



ENGEL&VÖLKERS

BILLINGS

THE SOLD PLAYBOOK · 2026 EDITION

Selling Your Home in Billings, Montana

A step-by-step plan for pricing, preparing and selling your home, with Montana-specific checklists and worksheets.

SHAWNA MORALES

Managing Broker & License Partner, Engel & Völkers Billings

WELCOME

Dear homeowner,

Selling a home is part paperwork, part strategy and part emotion. This playbook takes you through all three in the order you'll need them, from the first walk-through to the day you hand over the keys.

It's written for homeowners in Billings and the communities around it: Laurel, Red Lodge, Columbus, Absarokee and the rest of Yellowstone, Carbon, Stillwater, Big Horn and Musselshell counties. Where Montana does things differently, I point it out.

Use the checklists whether or not you ever call me. If you'd like a second set of eyes on your plan, my contact details are on the last page.



Shawna Morales

Managing Broker, License Partner & Private Office
Advisor, Engel & Völkers Billings
Founder, The Morales Group

WHERE TO START

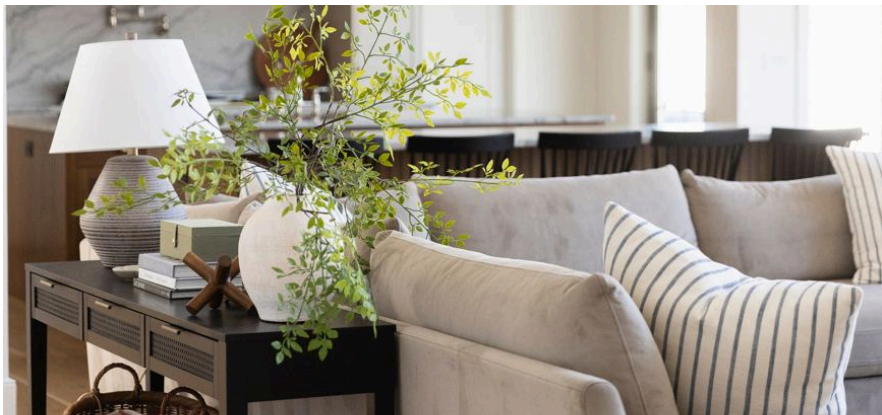
Selling in three months or more? Start at Step 1 and work forward.

Listing in the next few weeks? Go to Steps 3–6 (pages 8–13).

Did your listing expire? Go to "Relaunching an Expired Listing" on page 19.

Your seller's roadmap

01	Choose your listing agent	5
02	Know your numbers · net proceeds worksheet	6
03	Prepare the house · fix, freshen or leave it	8
04	Price it for this market	10
05	Stage it	12
06	Launch and market it	13
07	Showings	14
08	Compare offers · offer worksheet	16
09	Contract to closing in Montana	17
+	Relaunching an expired listing	19
+	About Shawna, and your next step	20



A typical sale, start to finish

These are planning ranges, not promises. The season, price point and property type (acreage, well and septic, new construction) all change them.

6-8 WEEKS BEFORE LISTING

Plan. Meet with an agent, get a pricing range and a net estimate, decide what to fix, and start gathering documents.

1-3 WEEKS BEFORE LISTING

Prepare. Repairs, deep clean, staging, then photography and video. Finalize the price and sign the listing paperwork.

LAUNCH

Go live. The home goes active on the MLS and showings begin. Review the feedback and activity with your agent every week.

OFFER ACCEPTED

Under contract. Earnest money, inspections, appraisal, title work and loan approval. With a financed buyer this commonly takes 30-45 days, but the dates in your contract govern.

CLOSING

Sign and hand over the keys. You sign at the title company, the deed is recorded and your proceeds are paid out.

Choose your listing agent

Your listing agent sets the price strategy, prepares and markets the home, screens and negotiates offers, and keeps the contract on schedule. Interview at least two, and ask the same questions of each:

- ☐ How did you arrive at this price? Show me the comparable sales.
- ☐ Have you recently sold homes like mine, in this area and price range?
- ☐ What exactly will you do to prepare and market my home, and what will I pay for?
- ☐ Who stages the home, and who covers the cost?
- ☐ How will showings, feedback and updates work, and how often will I hear from you?
- ☐ What's the plan if activity is lower than expected in the first two weeks?
- ☐ How long is the listing agreement, and how can either of us end it?
- ☐ What is your fee? Do you recommend offering anything toward a buyer's agent or buyer concessions, and why?

MONTANA NOTE · AGENCY

When you sign a listing agreement, your agent must give you a written disclosure of the relationship (seller agent) and the duties they owe you. An agent cannot act as a dual agent, representing both you and the buyer, without written consent from both of you.

GOOD TO KNOW · COMPENSATION

Commissions are not set by law and are fully negotiable. Since August 2024, MLS listings can't include offers of compensation to a buyer's agent, and your agent must disclose in writing, and get your approval for, any payment to a buyer's agent before it's offered.

Know your numbers

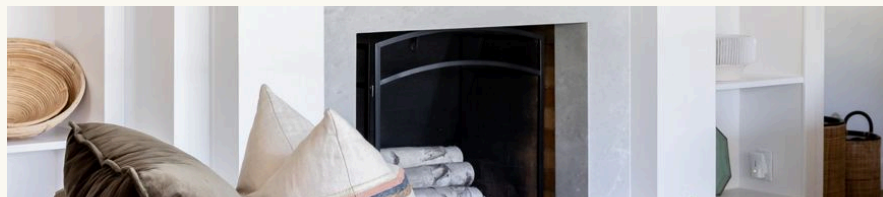
Before you choose a list price, know what you'd walk away with at different prices. That number, not the list price, is what decides whether a move works.

What comes out of a Montana sale

- **Mortgage and HELOC payoffs.** Ask your lender for a payoff figure good through your expected closing date.
- **Brokerage compensation,** as negotiated in your listing agreement, plus anything you agree to offer toward a buyer's agent.
- **Owner's title insurance.** In Montana, the seller customarily pays for the buyer's owner's policy.
- **Closing (escrow) fee.** The buyer and seller customarily split it.
- **Property-tax proration.** Montana property taxes are paid in two halves, due November 30 and May 31 of the following year, so the title company prorates the current tax year based on your closing date.
- **HOA items,** such as prorated dues or document and transfer fees, if your home is in an association.
- **Buyer concessions or repair credits** negotiated after the inspection.

ONE LINE YOU WON'T SEE

Montana has no real estate transfer tax. Many other states charge sellers one at closing.



Net proceeds estimate

Fill it in at two or three prices. Your title company prepares the official settlement statement; this is only for planning.

ITEM	PRICE A	PRICE B
Expected sale price		
Mortgage / HELOC payoff(s)		
Listing brokerage compensation		
Buyer-agent compensation or concessions (only if you agree)		
Owner's title policy		
Your half of the closing fee		
Property-tax proration		
HOA dues / transfer fees		
Repairs or credits after inspection		
Pre-listing prep (paint, repairs, cleaning)		
Other (water-right transfer filing, liens, etc.)		
Estimated net to you		

WANT REAL NUMBERS?

I'll prepare a net sheet for your home using current figures, so you can compare prices, timelines and buy-sell scenarios side by side.

Prepare the house

Walk through your home the way a buyer and their inspector will. Then sort every item into one of three groups.

FIX

Safety and function, plus anything an inspector or lender is likely to flag: roof leaks, electrical issues, an aging water heater, broken glass, HVAC problems.

FRESHEN

Inexpensive and highly visible: neutral paint touch-ups, bulbs, caulk, hardware, a deep clean, mulch and a mowed lawn.

LEAVE

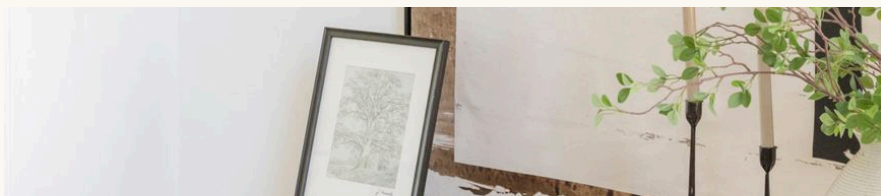
Big remodels right before listing. They delay your launch and rarely pay for themselves. Price for the home's condition instead.

Consider a pre-listing inspection

It's worth it if the home is older, has had past issues, or has a well, septic system or outbuildings. Finding problems before buyers do keeps you in control of the fix and the price, instead of renegotiating in the middle of the contract.

Plan around the season

In winter, keep driveways, walks and steps clear of snow and ice before every showing. In spring, check gutters and downspouts after the melt. In summer, keep the lawn watered and mowed, because photos last the whole listing.



Gather these documents now

- ☐ **Radon test results** and any mitigation records. Montana law requires you to give buyers any radon results you know of.
- ☐ **Lead-based paint information** if the home was built before 1978 (federal disclosure).
- ☐ HOA covenants, budget, dues and contact information
- ☐ Average utility costs, plus permits, warranties and receipts for upgrades (dates for the roof, HVAC and water heater)
- ☐ Survey or plat, and any known easements
- ☐ **Rural and acreage properties:** well log and water test, septic records, water-right numbers, irrigation or ditch details, and propane or fuel arrangements

Listing preparation checklist

DEEP CLEAN

- ☐ Windows, inside and out
- ☐ Appliances, inside and out
- ☐ Grout, sinks, tubs, showers
- ☐ Baseboards, vents, light fixtures
- ☐ Neutralize odors with fresh air, not fragrance

CURB APPEAL

- ☐ Mow, edge, weed or clear the snow
- ☐ Clean or repaint the front door
- ☐ Power-wash the walks and deck
- ☐ Clear the gutters

DECLUTTER

- ☐ Clear countertops to the essentials
- ☐ Pack away personal photos and collections
- ☐ Thin out closets, the pantry and the garage
- ☐ Store or donate extra furniture

REPAIRS

- ☐ Patch and touch up the walls
- ☐ Fix leaky faucets and running toilets
- ☐ Replace burned-out bulbs
- ☐ Replace the furnace filter
- ☐ Tighten loose knobs and pulls

Price it for this market

Why online estimates often miss here

Montana keeps the realty transfer certificate filed with each sale confidential, so public websites often don't have actual sale prices. Automated value estimates have less data to work with here than in most states. A price built from MLS closed sales, current competition and your home's actual condition is far more reliable.

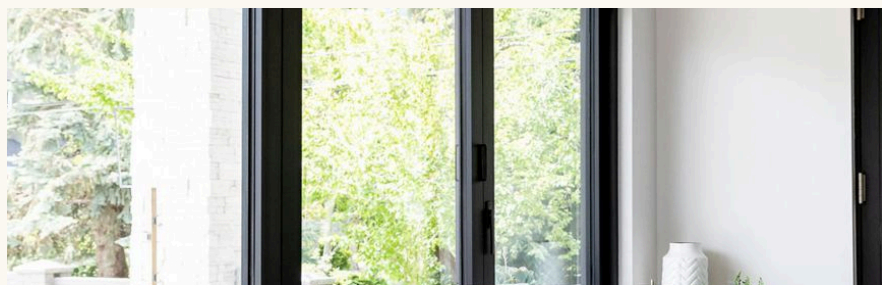
What a good pricing analysis includes

- Recent closed sales of similar size, age, condition and location
- Active and pending homes: your real competition today
- Expired and withdrawn listings: what didn't sell, and why
- Adjustments for acreage, outbuildings, views, updates and lot
- The price brackets buyers actually search in

SEARCH BRACKETS MATTER

Buyers filter by round numbers. Listed at \$505,000, a home never appears for the buyer whose search stops at \$500,000. Sometimes a small change in price puts you in front of a much larger pool of buyers.

Your listing gets its strongest attention when it's new. Price it to win that window, rather than starting high and planning to reduce later.



Three pricing strategies

SLIGHTLY BELOW MARKET

- Draws strong early interest and can produce multiple offers
 - Often the fastest path to a contract
 - Risk: if few buyers show up, you've anchored the negotiation low
-

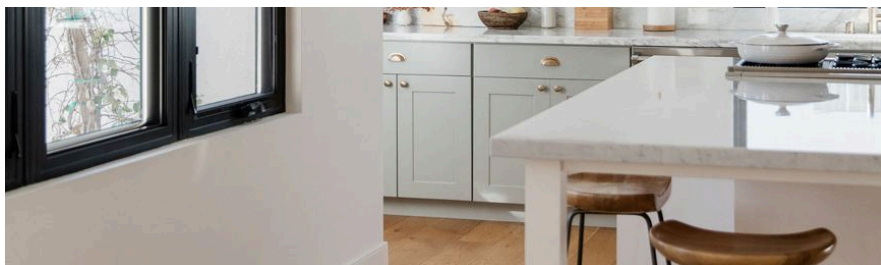
AT MARKET

- Buyers and their agents recognize a fair price
 - Shows up in the right search brackets
 - Less risk of the appraisal coming in below the contract price
-

ABOVE MARKET

- Fewer showings, and longer days on market
 - Buyers start to wonder what's wrong with the house
 - A financed buyer's appraisal may come in low, sending you back to negotiate
-

Set your check-in in advance. Agree with your agent on what the market should tell you in the first 10–14 days (showings, feedback, second visits) and what you'll do if it doesn't.





STEP 05

Stage it

Staging isn't decorating. It's editing: the right scale of furniture, a clear purpose for every room, open pathways, and as much light as the house will give you. Buyers decide quickly, in person and in photos.

LIVED-IN HOME

Edit and rearrange. Remove a third of what's in each room, float the furniture off the walls, and add fresh linens and a few living elements.

VACANT HOME

Furnish the rooms that sell: living room, kitchen and dining, and the primary bedroom. Empty rooms photograph smaller and colder than they are.

HOW I DO IT

Staging is central to how I list. My husband, Wes, is an interior designer, and we stage homes together. Full staging is included with every listing I take, at no extra cost to you.

Launch and market it

Most buyers will see your home online before they see it in person, so treat the launch like an opening night. Whoever you hire, expect:

- ☐ Professional photography, scheduled after staging and cleaning are finished
- ☐ Video that shows how the rooms connect, not just how they look
- ☐ A listing description written for buyers, accurate and specific
- ☐ MLS exposure, so cooperating agents and their buyers can find it
- ☐ Social and email promotion aimed at the likely buyer
- ☐ A weekly report on showings, feedback and what it means

How I launch a listing

- **Staged** by Wes and me before anything is photographed
- **Video:** we feature our listings in home tours on *Behind the Sign Montana*, the YouTube channel where Wes and I post new Billings tours every week
- **Listed** on the Billings MLS and on evrealestate.com, Engel & Völkers' global website
- **Shared** across my Instagram, Facebook and TikTok

WATCH FIRST

Search "Behind the Sign Montana" on YouTube to see how we stage and present homes before you decide who to hire.



Showings

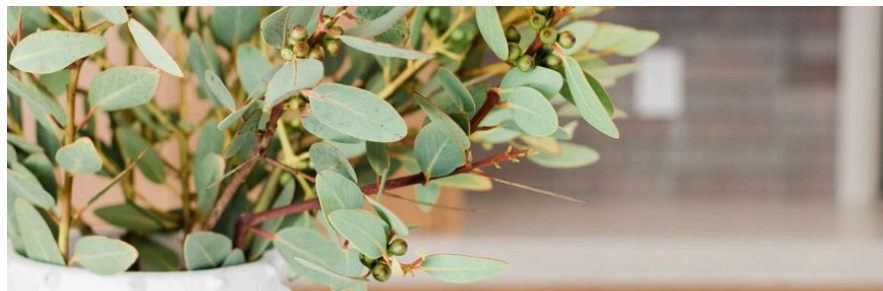
Easy access sells homes. Every declined showing is a buyer who may not come back. Agree on the ground rules before you go live.

Set the ground rules

- **Notice:** how much advance notice you need, and any blackout times
- **Access:** a lockbox that records who entered and when
- **Absence:** leave during showings. Buyers speak more freely and stay longer.
- **Pets:** take them with you or secure them, and note it in the showing instructions
- **Feedback:** who collects it, and when you'll review it together

Secure before the first showing

- ☐ Jewelry, cash and small valuables
- ☐ Prescription medications
- ☐ Firearms and ammunition, locked and out of sight
- ☐ Mail, financial papers and anything with personal information
- ☐ Keys, garage remotes and spare house keys



The 15-minute showing reset

Tape this inside a kitchen cabinet. Run it every time you leave for a showing.

EVERY ROOM

- ☐ Every light on, blinds open
- ☐ Thermostat at a comfortable setting
- ☐ Floors clear, with a quick vacuum where needed
- ☐ Trash out, bins emptied

KITCHEN

- ☐ Sink empty, dishes away
- ☐ Counters wiped and cleared
- ☐ Sponges and dish soap hidden

BATHROOMS

- ☐ Toilet lids down
- ☐ Fresh towels, neatly hung
- ☐ Personal items in drawers

BEDROOMS

- ☐ Beds made
- ☐ Laundry put away
- ☐ Nightstands cleared

PETS

- ☐ Bowls, beds and toys put away
- ☐ Litter box cleaned or removed
- ☐ Pet with you or secured

OUTSIDE

- ☐ Cars out of the driveway
- ☐ Walks shoveled and de-iced in winter
- ☐ Porch swept, porch light on

Go easy on candles and air fresheners. A strong scent makes buyers wonder what it's covering.

Compare offers

The highest price isn't always the best offer. Compare the full terms, especially how likely each offer is to actually close and when.

TERM	OFFER A	OFFER B	OFFER C
Price			
Financing (cash, conventional, FHA, VA, USDA)			
Down payment			
Earnest money			
Inspection deadline			
Appraisal terms			
Depends on the sale of the buyer's home?			
Concessions requested			
Closing date and possession			
Estimated net to you			

You can accept, reject or counter any offer. With several offers on the table, your agent should explain the options for handling them and help you choose one that fits your goals.

Contract to closing in Montana

- 01 **Earnest money.** The buyer deposits it, and it's held as the contract specifies.
- 02 **Inspections and objections.** The buyer inspects and may ask for repairs or a credit by the contract deadline. You can agree, counter or decline.
- 03 **Appraisal and loan approval.** For a financed buyer, the lender orders an appraisal and finalizes the loan.
- 04 **Title.** The title company issues a commitment listing ownership, liens and easements. Tell your agent early about any old liens, a divorce or an estate.
- 05 **Final walk-through.** The buyer confirms the home's condition and that agreed repairs are done.
- 06 **Closing.** In Montana, a title or escrow company customarily handles closing. You sign the deed, loans are paid off, and your proceeds are disbursed.

MONTANA NOTE · PAPERWORK YOU MAY NOT EXPECT

A **realty transfer certificate** is filed with the deed, and its contents stay confidential. If water rights go with the property, a **Water Right Ownership Update** (DNRC Form 608) is filed so state records show the new owner. Your title company and agent will coordinate both.

Your final two weeks

- ☐ Confirm the closing date, time and location with the title company
- ☐ Book movers, and confirm when the buyer takes possession
- ☐ Schedule utility transfers for the closing date. Don't shut anything off before then.
- ☐ Forward your mail and update your address with banks, employers and subscriptions
- ☐ Finish any agreed repairs, and keep the receipts for the buyer
- ☐ Remove everything that isn't staying with the house, including the garage, the shed and under the deck
- ☐ Leave the keys, garage remotes, mailbox key, manuals and warranties
- ☐ Clean thoroughly before the final walk-through
- ☐ Bring a photo ID to closing, along with anything the title company requests
- ☐ **Keep homeowners insurance in force until the sale has closed**



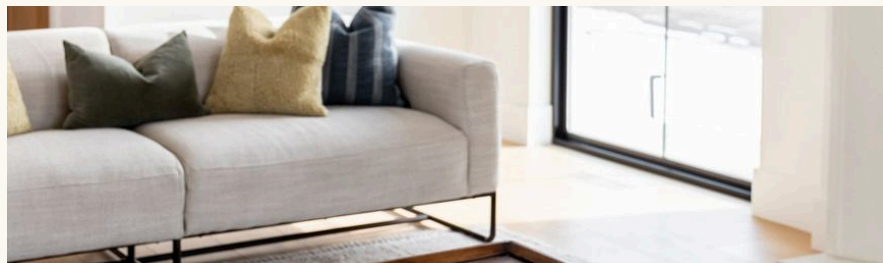
Relaunching an expired listing

An expired listing doesn't mean your home won't sell. It means something in the price, the presentation or the plan didn't connect with buyers. Diagnose it before you relist.

CHECK	ASK
Price	What sold nearby while I was listed, and for how much?
Presentation	Did the photos show staged, bright, clutter-free rooms? Did the first photo earn a click?
Exposure	Beyond the MLS, where was it promoted? Was there video?
Access	How many showings were declined or hard to schedule?
Feedback	Did buyers keep raising the same objection? Was it addressed?

Before you relist

- ☐ Confirm the date your listing agreement ended. An agent can't discuss representing you while another agent's listing agreement is still in effect.
- ☐ Fix the objection buyers kept raising, or adjust the price to account for it
- ☐ Restage and reshoot the photos. Don't reuse the old ones.
- ☐ Relaunch with a clear price and a 14-day check-in plan





ABOUT

Shawna Morales

Shawna Morales is the Managing Broker, License Partner and Private Office Advisor of Engel & Völkers Billings and the founder of The Morales Group. Over 20 years in real estate, she has closed 350+ transactions and \$100M+ in career sales volume (as of 2026).

Shawna works mainly with sellers. Her white-glove listing service brings a luxury approach to homes at every price point. Home staging is central to it, often done with her husband, Wes, an interior designer. She also represents buyers and relocating families.

Based at 1027 Shiloh Crossing Blvd in Billings, Shawna serves Yellowstone, Carbon, Stillwater, Big Horn and Musselshell counties. That includes Billings, Laurel, Red Lodge, Columbus and Absarokee.

Watch: weekly Billings home tours and behind-the-scenes staging on [Behind the Sign Montana](#) on YouTube.

20 years in real estate	350+ career transactions	\$100M+ career sales volume
----------------------------	-----------------------------	--------------------------------

Career totals as of 2026. Ranked #2 in Billings by sales volume and transaction sides (RealTrends 2026).

YOUR NEXT STEP

Get a plan for your home

Book a seller consultation. We'll walk through your home, your timing and your numbers. You'll leave with a pricing range, a prep list and a realistic timeline, whether you list next month or next year.

BOOK A CONSULTATION



Scan to book

IN THAT FIRST CONVERSATION

- Your timing, and what would make this move a success
- A pricing range built from recent Billings-area sales
- What to fix, freshen or leave, and how we'd stage it
- An estimate of what you'd walk away with

Prefer to talk first? Call [\(406\) 850-3065](tel:4068503065).

Shawna Morales

Managing Broker & License Partner,
Engel & Völkers Billings

1027 Shiloh Crossing Blvd, Suite 7

Billings, MT 59102

[\(406\) 850-3065](tel:4068503065)

shawna.morales@engelvoelkers.com

www.shawnamoralesrealtor.com

ENGEL&VÖLKERS



Notes and sources

This guide is general information about selling residential property in Montana. It is not legal, tax or financial advice. Contract terms, local practices and laws change, so confirm the specifics for your sale with your agent, title company, attorney or tax advisor. Sources were checked October 19, 2026.

- **Agency disclosure and dual agency consent:** Mont. Code Ann. § 37-51-314. Seller agent duties, including disclosure of adverse material facts: § 37-51-313 (MCA 2025).
- **Radon disclosure and prior test results:** Mont. Code Ann. § 75-3-606 (MCA 2025).
- **Confidentiality of realty transfer certificates:** Mont. Code Ann. § 15-7-308 (MCA 2025).
- **Water Right Ownership Update (Form 608):** Montana DNRC, dnrc.mt.gov.
- **Property-tax due dates (Nov. 30 and May 31):** Yellowstone County Treasurer. Due dates in other counties follow state law, so confirm locally.
- **Customary allocation of the owner's title policy and closing fee; no Montana transfer tax:** Chicago Title, Real Estate Laws & Customs (Montana). Customs vary, and your contract governs.
- **Compensation practice changes effective Aug. 17, 2024:** National Association of REALTORS®, settlement FAQ.
- **Lead-based paint disclosure for housing built before 1978:** U.S. EPA/HUD rule, 40 CFR Part 745, Subpart F.
- **Staging and YouTube details:** Behind the Sign Montana channel, October 2026.
- Interior photographs are licensed stock images and are not Shawna's listings.

ENGEL&VÖLKERS

Shawna Morales, Managing Broker · Engel & Völkers Billings · 1027 Shiloh Crossing Blvd, Suite 7, Billings, MT 59102 · MT License RRE-BRO-LIC-64264. ©2026 Engel & Völkers Americas, Inc. All rights reserved. Each Engel & Völkers real estate brokerage is independently owned and operated. Engel & Völkers fully supports the principles of the Fair Housing Act. If your home is currently listed with another brokerage, this is not a solicitation of that listing. Version 2026-10-19.