no repairs, and the buyer can still inspect during the option period and ask for some. You still owe the buyer the same disclosures. The prep table on page 4 helps you decide which inexpensive fixes are worth doing anyway.

How long does it take to close once I accept an offer?

As long as the closing date you and the buyer write into the contract. In my transactions, that's generally 21 to 30 days. A financed sale has to leave room for the appraisal and the buyer's loan approval; a cash sale doesn't wait on a lender. If you're working toward a report date or a job start, say so before you answer any offer.

What does a VA offer mean for me as the seller?

To use the benefit, a VA buyer has to meet credit and income standards set by VA and the lender. VA sets no limit on what you pay toward the buyer's normal closing costs. What VA does cap, at 4% of the home's reasonable value, is concessions beyond those costs, such as covering the buyer's funding fee. VA's appraiser gives an opinion of value and checks the house against VA's minimum property requirements.

Do I have to pay the buyer's agent?

No rule requires it. Agent compensation is negotiable, and a buyer may ask you to contribute toward their agent's fee as part of an offer. You can say yes, say no or counter, and the contract spells out whatever you agree to. Compare it like any other term on the offer worksheet.

Can I stay in the house for a few days after closing?

If the buyer agrees. TREC's Seller's Temporary Residential Lease covers stays of up to 90 days after closing. Settle the length, the rent and the deposit before you sign the contract, and call your insurance company about coverage while you're a tenant in the house you sold.

What happens to my homestead exemption when I sell?

It ends with the change of ownership, and the year's taxes are split at closing through the closing date. If you move out before you sell and stop qualifying, Texas Tax Code 11.43 says to notify the appraisal district in writing before May 1 after your entitlement ends.

Do the steps change if I inherited the house?

Most of this guide still applies. A sale by an executor or trustee handling an estate or trust is exempt from the Seller's Disclosure Notice (page 8). A probate attorney can tell you which disclosures apply to your sale and walk you through the estate side at a pace that works for you. The title company will want to confirm who has the authority to sign, so it helps to call them early.

NEXT STEP

What does working with me look like?

Here's what I do when I list your home. If your next home is in San Antonio too, here's what I do for buyers.

SELLING

- Pull the comps and give you my recommended list price. You set the price.
- Build the game plan with you before the house goes live.
- Stage the listing when the house needs it; not every house does.
- Put it in the MLS and push it out to the major real estate websites, social media and agent networks such as ZipFlyer.
- Coordinate showings while you live there and after you've moved.
- Send you a market update and your showing stats every week.

BUYING YOUR NEXT HOME HERE

- Show you homes in person, or on a video tour if you're not in town yet.
- Request the seller's disclosure and any earlier inspection reports before you tour, and find out how old the roof, HVAC and water heater are.
- Put you in touch with lenders, VA lenders among them.
- Write and negotiate the offer, set up inspections as needed, and do the final walkthrough before closing.
- Looking at new builds? Call me before you visit the first model home, so I can negotiate terms and concessions for you from the start.

35+ closed transactions · $12M+ in sales volume · licensed since 2022 · Military Relocation Professional (MRP)

Tell me your timeline and where you're headed next.

If you're listing next month or still deciding, send me your questions and I'll answer them plainly. Nothing has to be ready before you reach out.

LET'S TALK ABOUT YOUR NEXT MOVE

Call or text (919) 800-9870 · tiffany@tiffanyreedtx.com

KEEP READING ON MY SITE

Selling with me: tiffanyreedtx.com/sell
Homes for sale right now: tiffanyreedtx.com/listing
San Antonio neighborhoods: tiffanyreedtx.com/neighborhoods
Military relocation to San Antonio: tiffanyreedtx.com/military
Buying new construction: tiffanyreedtx.com/new-construction

SOURCES

Where these facts come from

Sources are named where each fact appears and listed here. Every item was checked against the source below in October 2026. Market figures are refreshed monthly (Texas A&M Real Estate Research Center) and quarterly (FHFA); VA, IRS and title insurance items each January (title rates also whenever TDI orders a change); Bexar tax rates each October; Texas statutes and TREC forms after each legislative session or whenever TREC adopts new forms.

Seller's Disclosure Notice: Texas Property Code 5.008, statutes.capitol.texas.gov/Docs/PR/htm/PR.5.htm

Lead-based paint: U.S. Environmental Protection Agency, "Real Estate Disclosures about Potential Lead Hazards," epa.gov/lead/real-estate-disclosures-about-potential-lead-hazards; TREC Addendum for Seller's Disclosure of Information on Lead-Based Paint

District notices: Texas Water Code 49.452 (water districts and MUDs); Texas Property Code 5.014 (public improvement districts)

HOA documents: Texas Property Code 207.003; TREC Addendum for Property Subject to Mandatory Membership in a Property Owners Association

Contract terms: TREC One to Four Family Residential Contract (Resale) 20-19, trec.texas.gov/forms/one-four-family-residential-contract-resale; TREC, "TREC Form Changes Effective January 3, 2025" (survey and T-47.1, mold remediation certificates, seller contributions); TREC option period consumer FAQ; TREC Addendum Concerning Right to Terminate Due to Lender's Appraisal; TREC Seller's Temporary Residential Lease 15-7

Agent compensation: National Association of REALTORS®, "What the NAR Settlement Means for Home Buyers and Sellers," nar.realtor; TREC, "What Changes in 2026 About Buyer/Tenant Representation in Texas"

Title insurance: Texas Department of Insurance, Title Insurance FAQs, tdi.texas.gov/title/titlefaqs.html; Texas Title Insurance Premium Rates effective March 1, 2026 (Commissioner Order 2025-9697), tdi.texas.gov/title/documents/titlerates2026.pdf; Commissioner Order 4038 (2015), on who pays for the owner's policy

Property tax: Bexar County Tax Assessor-Collector, 2026 Official Tax Rates and Exemptions, bexar.org/4299; Texas Comptroller, Property Tax Deadlines calendar and exemptions page, comptroller.texas.gov; Texas Tax Code 11.13 and 11.43

Home inspectors: TREC license holder search, trec.texas.gov/apps/license-holder-search

Fair Housing advertising: 24 CFR 100.75, law.cornell.edu/cfr/text/24/100.75

Signing and notaries: Texas Business & Commerce Code ch. 322; Texas Government Code ch. 406, Subchapter C; Texas Secretary of State, sos.state.tx.us (notary public); 10 U.S.C. 1044b (military powers of attorney)

VA loans: VA.gov funding fee and closing costs, loan limits, eligibility and home buying process pages, va.gov/housing-assistance/home-loans; VA Lenders Handbook, VA Pamphlet 26-7, Ch. 3 and 8; 38 U.S.C. 3713 and 3714

Home sale gain: IRS Publication 523 (2025), Selling Your Home, irs.gov/publications/p523

Market: Texas A&M Real Estate Research Center, Texas Housing Insight (October 2026) and "Housing" (Fall 2025), trerc.tamu.edu; FHFA All-Transactions House Price Index, San Antonio-New Braunfels MSA, through Q2 2026, and U.S. Census Bureau single-family building permits, both via fred.stlouisfed.org

Tiffany's own experience: contract-to-close timing on homes that are ready (her transactions, confirmed October 2026)

Tiffany's site: homes for sale, tiffanyreedtx.com/listing; home value request, tiffanyreedtx.com/evaluation

I'm a REALTOR®, not an attorney, and I can't give legal advice. This guide is general information, not tax or lending advice either. Confirm contract terms with your agent and title company, tax questions with a CPA, legal questions with a Texas real estate attorney, and loan questions with the lender. Texas law requires all license holders to provide the Information About Brokerage Services and the Consumer Protection Notice, both linked at tiffanyreedtx.com.