LORRIE SEWARD
Realty

FREE SELLER GUIDE | ANCHORAGE, EAGLE RIVER AND THE MAT SU

The Alaska Home Seller Guide

Pricing, preparation, marketing, negotiation and closing, explained step by step



Lorrie Seward

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WELCOME

Selling a home in Alaska, without the guesswork

This guide walks you through the full process, from the first pricing conversation to the day you hand over the keys, with checklists you can actually use.

Selling a home is one of the biggest financial moves most people make, and Alaska adds its own wrinkles: sale prices are not published in public records, winter changes how homes show, and many properties have wells, septic systems, long driveways or outbuildings that buyers and lenders ask about. None of that is a reason to worry. It is a reason to plan.

I have lived in Alaska since I was two years old and have worked in Alaska real estate for more than ten years. This guide is the same plan I walk my sellers through in person. Use it to get organized, ask better questions and make confident decisions.

14	99.2%	96
Average days on market for my current listings	Average list to sale price for my listings	Homes I closed, Oct 2024 to Sept 2026

Figures from my own transaction records with Real Broker LLC, buyer and seller sides combined for closings.

OVERVIEW

The selling process at a glance

01 **Consultation and goals**
We talk through your timeline, your next move, what you owe and what you want to net. This sets the strategy for everything that follows.

02 **Pricing analysis**
I prepare a market analysis using Alaska MLS sales, pending sales and active competition, then recommend a list price strategy.

03 **Preparation**
We walk through the home together and build a short list of what is worth doing before photos, and what is not.

04 **Photography, video and launch**
Professional photography, plus video and aerial footage where it fits, then your home goes live on the Alaska MLS and the major home search sites.

05 **Showings and offers**
Showings are scheduled to build momentum. I review every offer with you line by line.

06 **Inspection, appraisal and closing**
I help you respond to inspection requests, support the appraisal and keep the title company, lender and buyer's agent on schedule through closing.

PRICING

Pricing in a nondisclosure state

Alaska is a nondisclosure state, which means sale prices are not published in public records the way they are in most of the Lower 48. Online value estimates often work from incomplete data, especially for unique homes, acreage and view properties. The most reliable pricing information is in the Alaska MLS and in the experience of agents who are active in your area.

How I build your pricing analysis

- ☐ Recent sales of homes most like yours in size, age, condition, lot and location
- ☐ Pending sales, which show where the market is heading right now
- ☐ Active listings you will compete against on the first day
- ☐ Adjustments for features that matter in Alaska: garages, heat source, views, access, wells and septic, outbuildings
- ☐ Days on market and list to sale ratios for similar homes, so we know how buyers are responding

Why the first two weeks matter most

Buyer interest peaks when a home is new to the market. A home priced in line with the competition draws the most showings and the strongest offers early. A home priced on hope tends to sit, and a long time on market often costs more than a smart initial price.

> **Example: pricing strategy**
> Two similar homes are listed a few streets apart. Home A is priced in line with recent sales and goes under contract in the first week with two offers. Home B is listed 6% higher, sits for seven weeks, reduces its price twice and finally sells below what Home A received. The market decided both prices. Only one seller kept control of the timing.

PREPARATION

Preparing your home

Preparation is about how your home photographs and how it feels in the first minute of a showing. Most buyers see your home online first, so we focus on what the camera and the buyer will notice.

Before photos

- [ ] Declutter counters, shelves, entries and closets so rooms read larger
- [ ] Handle small repairs buyers notice right away: lights, door hardware, caulking, dripping faucets, touch up paint
- [ ] Deep clean kitchens, baths, windows and floors
- [ ] Replace burned out bulbs and use consistent bulb color throughout
- [ ] Tidy the garage, shop and storage areas, since Alaska buyers look closely at them
- [ ] In winter, clear the driveway, walkways and entry; in summer, mow, edge and tidy beds

Documents to gather

- [ ] Utility history for electricity, heating fuel or gas, and water
- [ ] Heating system service records and the age of the furnace or boiler and water heater
- [ ] Roof age and any repair records, plus window and major update dates
- [ ] HOA documents, dues and any special assessments
- [ ] Well and septic records, test results and pumping history if applicable
- [ ] Permits for additions, garages or outbuildings, and any survey you have

MARKETING

Marketing that reaches real buyers

Every listing gets professional photography. When the setting is part of the value, I add video and aerial footage so buyers understand the land, the views and the layout before they ever schedule a showing.

Your home goes on the Alaska MLS, which feeds the major home search sites buyers use. I add targeted reach across YouTube, Instagram, TikTok and Facebook, and I market directly to my network of agents and buyers, including relocating and military buyers who often shop from out of state.

OFFERS

Offers, concessions and negotiation

The highest price is not always the best offer. Each offer is a package, and we compare what each one is likely to net you and how likely it is to close.

What to compare	Why it matters
Price and seller concessions	Concessions toward buyer closing costs reduce your net. Compare the net, not the headline.
Financing type and down payment	Cash, conventional, VA and FHA loans have different appraisal and property requirements and timelines.
Inspection and appraisal terms	Contingency length and terms affect how much risk remains after acceptance.
Closing date and possession	A date that fits your move can be worth more than a small price difference.
Earnest money and pre approval strength	These signal how committed and prepared the buyer is.

Seller concessions are common and negotiable. Sometimes a concession keeps a strong price and helps a VA or first time buyer close. Other times it is better to adjust the price. I always show you the effect on your net before you decide.

AFTER ACCEPTANCE

Inspection, appraisal and closing

The buyer's inspection

Home inspections are conducted by qualified home inspectors hired by the buyer. When the written report comes back, the buyer may request repairs or credits. I help you understand each request, get contractor estimates when needed and negotiate a response that protects your price and keeps the sale together.

The appraisal

If the buyer is financing, the lender orders an appraisal. If it comes in below the contract price, options include renegotiating, the buyer adding cash or challenging the appraisal with stronger comparable sales. For VA loans, a Reconsideration of Value can be requested. I prepare the comparable sales and documentation to support your price.

Closing

The title company handles the escrow, payoff and recording. Before closing, the buyer completes a final walk through. You sign the closing documents, your mortgage is paid off from the proceeds and the remaining funds are sent to you.

> **Well and septic in Anchorage**
> In the Municipality of Anchorage, which includes Eagle River and Chugiak, a Certificate of On Site Systems Approval (COSA) is generally required for title transfers on properties served by an on site well or septic system. Start early to avoid delays.

FAQ

Common seller questions

How long does it take to sell?

It depends on price, condition, location and season. In September 2026, the Anchorage municipality had about 1.9 months of supply, while the Mat Su Borough had about 3.3 months in August, so well priced homes still sell, but buyers in the Valley have more choice.

Do I need to make repairs before listing?

Focus on safety items, leaks, obvious wear and anything a buyer will notice in the first minute. You can also sell as is and reflect condition in the price.

What will it cost me to sell?

The main items are your mortgage payoff, negotiable brokerage compensation, title and settlement fees, prorated taxes and any concessions. Read the Alaska home selling costs guide or use the seller net calculator.

Can I sell if I have already moved?

Yes. I regularly work with sellers who live out of state. We coordinate access, vendors and showings, and signing can often be handled remotely through the title company.

Are commissions negotiable?

Yes. Commissions are not set by law and are fully negotiable. Your listing agreement spells out what you pay, and any compensation to a buyer's agent is negotiated and agreed to in writing.

Market data: Alaska MLS data compiled by Real Broker, LLC, as of September 30, 2026.

LET'S TALK

Want a pricing plan and net sheet for your home?

Call or text me for a free consultation. I will prepare a personalized pricing analysis and an estimated net sheet with no obligation.



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FREE SELLER CHECKLIST | ALASKA

The Alaska Home Preparation Checklist

Get photo ready and showing ready, room by room and season by season



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PREPARATION

Get your home ready to sell

Use this checklist in the weeks before photos. Focus on what buyers see first, and skip what they will not pay for.

CHECKLIST

Cleaning

- [ ] Deep clean kitchens, including appliances, cabinet fronts and backsplashes
- [ ] Clean baths top to bottom, including grout, fixtures and mirrors
- [ ] Wash windows inside and out, and clean blinds and window tracks
- [ ] Clean carpets and floors; replace worn mats at entries
- [ ] Clear cobwebs, wipe light fixtures, vents and baseboards
- [ ] Remove pet hair and address any odors at the source

CHECKLIST

Decluttering

- [ ] Clear kitchen and bath counters except one or two simple items
- [ ] Thin out closets and storage so they look roomy
- [ ] Remove extra furniture so rooms feel open and walkways are clear
- [ ] Put away personal photos, collections and paperwork
- [ ] Organize the garage, shop and storage areas

CHECKLIST

Minor maintenance

- [ ] Fix dripping faucets, running toilets and slow drains
- [ ] Replace cracked caulk around tubs, showers and sinks
- [ ] Tighten loose hardware, handles and railings
- [ ] Touch up scuffed paint and patch small holes
- [ ] Service the furnace or boiler and keep the receipt
- [ ] Test smoke and carbon monoxide detectors



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CHECKLIST

Lighting

- [ ] Replace every burned out bulb
- [ ] Use consistent bulb color throughout the home
- [ ] Open blinds and curtains for photos and showings
- [ ] Turn on all lights before every showing, especially in winter months

CHECKLIST

Exterior appearance

- [ ] Summer: mow, edge, weed beds and add simple color at the entry
- [ ] Winter: clear snow and ice from the driveway, walks, steps and entry
- [ ] Clean the front door, house numbers and exterior lights
- [ ] Clear gutters and downspouts
- [ ] Store or tidy toys, tools, vehicles and equipment in the yard

CHECKLIST

Property documents

- [ ] Twelve months of utility history
- [ ] Heating system, water heater and roof ages and any service records
- [ ] HOA documents, dues and any special assessments
- [ ] Permits for additions, garages or outbuildings
- [ ] Well and septic records, test results and pumping history if applicable
- [ ] Survey, covenants and road maintenance agreement if applicable

CHECKLIST

Photography day

- [ ] Make beds, fluff pillows and fold towels
- [ ] Clear vehicles from the driveway and hide trash bins
- [ ] Turn off ceiling fans and televisions
- [ ] Put away soaps, sponges, toothbrushes and pet items
- [ ] Open all interior doors and blinds

CHECKLIST

Showing readiness

- [ ] Leave lights on and set the thermostat to a comfortable temperature
- [ ] Secure valuables, medications and important documents
- [ ] Plan for pets to be away or secured
- [ ] Clear snow and ice from all access points in winter
- [ ] Leave a short list of upgrades and utility costs on the counter

What to skip

You do not need to renovate to sell. Focus on cleaning, repairs buyers notice and presentation. Larger projects rarely return their full cost, and selling as is with the price reflecting condition is a valid choice.



LET'S TALK

Want a walkthrough before you list?

I will walk through your home with you and give you a short list of what is worth doing and what is not, so you spend money only where buyers notice.



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FREE SELLER GUIDE | ALASKA

The Alaska Seller Net Proceeds Guide

What you pay, what is negotiable and what you actually walk away with



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NET PROCEEDS

Know your number before you list

Your net proceeds are what is left after your loan payoff and selling costs. Knowing that number early makes every decision easier.

EXPENSES

Seller expenses at a glance

Expense	How it works
Mortgage and lien payoff	All loans and lines of credit secured by the home are paid at closing, including interest through the payoff date.
Brokerage compensation	Not set by law and fully negotiable. Your listing agreement states what you pay; any buyer's agent compensation is negotiated in writing.
Title, escrow and recording	Handled by the title company. Who pays which fee is negotiable in the purchase agreement.
Property tax prorations	The seller is typically responsible for taxes up to the closing date and the buyer after.
HOA items	Dues, transfer fees or special assessments may be prorated or settled at closing.
Seller credits and concessions	Optional and negotiable; often toward buyer closing costs or repairs after inspection.
Preparation and repairs	Cleaning, small repairs and any agreed repairs after inspection.
Well and septic certification	In the Municipality of Anchorage, a COSA is generally required for title transfers on properties with on site systems.

Good to know

Alaska has no statewide real estate transfer tax, which many other states charge sellers. Recording and title fees still apply.

PAYOFF

Loan payoffs

Your payoff is usually a little higher than the balance on your last statement because it includes interest through the payoff date and sometimes small lender fees. The title company requests the official payoff directly from your lender. If you have a home equity loan or line of credit, it is paid off at closing too.

COMPENSATION

Negotiable commissions

Every part of brokerage compensation is negotiable. Since the 2024 changes to how buyer agent compensation is handled, any compensation to a buyer's agent is also negotiated and agreed to in writing. If you want to sell on your own with MLS exposure, see my FSBO plan.

EXAMPLE

Example net proceeds calculation

This example uses round numbers to show how the pieces fit together. It is an illustration only, not an estimate for your home.

Line item	Amount
Sale price	$450,000
Mortgage payoff	minus $280,000
Listing brokerage compensation, 2.5% (example only, negotiable)	minus $11,250
Buyer's agent compensation, 2.5% (example only, negotiable and optional)	minus $11,250
Title, settlement and recording fees (example)	minus $1,950
Prorated property taxes (example)	minus $2,100
Seller concession toward buyer closing costs (example)	minus $5,000
Preparation and small repairs (example)	minus $2,500
Estimated net proceeds before moving costs	**$135,950**

Assumptions: a $450,000 sale, a $280,000 payoff, compensation percentages chosen only to illustrate the math and sample amounts for title, taxes, concessions and preparation. Actual figures depend on your agreements, lender payoff, title charges and tax bill. Not a quote or a guarantee.

WORKSHEET

Your own worksheet

Line item	Your estimate
Expected sale price	
Mortgage and lien payoffs	
Brokerage compensation (per your agreement)	
Title, escrow and recording	
Property tax and HOA prorations	
Seller credits and concessions	
Preparation and repairs	
Estimated net proceeds	

Run your numbers online with my seller net calculator, or ask me for a personalized net sheet.

LET'S TALK

Want a personalized net sheet?

Send me your address and a few details. I will prepare a net sheet using a realistic price range, your payoff estimate and current title and tax figures.



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FREE SELLER GUIDE | EAGLE RIVER AND CHUGIAK, ALASKA

The Eagle River Home Seller Guide

Pricing, preparation and marketing for one of Alaska's most competitive neighborhoods



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EAGLE RIVER

Selling in Eagle River, the local way

Eagle River buyers compare street by street, view by view and driveway by driveway. This guide shows you how to price, prepare and market for the buyers who actually compete for homes like yours.

Eagle River sits inside the Municipality of Anchorage, about 20 to 25 minutes from downtown on the Glenn Highway, with Chugach State Park at its back door and the Richardson gate on JBER often about 10 minutes away. That combination keeps buyer demand steady from relocating buyers, service members and local owners moving up or closer to the mountains.

Demand does not mean every home sells itself. Eagle River is several markets in one, and each part of town attracts a different buyer and prices differently.

218	419	1.9
Homes sold in the Anchorage municipality, Sept 2026	Active listings, up 11% from a year earlier	Months of supply, still a seller's market

Source: Alaska MLS data for the Municipality of Anchorage, which includes Eagle River and Chugiak, compiled by Real Broker, LLC, as of September 30, 2026.

THE MARKET

Market considerations

Inventory is higher than last year, but the municipality is still absorbing listings in under two months. Well priced Eagle River homes still move quickly, while homes priced on hope tend to sit and invite lower offers. With more choices available, buyers are comparing condition, presentation and price more carefully.

PRICING

Pricing by property type

Property type	What buyers compare
Established subdivisions such as Eaglewood	Updates, floor plan, garage space and lot usability. Condition differences drive most of the price spread.
Hillside and view homes, including Hiland Road	The view against driveway grade, winter access and sun exposure. Views add value, but not unlimited value.

Property type	What buyers compare
Eagle River Valley and wooded lots	Privacy, lot size and distance between homes, plus well and septic records and road maintenance.
Condos and townhomes near downtown Eagle River	HOA dues, reserves and upcoming projects, along with parking and storage.
Acreage on the Eagle River and Chugiak edges	Usable land, outbuildings, access and utilities. Fewer comparable sales means more careful pricing.

Alaska is a nondisclosure state, so sale prices are not published in public records. Online estimates often miss what Eagle River homes actually sold for, especially view homes and acreage. I price your home against Alaska MLS sales, pending sales and the active listings you will compete against on day one.

Features that move price in Eagle River

- ☐ Heated garage, arctic entry and practical winter storage
- ☐ Heating system type, age and service history, plus recent utility costs
- ☐ Roof age, windows and any drainage history
- ☐ Views, trail access and distance to the Glenn Highway
- ☐ Driveway grade and who maintains the road
- ☐ Well and septic documentation where applicable

PREPARATION

Seller preparation checklist

- ☐ Declutter and deep clean, with special attention to entries, kitchens and baths
- ☐ Handle small repairs: lights, hardware, caulking, touch up paint
- ☐ Service the furnace or boiler and keep the receipt for buyers
- ☐ Open blinds and clean windows; Eagle River light and views sell
- ☐ Clear snow and ice from the driveway, walks and entry for every showing in winter
- ☐ Gather utility history, HOA documents, permits and well and septic records
- ☐ If your home has a well or septic system, plan the COSA early (see below)

Well and septic: plan the COSA early

In the Municipality of Anchorage, which includes Eagle River and Chugiak, a Certificate of On Site Systems Approval (COSA) is generally required for title transfers on properties served by an on site well or septic system. A professional engineer inspects or tests the system. Starting early helps avoid closing delays.

MARKETING

Marketing your Eagle River home

Every listing gets professional photography, with video and aerial footage when the mountains, trails or setting are part of the value. Your home goes on the Alaska MLS, which feeds the major home search sites, plus targeted reach across YouTube, Instagram, TikTok and Facebook and direct outreach to agents and buyers in my network, including relocating and military buyers who shop from out of state.

OFFERS

Evaluating offers

I review every offer line by line: price, financing type, down payment, concessions, inspection and appraisal terms, closing date and possession. Then we compare the likely net and the likelihood of closing. VA offers are common in Eagle River; they can be excellent offers, and I help you understand VA appraisal requirements up front.

EXPERIENCE

Real Eagle River results

19529 Pribilof Loop, sold July 2026 for $420,000. I represented the seller, who lived out of state. The home drew multiple offers on day one.

11316 Bridger Place, sold September 2026 for $420,000. The seller started out selling on their own. I represented both the seller and the buyers, and the home was under contract in under 24 hours.

> *"Once we changed to Lorrie, she put her team and resources to work to get the property ready to be listed and found a buyer in short order."*
>
> Rob Kelley, sold a home in Eagle River, 2026, Google review

FAQ

Common Eagle River seller questions

Is Eagle River part of Anchorage?

Yes. Eagle River is inside the Municipality of Anchorage and shares the Anchorage School District and municipal services.

How long will it take to sell?

It depends on price, condition and season. The municipality had about 1.9 months of supply in September 2026, and my current listings average 14 days on market.

Can I sell while living out of state?

Yes. I coordinate access, vendors and showings, and signing can often be handled remotely through the title company.

What does it cost to sell?

See the Alaska home selling costs guide and the seller net calculator. Brokerage compensation is negotiable.



LET'S TALK

Want to know what your Eagle River home would sell for?

I will prepare a street level pricing analysis and estimated net sheet for your Eagle River or Chugiak home, free and with no obligation.



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FREE SELLER GUIDE | WASILLA, PALMER AND THE MAT SU VALLEY

The Wasilla and Palmer Seller Guide

Acreage, wells, septic, shops, access and pricing in the Mat Su Valley



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MAT SU VALLEY

Selling Valley property the right way

In Wasilla and Palmer, the land, the outbuildings and the details often sell the home. Here is how to price and market a property that rarely has a perfect match.

$455K	$430K	3.3
Wasilla median sale, last 30 days	Palmer median sale, last 30 days	Months of supply across the Mat Su, August

Sources: Alaska MLS data for the Matanuska Susitna Borough compiled by Real Broker, LLC, as of September 30, 2026; city figures from Alaska MLS data via the LorrieSewardRealty.com market snapshot, September 5 to October 5, 2026.

MARKET

The Valley market right now

Across the Matanuska Susitna Borough, 179 homes sold in September 2026, up from 161 a year earlier. Inventory grew faster: 626 active listings in August, up 13 percent from a year earlier. Wasilla homes averaged 89 days on market and Palmer homes 94 over the last 30 days. Buyers have more choice, so pricing and presentation matter more than they did two years ago.

DUE DILIGENCE

Rural property considerations

Topic	What buyers and lenders ask	What to have ready
Wells	Flow, water quality and well location	Well log, any prior test results, treatment equipment details
Septic systems	System type, age, condition and pumping history	Septic records, as built drawings if available, pumping receipts
Access	Who plows and maintains the road, year round access	Road maintenance agreement or HOA information
Shops and garages	Size, heat, power, insulation, door height, permits	Measurements, permits where required, utility costs
Acreage	Usable versus wooded or wet ground, boundaries, covenants	Survey, covenants and any recorded restrictions
Heat	Fuel type and winter costs	Twelve months of heating and utility bills



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Qualified inspectors test wells and septic systems for buyers. Sellers who gather records before listing avoid surprises and delays later.

PRICING

Pricing acreage and unique homes

Alaska is a nondisclosure state, so sale prices are not in public records, and the best data is in the Alaska MLS. For Valley properties, I start with the closest sales, then adjust for the things that set yours apart: acreage, cleared and usable ground, views, outbuildings, fencing, water and septic, and access. When comparable data is thin, I show you the range and the reasoning behind the recommendation.

- ☐ Residential subdivisions: compare age, layout, garage size, finishes and lot usability
- ☐ Acreage: compare usable land, frontage, clearing, driveway length and utilities
- ☐ Shops and garages: compare size, heat and construction quality
- ☐ Farm and animal property in Palmer: compare fencing, water for animals, barns and soils
- ☐ Lake property: compare frontage, depth and shoreline condition

> **Example: why acreage is not just acreage**
> Two 5 acre parcels list near Palmer. One has 3 cleared, level acres, a heated 30 by 40 shop and a recent septic pumping record. The other is mostly wooded and wet with no outbuildings. On paper they look alike. Buyers, appraisers and lenders see them very differently, and the price should reflect that.

MARKETING

Marketing Valley property

A Valley property is often bought for its setting, so the marketing has to show the land, not just the kitchen. Every listing gets professional photography; for acreage, lake frontage and properties with shops, I add video and aerial footage where it fits, showing boundaries, outbuildings, views and access. Listings go on the Alaska MLS and the major search sites, with targeted reach across YouTube, Instagram, TikTok and Facebook and direct outreach to Anchorage buyers moving north for space and military buyers weighing the JBER commute.

EXPERIENCE

Local experience

From October 2024 through September 2026 I closed 12 transactions in the Mat Su Valley, including Wasilla and Palmer, counting buyer and seller sides.

> *"We have used Lorrie to sell 2 homes for our family this last year and are getting ready to close on a third. The first, she had a spectacular offer in 3 days!"*
>
> Jadine Melville, sold homes in Palmer, 2022, client review

FAQ

Common Valley seller questions

Should I sell land in winter?

Land shows best without snow, so late spring and summer are popular. Serious buyers shop year round, and summer photos and video keep a winter listing competitive.

Does my shop add value?

Usually, especially heated, insulated and well documented shops. The amount depends on size, construction and how buyers in your price range value it.

Do I need a well and septic inspection?

Buyers and lenders commonly require testing by qualified inspectors. Requirements vary by loan type and location, so plan early.

LET'S TALK

Thinking about selling in the Valley?

I will prepare a pricing analysis that accounts for your land, outbuildings, water and septic, plus an estimated net sheet, free and with no obligation.



Lorrie Seward

REALTOR® | Alaska license 102352

A lifelong Alaskan since age two with more than ten years in Alaska real estate. RealTrends Verified Top Agent, ranked #4 in Anchorage by transactions based on 2025 sales data. Anchorage Daily News Best of Alaska Real Estate Professional, four years. Real Broker Elite Agent, four years. Featured on HGTV House Hunters: Grand Alaska.

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MORE FREE RESOURCES

Wasilla seller page | Palmer seller page | Mat Su report

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LORRIE SEWARD Realty

FREE LUXURY SELLER GUIDE | ANCHORAGE, EAGLE RIVER AND THE MAT SU

The Alaska Luxury Seller Guide

Pricing, presentation and negotiation for distinctive Alaska homes



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LUXURY

Selling a distinctive Alaska home

Luxury buyers are fewer, more discerning and often out of state. The right plan protects your price, your privacy and your timeline.

PRICING

Pricing distinctive homes

Luxury homes rarely have close comparable sales, and Alaska's nondisclosure rules mean prices are not in public records. I build a pricing range from the most relevant Alaska MLS sales, recent pending sales and active competition, then account for land, views, construction quality, finishes and specialty features. When the data is thin, I show you the range and the reasoning so the decision is yours.

- ☐ Custom construction quality and finish level
- ☐ Acreage, privacy and setting, including water frontage or mountain views
- ☐ Specialty features: guest quarters, shops, hangars, home theaters, wine storage
- ☐ Energy efficiency, heating systems and snow management
- ☐ Recent updates and documentation of major systems

PRESENTATION

Presentation and photography

Luxury buyers often decide whether to tour from the photos and video alone. We plan presentation room by room so the architecture, the light and the setting lead. Professional photography is a given. For distinctive properties, I add cinematic video and aerial footage that shows the approach, the land and how the home sits in its setting.

MARKETING

Marketing custom properties and specialty features

Specialty features get their own story: a heated shop or hangar, a guest suite, lake or inlet frontage, trail access. Your listing goes on the Alaska MLS and the major home search sites, with targeted reach across YouTube, Instagram, TikTok and Facebook, outreach to my agent and luxury networks, and positioning for relocation and national buyers. Private showings and discreet marketing are available when privacy matters.

BUYER QUALIFICATION

Qualifying buyers and protecting privacy

- [ ] Proof of funds or a lender pre approval before private showings
- [ ] Scheduled, accompanied showings with a clear access plan
- [ ] Clear guidelines for photos and video during showings
- [ ] Discussion of any items that do not convey with the sale

NEGOTIATION

Negotiating luxury transactions

Luxury deals carry complex inspections, appraisals and terms. I help you anticipate the questions, respond to the buyer's inspector findings with real estimates and negotiate repairs or credits when appropriate. If an appraisal is challenging, I prepare the comparable sales and documentation to support your price.

EXPERIENCE

Real luxury experience

I am an Institute for Luxury Home Marketing member and was featured on HGTV House Hunters: Grand Alaska. I work with luxury sellers and buyers across Anchorage, Eagle River and the Mat Su, and I bring the same plan, preparation and attention to detail to every distinctive home.



LET'S TALK

Request a private luxury consultation

Every distinctive home deserves a plan of its own. Call or text me to schedule a private consultation and pricing review.



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MORE FREE RESOURCES

Luxury marketing | Luxury experience | Net calculator

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LORRIE SEWARD Realty

FREE SELLER GUIDE | FOR SALE BY OWNER IN ALASKA

The Alaska FSBO Options Guide

Selling on your own, with MLS exposure and the level of help you choose



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FOR SALE BY OWNER

Sell it yourself, without going it alone

Selling on your own can save money. Selling without exposure can cost money. This guide explains your options and what each one includes.

CONSIDERATIONS

What to consider before selling on your own

- ☐ Pricing: Alaska is a nondisclosure state, so sold prices are not in public records and online estimates can miss
- ☐ Exposure: most buyers search MLS fed websites and many work with an agent
- ☐ Paperwork: a written purchase agreement and the Alaska Residential Real Property Transfer Disclosure Statement
- ☐ Deadlines: inspection, appraisal, financing and closing dates must be tracked and met
- ☐ Showings and safety: screening buyers, scheduling and securing valuables
- ☐ Negotiation: inspection requests and appraisal issues can derail a sale without a plan

YOUR OPTIONS

The FSBO plan: four options

Every option includes the same marketing package: an Alaska MLS listing, professional photography, Facebook, Instagram and Google ads with buyer retargeting, and exposure on the major home search sites through MLS syndication, plus a free pricing consult. What you pay depends only on who finds the buyer and how much help you want.

Option	Fee	What it means
You find the buyer	0%	You find the buyer on your own, with no agent involvement.
You find the buyer and want paperwork help	1%	I handle the purchase contract, disclosures, deadlines and coordination through closing.
Lorrie finds the buyer	3%	I find and bring a qualified buyer, then handle negotiation, paperwork and closing. How the buyer and seller are each represented is explained and agreed to in writing before any offer is signed.
Another agent brings the buyer	2%	My fee is 2%. Any compensation to the buyer's agent is separate, optional and negotiated in writing.

Important

Commissions are not set by law and are fully negotiable. Terms are confirmed in a written listing agreement before your home goes live. Brokerage services are provided by Real Broker LLC, and agency relationships are disclosed and agreed to in writing as required by Alaska law.

PROCESS

How it works

01 **Free pricing consult**
We review real Alaska MLS comparable sales so you list at a price that attracts offers.

02 **Photos and listing**
Professional photos, a compelling description and your home goes live on the MLS and major portals.

03 **Marketing launch**
Facebook, Instagram and Google ads plus buyer retargeting put your home in front of active buyers.

04 **Choose your help**
Find the buyer yourself for 0%, or bring me in for paperwork, negotiation or full service whenever you want.

EXPERIENCE

A real example

A seller in Eagle River started out selling on their own. I stepped in, already knew the right buyers, and 11316 Bridger Place was under contract in under 24 hours. I represented both the seller and the buyers on that sale.

FAQ

FSBO questions

Is it really 0%?

Yes, if you find the buyer yourself and do not need help with the transaction. If a buyer's agent is involved or you want my help, the options above apply.

Do I have to offer a buyer's agent commission?

No. Since the 2024 NAR settlement, sellers are not required to offer compensation to a buyer's agent, and any compensation is negotiable.

Can I sell my home by owner in Alaska?

Yes. You will still need a purchase agreement, the required Alaska transfer disclosure and a title company to close.

LET'S TALK

Want to talk through your FSBO options?

Call or text me for a free pricing consult and a walk through of the FSBO plan. Terms are always confirmed in a written listing agreement.



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MORE FREE RESOURCES

FSBO plan | Net calculator | Selling costs

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FREE BUYER GUIDE I ANCHORAGE, EAGLE RIVER AND THE MAT SU

The Alaska Home Buyer Guide

Financing, searching, offers, inspections and closing, with Alaska specific tips



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BUYERS

Buying a home in Alaska, step by step

A clear plan from pre approval to keys, with the Alaska details that out of state guides miss.

01 **Get pre approved**
A strong pre approval tells you exactly what you can spend and makes your offer competitive. Ask about conventional, FHA, VA and Alaska Housing Finance Corporation programs.

02 **Define your search**
Commute, lot size, garage space, heat source, access and whether you are comfortable with a well and septic system.

03 **Tour and compare**
We tour in person or by live video, and compare each home against recent sales.

04 **Make an offer**
Price, earnest money, financing, inspection and appraisal contingencies, closing date and possession.

05 **Inspections and appraisal**
Qualified inspectors evaluate the home and the lender orders the appraisal.

06 **Close**
Final walk through, signing with the title company, funding and keys.

FINANCING

Financing

- ☐ Compare loan programs and rate options with a local lender who closes on time
- ☐ Document funds for earnest money, down payment and closing costs
- ☐ Ask what your loan type requires of the property, especially VA and FHA
- ☐ Avoid new credit or large purchases until after closing

Estimate payments with my Alaska mortgage calculator.



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OFFERS

Offers and earnest money

Alaska is a nondisclosure state, so sale prices are not in public records. Before an offer, we review Alaska MLS sales for similar homes, days on market and the seller's disclosures. Earnest money shows the seller you are serious; it is typically held by the title company and applied at closing, and the purchase agreement spells out when it can be refunded.

INSPECTIONS

Inspections and due diligence

> **Home Inspections and Buyer Due Diligence**
>
> Home inspections are conducted by qualified home inspectors. I assist buyers with coordinating inspection scheduling, discussing the inspector's written findings, and negotiating repairs when appropriate. Buyers are encouraged to attend their inspections and direct technical questions to their inspector. I do not attend home inspections.

Use the companion buyer due diligence checklist for heating, roofs, drainage, wells and septic.

CLOSING

Appraisal and closing

If the appraisal comes in below the contract price, options include renegotiating, adding cash or challenging the appraisal with stronger comparable sales; VA buyers can request a Reconsideration of Value. Before closing, you complete a final walk through, then sign with the title company and receive your keys.

ALASKA

Alaska specific considerations

Topic	What to know
Heating	Natural gas is common in Anchorage and much of the Mat Su; some outlying homes use oil, propane or wood. Call the utility companies and ask what the costs are for the home.
Winter access	Driveway grade, road maintenance and snow removal matter as much as square footage.
Wells and septic	Common outside city services. In the Municipality of Anchorage, a COSA is generally required at title transfer for these properties.

Topic	What to know
Seismic activity	Anchorage is in an active seismic zone. Review disclosures and ask your inspector about structural observations.
Commute	Run the real winter drive time before you buy, especially between the Valley and Anchorage or JBER.
Disclosures	Review the Alaska Residential Real Property Transfer Disclosure Statement carefully.

LET'S TALK

Ready to start your Alaska home search?

Tell me what you are looking for and your timeline. I will set up your search, connect you with lenders who close on time and walk you through every step.



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First time buyers | Mortgage calculator | Search homes

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FREE BUYER GUIDE | JOINT BASE ELMENDORF RICHARDSON

The JBER PCS and VA Home Buyer Guide

Relocation planning, VA financing, remote tours and closing on your timeline



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PCS TO JBER

Buying near JBER from wherever you are now

A PCS compresses a big decision into a short window. This guide helps you plan the move, use your VA benefit wisely and close on time.

About two thirds of my business is VA buyers and sellers, many of them service members moving to or from Joint Base Elmendorf Richardson. This guide covers the steps I walk every PCS buyer through. It is not affiliated with or endorsed by the Department of Veterans Affairs, the Department of Defense or JBER.

PLANNING

Your PCS timeline

01 **As soon as orders arrive**
Share your report date, budget and must haves. Connect with a lender who closes VA loans on time and get pre approved.

02 **60 to 90 days out**
Learn the commute picture, narrow your areas and start live video tours of the best fits.

03 **30 to 60 days out**
Write an offer, schedule inspections with qualified inspectors and complete the VA appraisal.

04 **Closing**
Signing can often be handled remotely so closing lines up with your arrival and household goods.

05 **After you arrive**
Get your keys, set up utilities and prepare the home for winter.

COMMUTE

Commute planning

Area	Typical drive to a JBER gate	Notes
Downtown Anchorage	About 5 minutes to the Government Hill gate	Condos and older homes close to base

Area	Typical drive to a JBER gate	Notes
Muldoon and East Anchorage	About 7 minutes to the Muldoon gate	Wide range of prices and home ages
Eagle River	About 10 minutes to the Richardson gate	Mountain views and established subdivisions
Chugiak	About 15 minutes to the Richardson gate	Larger lots and rural roads
Midtown	About 17 minutes to the Boniface gate	Central shopping and services
Palmer and Wasilla	About 34 to 35 minutes or more	More land and square footage for the price

Drive times are typical estimates from Google Maps in normal conditions and vary with traffic, weather and gate hours. Always run the real winter drive before you buy.

VA LOANS

VA financing considerations

- ☐ Get your Certificate of Eligibility through your lender
- ☐ Ask about the VA funding fee and whether you qualify for an exemption, such as receiving VA disability compensation
- ☐ Understand that the VA appraisal checks value and Minimum Property Requirements for safe, sound and sanitary housing
- ☐ Plan for closing costs and ask whether the seller will contribute, which is negotiable
- ☐ If you may PCS again, consider how the home would work as a rental or resale

VA funding fee, purchase loans	First use	Subsequent use
Less than 5% down	2.15%	3.3%
5% to less than 10% down	1.5%	1.5%
10% or more down	1.25%	1.25%

Funding fee rates as published by the U.S. Department of Veterans Affairs for purchase loans. Confirm current rates and exemptions with your lender and va.gov.

SEARCHING

Home searches and remote tours

I preview homes in person and walk you through the best ones on live video, so you see the real condition, the street and the setting, not just filtered photos. We also review recent sales so you know what a fair offer looks like before you write one.

INSPECTIONS

Inspection scheduling

> **Home Inspections and Buyer Due Diligence**
> Home inspections are conducted by qualified home inspectors. I assist buyers with coordinating inspection scheduling, discussing the inspector's written findings, and negotiating repairs when appropriate. Buyers are encouraged to attend their inspections and direct technical questions to their inspector. I do not attend home inspections.

If you cannot be in Alaska for the inspection, you can ask the inspector to walk you through the findings by phone or video and send the written report. Schedule early so any specialist evaluations, such as roof, well or septic, can be completed within your contingency period.

CLOSING

Closing preparation

- [ ] Confirm your closing date against your report date and household goods delivery
- [ ] Ask the title company about remote or mail away signing options
- [ ] Arrange homeowners insurance and set up utilities
- [ ] Plan a final walk through, in person or by video
- [ ] Prepare for winter: snow removal plan, heating service and an emergency kit

LET'S TALK

Orders in hand? Let's build your plan.

Send me your report date, budget and must haves. I will come back with areas that fit your commute, homes and a timeline you can actually use.



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JBER relocation | VA loan guide | JBER blog

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LORRIE SEWARD
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FREE BUYER CHECKLIST | ALASKA

The Alaska Home Inspection and Due Diligence Checklist

What to look into, what to ask qualified professionals and what is different in Alaska



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DUE DILIGENCE

Know what you are buying

A buyer focused checklist for inspections, records and questions to ask the right professionals before your contingency deadline.

> **Home Inspections and Buyer Due Diligence**
> Home inspections are conducted by qualified home inspectors. I assist buyers with coordinating inspection scheduling, discussing the inspector's written findings, and negotiating repairs when appropriate. Buyers are encouraged to attend their inspections and direct technical questions to their inspector. I do not attend home inspections.

STEP 1

Before you write an offer

- ☐ Read the Alaska Residential Real Property Transfer Disclosure Statement
- ☐ Call the utility companies and ask what the costs are for the home, and confirm the heating fuel type
- ☐ Confirm whether the home has city water and sewer or a well and septic system
- ☐ Note the inspection contingency length you want in your offer
- ☐ Review the HOA documents, dues, reserves and any special assessments, if available

STEP 2

Inspection topics and questions for qualified professionals

Topic	Questions to ask your inspector or specialist
Heating system	What is the age and condition of the furnace or boiler? Is further evaluation by a heating contractor recommended?
Roof and attic	What is the condition of the roof covering? Are there signs of ice damming, past leaks or ventilation problems?
Crawlspace and drainage	Are there signs of moisture, standing water or grading issues? How do gutters and downspouts drain?
Foundation and structure	Are there observations a structural engineer should evaluate? Anchorage is in an active seismic zone.
Plumbing	What is the water heater age? Are there leaks, freeze risks or older supply materials?



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Topic	Questions to ask your inspector or specialist
Electrical	Is the panel adequate and properly installed? Are there safety concerns to address?
Wells	Has a qualified professional tested flow and water quality? What do the results mean?
Septic systems	What type of system is it, when was it last pumped and what did the evaluation find?
Radon and air quality	Should radon testing be considered for this home?
Windows, doors and insulation	Are there failed seals, drafts or insulation gaps that affect winter comfort?

STEP 3

Alaska property considerations

- ☐ Winter access: driveway grade, road maintenance and who plows
- ☐ Heating costs: compare fuel types and winter bills
- ☐ Wells and septic in the Municipality of Anchorage, including Eagle River and Chugiak: a Certificate of On Site Systems Approval (COSA) is generally required for title transfers on these properties, with a professional engineer inspecting or testing the system
- ☐ Wells and septic in the Mat Su: ask your lender what testing is required for your loan
- ☐ Arctic entry, garage heat and snow storage
- ☐ Permits for additions, garages and outbuildings
- ☐ Surveys, boundaries and covenants for acreage

STEP 4

After the inspection

01 **Read the written report**
Highlight safety items, major systems and anything recommended for further evaluation.

02 **Get specialist evaluations**
Schedule roofers, heating contractors, well or septic professionals as recommended, within your deadline.

03 **Decide on requests**
Repairs, credits or a price adjustment, focused on what matters most.

04 **Negotiate in writing**
I help you prepare and negotiate the request and response before your contingency expires.

STEP 5

Appraisal and final walk through

- [ ] If financing, confirm the appraisal is ordered and track its timing
- [ ] VA buyers: understand Minimum Property Requirements and the Reconsideration of Value option
- [ ] Confirm agreed repairs are complete, with receipts
- [ ] Complete a final walk through before signing

LET'S TALK

Buying soon? Let's plan your due diligence.

I will help you schedule qualified inspectors, review the written findings with you and negotiate repairs when appropriate.



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MORE FREE RESOURCES

Eagle River checklist | First time buyers | Buyer FAQ

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