

# The Smart Seller's Guide to Florida

Pros, Cons & Pitfalls of Listing, FSBO, and Selling to a Professional Home Buyer

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*If speed is oxygen, certainty is the heartbeat. Saving 3% on commission means nothing if you give up 7% in price and two months in holding costs.*

## How to Use This Guide (2 minutes)

You're choosing among three paths to "Sold" in Florida: list with an agent, FSBO (For Sale By Owner), or sell to a professional home buyer. This guide shows true net math, likely timelines, and pitfalls so you can pick the path that fits your timeline, risk tolerance, and bottom line—with an option to get multiple offers produced immediately.

## The 3 Paths to Sold—Quick Snapshot

Path	Best For	Typical Speed	Typical Net	Stress
List with an Agent	Max exposure, top condition, time to prep	30–60+ to contract; 30–45 to close	Often highest when prepped right	Medium
FSBO	Experienced sellers with time + marketing	Often longer than listed	Often lower (pricing/marketing gaps)	High
Professional Home Buyer	Speed, certainty, as-is, privacy	7–21 days (cash)	Lower gross; net can compete	Low

*Pro Tip: "Highest price" isn't always highest net. Holding costs and concessions can quietly gobble thousands.*

## **Option A: List with an Agent (Florida Edition)**

Pros: Maximum exposure, pro negotiation/compliance, often best net when the home shows well.

Cons: Upfront prep/repairs, showings/disruption, appraisal/inspection risks, timeline snags from insurance/financing.

Hidden Cost Alerts: Holding costs (mortgage, wind/flood insurance, taxes, HOA/CDD, lawn/pool, utilities). Repair/credit creep (WDO, roof life, 4-Point, cast-iron plumbing, A/C age). Estoppel & HOA/Condo docs. Doc stamps on deed (verify locally). Open permits. Insurance hurdles with older roofs/claims.

Typical timeline: Prep 5–10 days • Showings 7–21 days • Contract-to-close 30–45 days (financed) or 7–21 (cash).

Micro-Case Study: Windermere 4/3 pool home—7 offers in two weeks; preserved \$18k net via smart credit strategy.

## **Option B: FSBO (For Sale By Owner)**

Pros: Potential commission savings; full control.

Cons: Limited exposure, pricing traps, paperwork risk (FR/BAR, FIRPTA, HOA/Condo), negotiation fatigue.

Hidden Cost Alerts: Buyer-agent comp expectations, time-on-market costs (\$1k–\$3k+/mo), legal errors, safety/access.

### **FSBO Reality Check – Quick Checklist**

- Pro photos/video.
- True-to-condition pricing.
- Safety and access plan.
- Title/HOA/permit prechecks.
- Strategy for WDO/roof/HVAC/appraisal.

Micro-Case Study: Ocoee FSBO: 54 days + price cuts + 3% buyer-agent comp → lower net than a list-and-launch likely to sell in ~21 days.

## **Option C: Sell to a Professional Home Buyer**

Ideal for speed, certainty, privacy, and as-is simplicity—especially inherited, dated, or tenant-occupied.

Pros: 7–21 day closings, flexible dates, minimal showings; some buyers cover closing costs.

Cons: Lower gross price vs retail; vet the buyer.

Protect Yourself: Proof of funds, clear assignment terms, reasonable inspection window, no junk fees, title company of your choice, references.

We partner with Paul's Primo Properties Buys Houses (local, vetted).

### The Real Math: True Cost & Stress Index

Factor	Agent (Retail)	FSBO	Professional Buyer
Estimated Net	Often highest (subtract prep/repairs/credits/holding)	Often lower (pricing/marketing gaps & longer time)	Lower gross but often lower fees/repairs/holding
Speed to Close	30–60+ to contract; 30–45 to close	Often slower	7–21 days common
Certainty of Close	Medium	Low–Medium	High
Prep/Repair Burden	Medium–High	High	Low
Privacy/Disruption	Medium	High	Low
Fall-Through Risk	Medium	High	Low

*Pro Tip: A full-price offer that drags 60 days can net less than a fair, fast cash close with no concessions.*

### Special Florida Considerations (Plain-English)

- Seller disclosures: known material facts (Johnson v. Davis).
- HOA/Condo: estoppels & resale packages—fees/timelines; order early.
- CDD & HOA: disclose assessments/dues; common in Central FL.
- Insurance: wind/hurricane & flood zones, roof age, prior claims.
- WDO & 4-Point: expect findings; plan concessions/repairs.
- Permits: check for open/unpermitted work (sheds, lanais, solar, ADUs).
- Solar leases: transfer paperwork can be slow; start early.
- Tenant-occupied sales: honor leases; plan access/notices.
- Closing customs: seller typically pays doc stamps on deed in FL; verify locally.
- Not legal or tax advice; verify with title/attorney and municipality.

## Which Path Fits You? (Decision Flow)

- Need speed/certainty? → Professional Buyer.
- Updated home and comfortable with showings? → List with Agent.
- Experienced and time-rich? → FSBO (with caution).
- Major repairs, inherited, tenant-occupied? → Professional Buyer or hybrid pivot after 10–14 listing days.
- Unsure? → Start with a FreeNetSheet + 15-minute Options Consult (we'll model your likely net under all 3 paths).

## Clear Next Steps (CTAs)

- Schedule a 15-Minute Options Consult (multiple offers produced immediately).
- Get a Fair-Market Cash Offer (as-is, fast close).
- Request your personalized FreeNetSheet at <https://www.InstantOfferFL.com>

## FAQs

### Is a cash offer always lower?

Gross price is often lower, but the net can be surprisingly competitive after subtracting repairs, concessions, and months of carrying costs.

### Can I sell “as-is” with an agent?

Yes, but buyers still inspect and may renegotiate.

### How fast can cash close?

Often 7–21 days depending on title/HOA.

### Old roof?

Expect concessions or consider cash to avoid appraisal/insurance hurdles.

### Behind on payments?

Act early—more options (short sale assistance, payoff negotiations, quick cash close).

### Uncooperative tenants?

Strategize access legally or match with buyers used to tenant-occupied transfers.

### Who's the investor?

We partner with Paul's Primo Properties Buys Houses—proof of funds and references on request.

## **About the Author / Why The ViP Home Team**

I'm Paull Fedynich. For two decades, we've helped Central Florida sellers navigate any market with calm, clarity, and a plan. We believe in radical transparency, options over pressure, and net-first advice—whether that means listing for top dollar or taking a fast, fair cash offer.

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