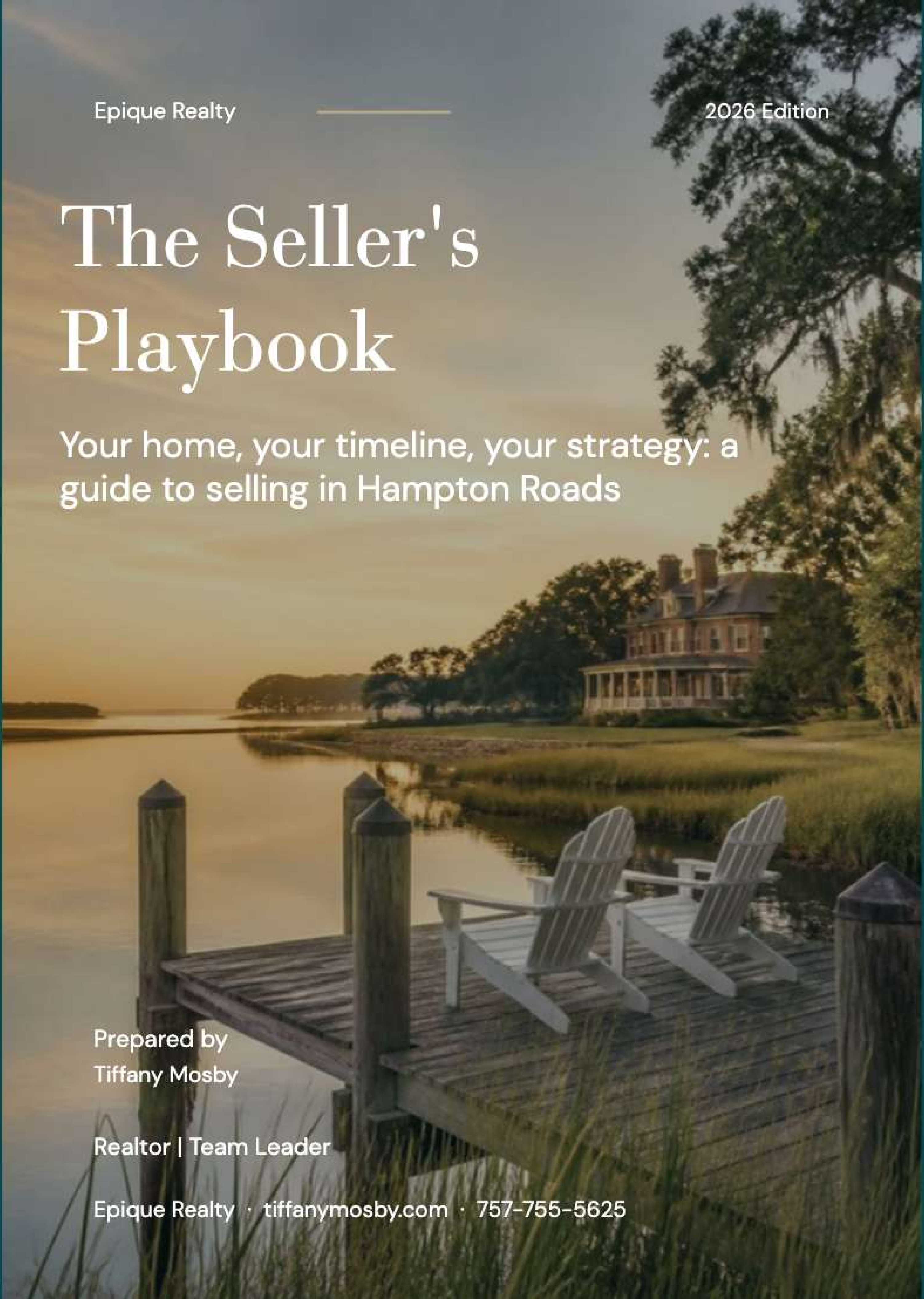
Epique Realty

2026 Edition

The Seller's Playbook

Your home, your timeline, your strategy: a guide to selling in Hampton Roads



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Let's talk plan first.

Start here. Here's how to use this playbook.

READ PART 1 NOW
Even if you're a year out. It answers "should we, and when?"

START PART 2 EARLY
Six to eight weeks before listing. Prep is where most of your money is made.

KEEP PARTS 3–5 HANDY
They explain each deadline before it arrives. The FAQs cover the rest.

Selling a home is a hundred small decisions made in the right order. Some are the same for every seller: clear the counters, fix the drip, price with the market instead of against it. Others depend on you: your timeline, your orders, your next home, whether you're selling from across town or across the country.

This playbook covers the first kind in detail, so you walk into every step knowing what's coming. The second kind is where I come in. Every home and every seller gets a strategy built for them. That's how I market, too.

— Tiffany

This playbook is general information about the typical process in Virginia. It isn't legal, tax or financial advice. Your contract, lender and settlement attorney have the final word.

Inside this playbook

Five parts, in the order you'll need them.

HOW TO USE THIS PLAYBOOK
Read Part 1 now, start Part 2 early, and keep the rest handy. Gold buttons are clickable links to book a call or check your home's value.

Sell, rent, or wait?

The right answer for your numbers and your next five years

SELLING
Ask: Does selling fund my next move or free up my VA entitlement? Am I done with this house?
Watch for: timing the sale around your next purchase or report date.

RENTING IT OUT
Ask: Would rent cover the mortgage, taxes, insurance, repairs, vacancy and management, with margin left over? Am I ready to be a landlord from a distance?
Watch for: capital-gains timing, landlord insurance, Virginia landlord-tenant rules, and VA entitlement staying tied up while the loan is open.

WAITING
Ask: What am I waiting for: a price, a rate, a life event?
Watch for: the carrying cost of waiting, meaning mortgage, maintenance and your time.

THE CAPITAL-GAINS CLOCK
Under IRS rules, you can generally exclude up to $250,000 of gain ($500,000 married filing jointly) if you owned and lived in the home 2 of the last 5 years. Rent it out too long and you can lose that window. Service members on qualified extended duty can elect to suspend the 5-year window for up to 10 years. Talk to a tax professional before you decide. This one decision can be worth thousands.

OUT OF CURIOSITY
If you didn't own this house today, would you buy it as an investment? If the answer is no, that's worth listening to.

SEE YOUR HOME'S VALUE AND EQUITY →

Timing the Hampton Roads market

The calendar matters. Your circumstances matter more.

SPRING IS THE BUSIEST SEASON
In the areas and price range I work most, homes sold fastest from March through June.

LATE FALL AND WINTER ARE SLOWER, NOT DEAD
There are fewer buyers, but also fewer competing listings, and the buyers who are out tend to be serious.

PCS SEASON IS ITS OWN TIDE
Military orders cluster in late spring and summer. Buyers with a report date need a home, and that urgency can work in your favor if you're priced and prepared.

MEDIAN DAYS TO SELL, BY MONTH

Jan–Feb	15–29 days
Mar–Jun	10–17 days
Jul–Sep	9–20 days
Oct–Dec	17–25 days

Areas 32, 33, 48 and 61 (Chesapeake, SW Virginia Beach, NE Suffolk), attached and detached, $300K–$450K, 2023–2026.

THE REAL TIMING QUESTION
Sell first, buy first, or line them up at the same time? We'll map it together based on your equity, your financing and where you're headed.

Source: REIN listing information. Calculations are solely those of Tiffany Mosby and not attributable to REIN.

What you'll actually net

Sale price isn't the number that matters. Your net is.

At our appointment, I'll put together a personalized net sheet with real figures. Here's what goes into it.

TYPICALLY PAID BY THE SELLER IN A VIRGINIA SALE

- Your mortgage payoff and any other liens (home equity line, solar loan, judgments)
- Grantor's tax on the deed. Virginia's state rate is $0.50 per $500 of price, roughly $400 on a $400,000 sale. Your settlement agent confirms any local additions.
- Deed preparation, plus your own attorney if you choose to hire one
- Brokerage fees, as set in your listing agreement
- Prorated property taxes and HOA dues through settlement day
- HOA or condo resale certificate fees, if you're in an association
- Agreed repairs and seller concessions, often capped as a percentage of price
- Buyer's agent compensation, only if you choose to offer it

ABOUT BUYER'S AGENT COMPENSATION

It's your decision, and it's negotiable. There's no one right answer. I work for you, so we'll look at your home, your competition and your goals, and do what's in your best interest.

ASK ME FOR YOUR PERSONALIZED NET SHEET

Every sale is different, so general numbers only go so far. Ask me, and I'll prepare a net sheet with your payoff, your costs and what you'd actually walk away with.

YOUR PERSONALIZED NET SHEET

I'll bring it to our strategy session: your payoff, your costs and what you'd actually walk away with.

BOOK YOUR STRATEGY SESSION →

What's my home worth?

Start with a number you can watch. Finish with a number you can trust.

As a courtesy to homeowners I work with, I provide free access to a Homebot home-value dashboard. No cost, no obligation. You'll see a monthly value estimate, your equity, nearby sales and what-if scenarios.

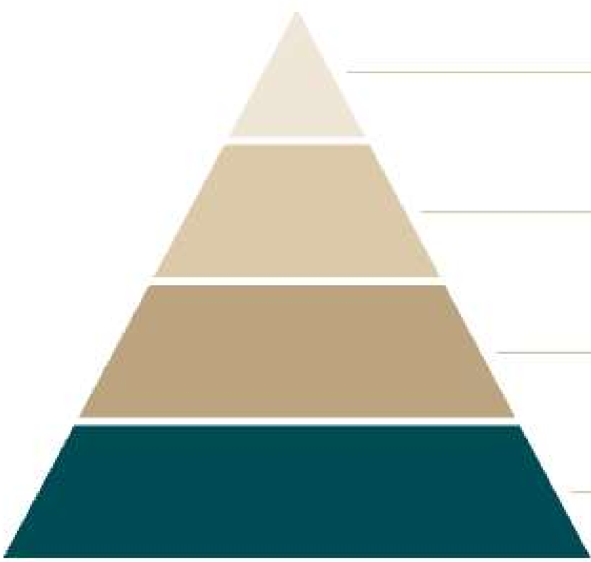
WHY IT'S A STARTING POINT, NOT A LIST PRICE
Automated estimates can't see your new roof, your renovated kitchen, the busy road behind the fence, or the three competing listings that went up last week. Your list price comes from our pricing conversation: sold and pending homes like yours, what's competing today, your home's condition and your timeline.

THREE NUMBERS, THREE MEANINGS
Market value: what a ready, willing buyer will pay for your home today, given the competition.

Appraised value: a licensed appraiser's opinion of value, ordered by the buyer's lender. It sets how much the lender will finance, and it can come in at, above or below the contract price.

List price: the number we launch with. It's a strategy decision based on market value and your goals, not a guarantee of the final sale price.

PRICE WITH THE MARKET, NOT AGAINST IT
Buyers search in price ranges. The further above market value you list, the smaller the pool of buyers who'll consider your home, and an overpriced listing loses leverage every week it sits.



15%+ ABOVE MARKET VALUE
Very few buyers. Most compare it to better homes at that price and move on.

10% ABOVE
Some showings, few offers. Days on market start to climb.

5% ABOVE
Interest, but buyers compare, wait and negotiate harder.

AT MARKET VALUE
The largest pool of buyers and the best chance at competing offers.

YOUR FREE HOME-VALUE DASHBOARD
A courtesy from me to you. No cost, no obligation, just a clear view of your equity whenever you want it.

SEE YOUR HOME'S VALUE →

Declutter: the system

Buyers can't see past clutter, but they can always see space.

THE RULE OF 30%
Remove 30–40% of what's in every cabinet, closet and surface. Buyers will open your closets.

THE "ME" TEST
Box up anything that says you: family photos, collections, diplomas, religious or political items. Buyers need to picture their life here.

KEEP, PACK, DONATE, TOSS
Set up four boxes in every room and label as you go. You're packing for the move at the same time.

KITCHEN AND BATHS
Counters down to two or three items. Store small appliances, toiletries, razors and medications out of sight.

STORE IT SMART
A portable storage container or climate-controlled unit keeps packed items safe until moving day.

LEAVE A LITTLE
Two or three neutral pieces per room read as styled, not empty.

FURNITURE
Pull one or two pieces from each room, especially extra chairs and oversized items, to open up walkways.

CLOSETS, GARAGE AND STORAGE
Aim for half-full closets and neat, labeled bins. Buyers read storage as space.

FRIDGE, WALLS AND ENTRY
Clear magnets, notes and calendars. Patch nail holes where frames came down.

GO ROOM BY ROOM, IN THIS ORDER
Entry, kitchen, primary suite, bathrooms, living areas, secondary bedrooms, then garage and storage.

A 48-HOUR STARTER PLAN
Day 1: counters and surfaces in every room. Day 2: closets and cabinets. Everything else can follow over the next two weeks.

PLAN YOUR PREP WITH ME →

Declutter: where it all goes

Every item gets one of four labels. No "maybe" pile.

KEEP, USING NOW
Daily essentials. They stay, but out of sight: bins under beds, one drawer per person.

KEEP, NOT NOW
Seasonal clothes, décor, photos and extra furniture. Pack them, label them by room, and store them off-site or stack them neatly in the garage.

SELL OR DONATE
Things that aren't making the move. Try Marketplace listings, consignment or a local donation pickup.

TOSS
Broken, expired, forgotten. Book bulk trash pickup early, since city schedules vary.

LABEL FOR WHERE IT'S GOING
Label boxes by destination room at your new home, not the room they came from. You'll thank yourself on move-in day.

ONE BOX PER ROOM FOR "LAST OUT"
Chargers, remotes, the coffee maker. The things you need until the truck arrives.

ON ORDERS?
Ask your transportation office what your move covers before you pay for storage. It may already be included.

ASK FOR MY TRUSTED VENDOR LIST →

Repairs: do vs. skip

Small flaws cost more in an offer than they cost to fix.

USUALLY WORTH DOING

- Fresh neutral paint in main living areas
- Dripping faucets, running toilets, loose handles
- Burned-out bulbs (use matching 2700K–3000K LEDs)
- Re-caulking tubs and sinks; patching nail holes
- Cracked outlet covers, sticky doors, squeaky hinges

USUALLY SKIP

- Full kitchen or bath remodels right before listing
- Luxury upgrades buyers may not value
- Projects you can't finish before photos
- Taste-driven changes ("I'd prefer gray")

WORTH DISCUSSING FIRST

- Replacing an older roof or HVAC that still works
- Flooring replacement
- Known issues an inspection is likely to find
- A pre-listing inspection
- Pressure-washing vs. repainting the exterior

WHY "DISCUSS FIRST"

Some repairs make more sense as a price or credit conversation. Whether they're worth it depends on your competition, and that's a strategy call we make together.

EVERY HOME IS DIFFERENT

We'll walk your home together and build a repair list that fits your price point and your competition, and nothing more.

BOOK A PRE-LISTING WALK-THROUGH →

Deep-clean checklist

A spotless home tells buyers, "This place was cared for."

Hire professionals if you can. It's one of the best-returning dollars you'll spend, and I'm happy to recommend trusted local cleaners.

□ Kitchen: appliances inside and out (especially the oven), sink polished, cabinet fronts wiped
□ Bathrooms: grout scrubbed, mirrors and fixtures polished, toiletries put away, fresh white towels
□ Floors: carpets shampooed, tile steamed, hardwood polished
□ Lights and fans: fixtures and blades dusted, burned-out bulbs replaced
□ Doors: fingerprints, knobs and handles wiped

THINK AHEAD TO INSPECTION DAY

Once you're under contract, the buyer's inspector will test outlets, open windows and check systems throughout the house. Anything blocked by furniture or boxes can be noted as inaccessible, which can mean a return visit or extra questions.

□ Windows: inside and out, plus tracks and sills
□ Walls and trim: baseboards, switch plates and door frames wiped down
□ Vents and corners: vents and returns vacuumed, cobwebs cleared
□ Garage and laundry: swept, organized, lint trap cleaned
□ Outside: front door, porch light, entry mat and house numbers clean
□ Odors: pet, smoke and cooking smells gone. Use a light, neutral scent or none at all.
□ Essentials: new HVAC filter and working smoke-detector batteries

THE INSPECTOR WILL NEED ACCESS TO THE ENTIRE HOME

Every plug, every window, the electrical panel, attic, crawl space and appliances. Clear a path now.

BOOK A CALL WITH ME →

Curb appeal

Buyers decide in seconds, online or in the driveway.

THE OUTSIDE CHECKLIST

□ Lawn mowed and edged, hedges trimmed away from windows, weeds pulled

□ Fresh dark mulch in beds (the fastest way to look polished)

□ Front door cleaned or repainted; new welcome mat; two potted plants

□ Siding, walkways and driveway pressure-washed

□ Gutters cleared; roof free of visible debris

□ Every exterior light working, with matching bulbs

□ House numbers clean and visible from the street

□ Trash cans, hoses and toys stored out of sight

TRY THIS

Drive up to your home the way a buyer would. Whatever you notice first, they'll notice too.

Staging essentials

Staging isn't decorating. It's showing buyers how each room works.

LIVING ROOM
Job: feel open and conversational.
Quick wins: pull furniture off the walls into a grouping; one rug; clear the coffee table.

KITCHEN
Job: look like there's room to cook.
Quick wins: nothing on counters but one or two pieces; nothing on the fridge.

PRIMARY BEDROOM
Job: feel like a retreat.
Quick wins: hotel-style bedding, matching lamps, nothing visible under the bed.

BATHROOMS
Job: feel clean and spa-like.
Quick wins: white towels, one plant or candle, nothing on the counter.

EXTRA BEDROOM OR BONUS ROOM
Job: have one obvious purpose.
Quick wins: office, guest room or gym. Pick one, not all three.

OUTDOOR SPACE
Job: extend the living area.
Quick wins: a clean table and chairs says "you'll use this."

STAGING, MATCHED TO YOUR HOME
Some homes need a few swaps. Some need a professional stager. We'll decide together, based on your price point and your competition.
BOOK A CALL WITH ME →

Photo day

Photos are your first showing.

Most buyers decide whether to see your home from their phone. Get these right and your photos do the selling.

THE WEEK BEFORE

□ Repairs finished, touch-up paint dry, burned-out bulbs replaced
□ Lawn mowed and edged, beds mulched, walkways swept
□ Windows washed so every room photographs bright

THE MORNING OF PHOTOS

□ Every light on, bulbs matching; blinds open; ceiling fans off
□ Counters, sinks and showers completely clear (yes, even the soap)
□ Beds made tight, pillows fluffed, towels folded
□ Cars out of the driveway; trash cans out of sight
□ Pets, pet bowls, beds and litter boxes out of frame
□ Toilet lids down; fridge fronts clear
□ Remotes, cords, chargers and small rugs put away

DURING THE SHOOT

Plan to be out, or at least out of frame. The photographer works room by room, and it goes faster with the house to themselves.

THE CAMERA SEES EVERYTHING

Clutter you've stopped noticing in person shows up in every photo. Walk each room and look at it the way a wide-angle lens will.

THE FIRST 7 DAYS ON MARKET ARE YOUR MOST POWERFUL

That's when your listing is newest to every buyer and agent watching the area. Photos, price and prep need to be right before launch, not fixed after.

BOOK A CALL WITH ME →

Living in a listed home

Once photos are done, life gets easier, but not completely normal.

THE DAILY NON-NEGOTIABLES

□ Beds made, counters cleared, no dishes in the sink, trash taken out
□ All firearms and ammunition locked away or removed from the home
□ Valuables, medications, keys and personal documents locked away
□ Lights on and blinds open before you leave
□ Thermostat set to a comfortable temperature
□ Floors swept or vacuumed in high-traffic areas
□ Toilet lids down, towels straightened
□ A "showing basket" for last-minute clutter: grab it and go

SAY YES TO SHOWINGS

As often as you can, especially in week one. Showings are rarely convenient, and that's the point. Flexible sellers get more traffic, more traffic creates competition, and competition is what drives your price.

PETS

Have a plan for pets during showings, and note it in the showing instructions if they stay.

LEAVE FOR EVERY SHOWING

Buyers relax and stay longer when the seller isn't home. Take a walk or run an errand, and let the house do the talking.

WITH KIDS AT HOME

Give each child one "sacred" drawer or bin for their favorite things, packed and ready to leave with them.

BOOK A CALL WITH ME →

Four-week countdown

Four weeks is comfortable, and faster is possible. Here's the rhythm.

4 WEEKS OUT
You: Start decluttering (pages 8–9); gather documents (below)
Me and my team: Pricing conversation; strategy for your home; listing paperwork

3 WEEKS OUT
You: Repairs and touch-ups (page 10); book cleaners
Me and my team: Order the HOA resale certificate if applicable; line up vendors

2 WEEKS OUT
You: Deep clean and curb appeal (pages 11–12); finalize staging
Me and my team: Write the listing description; plan the launch

1 WEEK OUT
You: Photo-day prep (page 14)
Me and my team: Photos and media; final pricing check against new competition

LAUNCH WEEK
You: Say yes to showings (page 15)
Me and my team: Go live, launch outreach, collect feedback; your first update

DOCUMENTS TO GATHER NOW
Mortgage payoff contact, HOA contact and dues, utility providers and average bills, recent repair and upgrade receipts, appliance warranties, survey, spare keys and garage remotes.

Forms you'll likely see

You'll sign more paper than you expect. Here's a preview, so nothing surprises you.

WHEN YOU LIST

- Listing agreement: hires my brokerage and sets our terms
- Agency disclosures: confirm who represents whom
- Virginia Residential Property Disclosure Statement: required by Virginia law before a contract is ratified
- Lead-Based Paint Disclosure: homes built before 1978
- Military Air Installation (AICUZ) Disclosure: homes near certain military air installations, which is common in Hampton Roads
- Flood risk, septic, stormwater and similar disclosures: only if they apply to your property
- HOA or condo resale certificate request: if you're in an association
- Showing, lockbox or Coming Soon forms: depending on how we launch

WHEN AN OFFER ARRIVES

- REIN Standard Purchase Agreement, plus any addenda: inspection contingency, escalation, loan assumption, seller possession (rent-back) and others
- Multiple-offer response: if we're handling more than one offer

BEFORE AND AT CLOSING

- Contingency removal addenda: as each contingency is satisfied
- Walk-through report: the buyer's final check
- Settlement documents: from the settlement agent, including your deed and settlement statement

This is not a substitute for reading each form. I'll walk you through the ones that apply to your sale. For legal questions, your attorney is the right call.

Your marketing plan

Every listing gets a strong foundation. Yours also gets a strategy.

A starter home near the base, a waterfront home in Suffolk and a condo sold from out of state don't attract the same buyer, so they shouldn't get the same plan.

THE FOUNDATION, FOR EVERY LISTING

- Professional-quality photography and a listing description written about your home, not a template
- Full MLS exposure and syndication to the major home-search sites
- A launch plan built around the first seven days
- Direct outreach through my agent network to buyers searching your area and price range
- Competition tracking: every new listing, price change, pending and sale that affects how buyers see your home

WHERE BUYERS FIND YOUR HOME

Most buyers start online, and most are working with an agent. Strong photos and wide MLS exposure put your home in front of both.

THE TAILORED LAYER, WHICH WE'LL CHOOSE TOGETHER

- Media beyond photos: video, 3D tour, aerial
- Staging: consultation or full service
- A Coming Soon period, open houses, or neither
- Targeted outreach: relocating military families, investors and cash buyers, luxury networks, whoever your likely buyer is
- Buyer incentives such as closing-cost help, only when they actually strengthen your position

WHAT YOU'LL HEAR FROM ME

- Updates every week for the first 60 days, then every other week
- Showing activity and feedback as it comes in
- Market changes that affect your price or strategy, when they happen
- A straight recommendation if something needs to change

WHY I DON'T HAND YOU A ONE-SIZE LIST

Because the right plan for your neighbor might be the wrong one for you. We'll build yours at our appointment.

BOOK A CALL WITH ME →

Showings and feedback

What happens when buyers walk through, and what it tells us.

HOW SHOWINGS WORK

Buyers' agents request times through the showing system. You approve (or we set it to auto-approve), and a lockbox gives licensed agents access.

BE GONE

Buyers speak freely, linger longer and imagine themselves living there when the owner isn't in the kitchen.

FEEDBACK

I request it after every showing and share what matters, including the parts that are hard to hear.

A HEADS-UP

We may not receive feedback, even after we request it. Buyers' agents aren't required to respond, and many are busy with the next showing. No reply isn't a verdict. Showing activity and offers tell us plenty on their own.

READING THE SIGNALS

Lots of showings and no offers usually points to price or condition. Few showings usually points to price or presentation. Either way, we adjust based on data, not guesses.

BOOK A CALL WITH ME →

My communication promise

You will never have to wonder what's happening with your home.

THE PROMISE
• Weekly written updates for your first 60 days on market, then every two weeks after that
• Once we're under contract: an update at every milestone and deadline
• Calls and texts returned promptly, even when I'm traveling

WHAT'S IN EVERY LISTING UPDATE
Days on market: where we are and how the market is responding

Local activity: new, pending and sold homes competing with yours

Showings: count, plus real feedback from buyers' agents

Online interest: views and saves on the major sites and the MLS

Marketing activity: exactly what was done since the last update

Competition notes: what sold, what's pending, and what it means for us

Next steps: my recommendation for the next two weeks, and when we'll reassess

Selling from a distance

About a third of my clients buy or sell without being here.

This isn't a special case for us. It's a system.

- Video walkthroughs before we list, so I know your home like you do
- Local vendor coordination: cleaners, handymen, photographers and landscapers scheduled and checked on your behalf
- Electronic signatures for nearly every document
- Remote or mail-away settlement, coordinated with your settlement agent
- Updates by text, email or video call, on a schedule that works for your time zone

ROUTINE POP-BY INSPECTIONS
When your home is vacant, I stop by routinely to make sure it's locked, lights and thermostat are set, mail and flyers are cleared, and nothing has changed since the last showing.

VACANT-HOME CARE
Keep utilities on through the final walk-through, keep HVAC running, and check whether your homeowner's policy has vacancy limits.

OUTSIDE STILL COUNTS
Keep lawn care and gutter cleaning scheduled so the house never looks empty from the street.

KEYS AND REMOTES
Keys, remotes and mailbox keys collected in one place and handed off at closing.

USING A POWER OF ATTORNEY?
It's common with deployments. Have your lender and settlement agent approve the POA wording before you need it. Military legal offices can often help prepare one.

BOOK A CALL WITH ME →

Reading an offer

It's more than the price.

The highest offer isn't always the best offer. The best offer is the one most likely to close on terms you're happy with.

PRICE
The starting point, not the finish line

FINANCING TYPE (cash, conventional, VA, FHA, assumption)
Affects appraisal rules, repair requirements and timeline

EARNEST MONEY DEPOSIT
Shows commitment; it's at risk if the buyer defaults

CONTINGENCIES (inspection, appraisal, financing, sale of another home)
Each one is a way out for the buyer. Fewer and shorter is stronger.

SELLER CONTRIBUTIONS
Money you give back at closing, often toward the buyer's costs

REPAIR CAP
The most you've agreed to spend on certain repairs

SETTLEMENT DATE AND POSSESSION
Does it line up with your move, your orders, your next home?

ITEMS THAT CONVEY
Appliances, TV mounts, the shed. Surprises here cause fights later.

YOUR NET MATTERS MOST
With every offer, I'll show you what you'd actually walk away with.

Multiple offers

And the negotiations that follow every accepted offer.

YOUR OPTIONS WITH ANY OFFER
Accept it, counter it, or let it expire. Silence is an answer, too.

WITH SEVERAL OFFERS
We can respond to each individually, or ask everyone for their highest and best by a set deadline. REIN has a standard form for multiple-offer responses.

ESCALATION CLAUSES
They raise a buyer's price automatically above competing offers, up to a cap. They need careful review, and I'll walk you through each one.

IT DOESN'T END AT ACCEPTANCE
Inspection, appraisal and walk-through are all negotiations too. How we handle the first one sets the tone for the rest.

STAY UNEMOTIONAL; I'LL CARRY THE TENSION
You make the decisions. I'll bring you options, numbers and a recommendation.

BOOK A CALL WITH ME →

Your REIN deadlines

Once a contract is ratified, the clock starts.

These are the standard timeframes in the REIN Standard Purchase Agreement and its inspection addendum. Some blanks are negotiated, so your signed contract controls. I track every date for you.

EARNEST MONEY DEPOSIT
Within 2 business days of ratification. If it doesn't arrive, you may have the right to terminate.

LOAN APPLICATION
Within 7 days of ratification. The buyer's lender gets to work.

HOME INSPECTION
Deadline set in the contract. The buyer delivers inspection reports with a repair request, releases the contract, or does nothing. Doing nothing means the contingency is considered removed.

REPAIR NEGOTIATION
5 days after the buyer's repair request. We negotiate what gets fixed or credited.

BUYER'S FINAL INSPECTION DECISION
1 additional day after negotiations end. The buyer may terminate if we can't agree. After that, either side may.

APPRAISAL ORDERED
With the loan application, or within 3 days after the inspection contingency is removed. The lender's appraiser visits.

LOW APPRAISAL RESPONSE
3 days after the buyer is notified. The buyer proceeds, we renegotiate, or either side may terminate.

HOA RESALE CERTIFICATE
The buyer may cancel within 3 days of receiving it. Ordering early keeps this from delaying settlement.

LOAN DENIAL NOTICE
The buyer notifies within 3 days of denial. Either side may then terminate.

SETTLEMENT
On or before the contract date. It can extend (10 days if left blank) only for loan processing or title issues. Keys and funds change hands.

HOW DAYS ARE COUNTED
"Days" means calendar days, weekends and holidays included. "Business days" means Monday–Friday, excluding federal holidays. Day one starts after ratification, which is when final written acceptance is communicated to both sides.

Summarized from the REIN Standard Purchase Agreement (rev. 12/30/2025) and Property Inspection Contingency Addendum (rev. 7/1/2020). This is a plain-language overview, not legal advice.

Contract to closing

Most financed sales settle in about 30–45 days.

1 RATIFIED
Both sides have signed and acceptance is communicated. The clock starts.

2 DEPOSIT
Within 2 business days.

3 LOAN APPLICATION
Within 7 days.

4 INSPECTION
By the contract deadline, followed by a 5-day repair negotiation.

QUESTIONS ABOUT YOUR TIMELINE? BOOK A CALL →

5 APPRAISAL
Ordered by the buyer's lender (page 27).

6 LOAN APPROVAL AND TITLE WORK
Underwriting finishes while the settlement agent clears title.

7 WALK-THROUGH
The buyer's final check, shortly before settlement (page 29).

8 SETTLEMENT
Keys and funds change hands.

Cash can move faster; VA and FHA may need a little more room. Your contract sets the actual dates.

Inspection and repairs

Where most deals wobble, and where preparation pays off.

READ THE REPORT CALMLY
Inspection reports read like horror stories. They list everything, including items that are normal for the home's age. Don't panic; we'll sort the real issues from the noise.

YOUR OPTIONS
Buyers usually ask for repairs or credits. You can agree, counter with a credit or price reduction, or decline. It's a negotiation.

REPAIRS TIED TO THE CONTRACT
Some repairs are tied to the contract regardless: lender-required repairs, wood-destroying insect and moisture findings, well and septic. These usually fall under a repair cap stated in the contract (1% of the price if left blank).

WHAT ISN'T LISTED IS USUALLY WAIVED
Anything the buyer doesn't list in their repair request is generally waived. That's why the request and the final agreement matter so much.

DOING REPAIRS? USE LICENSED CONTRACTORS
Keep your receipts. The buyer can re-check agreed repairs before settlement.

BOOK A CALL WITH ME →

Appraisal

The lender's appraiser confirms the home supports the loan.

On a cash deal, the buyer may choose to order one.

IF IT APPRAISES AT OR ABOVE PRICE
Nothing changes. You keep the contract price.

IF IT COMES IN LOW (conventional or cash)
The buyer has 3 days after notice to proceed anyway or negotiate. If there's no agreement, either side may terminate and the buyer's deposit is returned.

VA AND FHA
The buyer can't be forced to pay more than appraised value, but can choose to proceed. VA appraisals may also list required repairs.

THE TIDEWATER NOTICE (VA LOANS)
If a VA appraiser expects the value to come in below the contract price, they notify the lender before finishing the report. We then have two business days to send additional comparable sales for them to consider. It's named for Tidewater, Virginia, where the process started, and it's one more reason I prepare comps before the appraiser ever arrives.

HOW I PREPARE
I give the appraiser the comparable sales, upgrades and improvements that support your price, so nothing is overlooked.

BOOK A CALL WITH ME →

What derails deals

And how we prevent it.

BUYER'S FINANCING FALLS THROUGH
Vet the lender and pre-approval before accepting; watch the loan milestones.

LOW APPRAISAL
Price with the market; hand the appraiser supporting data.

INSPECTION SURPRISES
Fix known issues first; disclose honestly; consider a pre-listing inspection.

TITLE PROBLEMS (old liens, estate or divorce issues)
Tell me early; your settlement agent can start clearing them sooner.

HOA DELAYS
Order the resale certificate the week we list.

MISSED DEADLINES
I track every date and send reminders.

SELLER MOVES OUT AND SOMETHING BREAKS
Keep utilities on and systems running through the walk-through.

MOST SURPRISES ARE PREVENTABLE
The earlier I know about a lien, a repair or a move date, the more options we have.

BOOK A CALL WITH ME →

Walk-through and settlement

The home stretch, and how to finish it cleanly.

The final walk-through happens shortly before settlement. The buyer confirms the home is in substantially the same condition as when they signed, agreed repairs are done, and appliances and systems work.

BEFORE THE WALK-THROUGH

□ Agreed repairs finished, with receipts ready
□ Utilities on; HVAC, water heater and appliances running
□ Home empty of personal belongings, debris and trash, except items that convey
□ A light clean (a courtesy that prevents last-minute friction)
□ Keys, garage remotes, mailbox and amenity keys, gate codes and manuals gathered in one place

SETTLEMENT

• In Virginia, the buyer chooses the settlement agent. You're welcome to hire your own attorney to represent you.
• You'll sign the deed and your settlement documents. This can be in person, mail-away or remote.
• Possession transfers at settlement unless we've agreed otherwise in writing (for example, a rent-back).
• Your proceeds are sent after the deed is recorded. Timing depends on the settlement agent.

WIRE FRAUD WARNING

Scammers target real estate closings with fake wiring instructions. I will never email you wiring instructions. Always verify by phone, using a number you already know, before sending or receiving funds.

After closing

Handed over the keys? A few loose ends, then you're done.

□ UTILITIES AND SERVICES
Stop or transfer electric, water, gas, internet, trash, lawn and pest services. Final meter readings on settlement day.

□ INSURANCE
Cancel your homeowner's policy after settlement is confirmed, not before. Ask about any refund.

□ ESCROW REFUND
Your lender typically refunds any leftover escrow balance after payoff. Watch for it.

□ MAIL
Forwarding set up with USPS; address updated with banks, DFAS or employer, and subscriptions.

□ KEEP YOUR RECORDS
Settlement statement, deed copy and improvement receipts. Your tax preparer will want them.

□ TAXES
You'll typically receive IRS Form 1099-S reporting the sale. Many sellers of a primary home owe no tax on the gain (see page 4), but confirm with your tax professional.

STAY IN TOUCH
I'm still your resource for contractor referrals, market questions and your next move, whenever it comes.

BOOK A CALL WITH ME →

Deciding and preparing

Frequently asked questions

HOW LONG DOES THE WHOLE PROCESS TAKE?
Plan on four to six weeks to prepare, then time on market, then about 30–45 days from contract to closing for most financed sales. Your timeline may be shorter or longer, and we'll build it backward from your target date.

CAN I BUY MY NEXT HOME BEFORE I SELL THIS ONE?
Often, yes. It depends on your equity, your financing and your comfort with overlap. Talk to your lender early; I'll help you weigh buying first, selling first, or lining them up at the same time.

SHOULD I GET A PRE-LISTING INSPECTION?
Sometimes. It can remove surprises and strengthen your negotiating position, especially on older homes. Keep in mind that what you learn, you may need to disclose. We'll decide based on your home.

DO I NEED TO FIX EVERYTHING BEFORE LISTING?
No. Fix what buyers will notice and what inspectors are sure to flag. Price the rest in, or plan a credit. Page 10 breaks it down.

WHAT DO I HAVE TO DISCLOSE?
Virginia requires a disclosure statement and certain property-specific disclosures (page 17). You also can't misrepresent or hide known problems. For anything specific, talk to a real estate attorney.

WHAT IF I OWE MORE THAN THE HOME IS WORTH?
You still have options, including a short sale with your lender's approval. Let's talk privately and early. Timing matters.

SHOULD I STAGE A VACANT HOME?
Usually, at least the main rooms. Empty rooms photograph smaller and colder than they are. We'll match the level of staging to your price point and competition.

Listing and showings

Frequently asked questions

DO I REALLY HAVE TO LEAVE DURING SHOWINGS?
Yes, whenever possible. Buyers stay longer, talk more openly and picture themselves living there when the owner isn't in the room.

WHY DOESN'T MY ONLINE VALUE MATCH YOUR PRICE RECOMMENDATION?
Automated estimates can't see condition, upgrades or today's competition. Your Homebot dashboard (page 7) is a great way to watch trends. Your list price comes from a closer look.

WHAT IF WE DON'T GET OFFERS IN THE FIRST COUPLE OF WEEKS?
We look at the data together: showings, feedback, online interest and competition. Then we adjust price, presentation or marketing. Your updates (page 20) make this a clear conversation, not a surprise.

SHOULD WE DO A COMING SOON PERIOD?
It can build demand before launch, but it has rules and trade-offs. We'll decide based on your home and timing.

CAN A BUYER TAKE OVER MY VA OR FHA LOAN?
Many VA and FHA loans are assumable with lender approval. With VA, your entitlement may stay tied to the loan unless the buyer is an eligible veteran who substitutes theirs. Ask your lender before we market it as a feature.

CAN I SELL WHILE I'M STATIONED SOMEWHERE ELSE?
Absolutely. About a third of my clients do. See page 21.

BOOK A CALL WITH ME →

Contract to closing

Frequently asked questions (and after)

CAN THE BUYER BACK OUT?
Only within the contingencies and deadlines in the contract (page 24). Outside those, walking away usually puts their deposit at risk.

CAN I BACK OUT?
Sellers have far fewer exits once a contract is ratified. If something changes in your life, call me right away, and talk to an attorney before you act.

WHAT HAPPENS TO THE BUYER'S EARNEST MONEY?
It's held in escrow and credited to the buyer at settlement. If the deal ends, it's released according to the contract, or by written agreement of both sides.

WHAT IF I NEED TO STAY A FEW DAYS AFTER CLOSING?
A post-settlement occupancy agreement, sometimes called a rent-back, can be negotiated. Plan for it up front; the buyer's lender and insurance may set limits.

WHAT STAYS WITH THE HOUSE?
Whatever the contract lists, plus fixtures (things attached to the home) unless excluded. If you're taking the dining-room chandelier, say so before we list.

WHEN DO I GET MY MONEY?
After settlement and recording. Your settlement agent will confirm how and when funds are sent.

WILL I OWE TAXES ON THE SALE?
Many owners of a primary residence don't, thanks to the federal exclusion (page 4). Confirm with a tax professional, especially if you've rented the home out.

BOOK A CALL WITH ME →

Questions to ask any agent

Interview more than one agent. Ask me these too.

Here's what separates a listing from a strategy.

HOW WILL YOU PRICE MY HOME?
A strong answer: specific sold, pending and active comps, plus a clear reason for the number. Not "what do you want to list at?"

WHAT WILL YOU DO IN THE FIRST 7 DAYS?
A strong answer: a launch plan with named steps, not "put it in the MLS and see."

WHO WILL I ACTUALLY BE WORKING WITH?
A strong answer: a straight answer on who handles strategy, showings and paperwork.

HOW OFTEN WILL I HEAR FROM YOU, AND WHAT WILL YOU TELL ME?
A strong answer: a set schedule and a sample update.

WHAT HAPPENS IF WE DON'T GET OFFERS?
A strong answer: criteria and a timeline for reassessing, decided before we list.

HOW DO YOU HANDLE INSPECTION AND APPRAISAL NEGOTIATIONS?
A strong answer: examples, and how they protect your net rather than just the deal.

CAN I SELL IF I'M NOT LOCAL?
A strong answer: a real remote process for signatures, vendors, settlement and keys.

WHAT'S IN THE LISTING AGREEMENT, AND HOW DO I GET OUT OF IT?
A strong answer: plain-language terms, explained before you sign.

MY ANSWERS ARE IN THIS PLAYBOOK

Pricing on page 7, launch on page 16, marketing on page 18, updates on page 20, selling remotely on page 21 and negotiation on pages 23–27.

BOOK A CALL WITH ME →

Meet Tiffany

Military Trusted | Relocation Tested | Coast to Coast

TIFFANY MOSBY
Realtor | Team Leader, Epique Realty

I help families buy, sell and relocate across Hampton Roads with confidence. A move is one of life's biggest decisions, so I stay responsive, anticipate challenges and use deep local knowledge to save you time and money.

Virginia is home. Florida is my happy place. If I'm not showing homes in Hampton Roads, I'm probably on I-95 headed south, and calls and emails still get answered along the way.

SMALL BY DESIGN
You work with me directly, not a rotating cast or a junior agent you've never met.

Tiffany: pricing, strategy, marketing, showings, negotiation and every update you receive.

My transaction coordinator: contract deadlines, paperwork, and follow-up with the lender, settlement agent and buyer's agent, so nothing slips while I focus on you.

Trusted local vendors: photography, cleaning, repairs, staging and inspections, brought in when your home needs them.

One point of contact. No handoffs. No wondering who's actually working on your sale.

What clients say

In their words, from verified reviews

"I had lots of questions and no matter how many times I asked, she was super helpful in making sure I fully understood what was happening!!"
— Verified seller, Virginia Beach · realtor.com

"Tiffany was on top of the process from start to finish, even when the sellers team asked to push closing due to a tenant that did not move out when they were supposed to."
— Verified buyer, Hampton · realtor.com

"She was able to work remotely with us for a whole year until the perfect house came for sale."
— MJ S., Chesapeake · Google

"She explained everything I didn't know in detail in a way I can understand."
— Verified buyer, Chesapeake · realtor.com

★★★★★ 5.0 on Google · 5.0 on realtor.com (13 verified reviews) · 5.0 on Zillow

"We were first time sellers and had a lot of questions. Tiffany always talked us through everything until we fully understood. We hit some bumps along the way but she helped to keep us calm and moving forward."
— Jenna W., sold in Virginia Beach · Google

Your next step

Selling well starts with one conversation.

1 CHECK YOUR HOME'S VALUE
On your free Homebot dashboard: hmbt.co/neht6b

2 BOOK YOUR STRATEGY SESSION
Pricing, timing, prep and your net, all specific to your home: calendly.com/tiffany-mosby

3 START PART 2
Pages 8–15. Prep is where most of your money is made.

WHAT HAPPENS AT OUR STRATEGY SESSION
We'll walk through your home together (in person or by video) and review what's selling around you.

You'll leave with a pricing range, a prep list specific to your home, and your estimated net.

SEARCH HOMES → HOME VALUE → MORTGAGE CALC → BOOK A CALL →

Call or text 757-755-5625 · tiffanymosbyrealtor@gmail.com · tiffanymosby.com

Let's build your plan.

Your home. Your timeline. Your strategy. It starts with one conversation.

BOOK YOUR STRATEGY SESSION →

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