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BILLINGS

THE FSBO CHECKLIST · 2026 EDITION

Selling Your Home Yourself in Montana

A straightforward checklist for for-sale-by-owner sellers: pricing, the Montana paperwork, safe showings, screening buyers and getting to closing.

SHAWNA MORALES

Managing Broker & License Partner, Engel & Völkers Billings

WELCOME

You can do this. Here's how.

Plenty of Montana homeowners sell on their own. The ones who do it well treat it like a project, with a checklist and a few professionals lined up for the parts that carry legal or financial risk.

This checklist covers what an agent would normally handle, so nothing falls through the cracks: pricing, Montana-required paperwork, marketing, safe showings, screening buyers, the contract and closing.

Use it whether or not you ever call me. If you'd like a second opinion on price, I'm glad to give one. No pressure, and no obligation to list.



Shawna Morales

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

INSIDE

- 01 · What you'll be responsible for (p.3)
- 02 · Montana paperwork essentials (p.4)
- 03 · Pricing without the MLS (p.5)
- 04 · Marketing and safe showings (p.6)
- 05 · Screening buyers and offers (p.7)
- 06 · Contract to closing (p.8)
- 07 · Your options for getting help (p.9)

What you'll be responsible for

Selling without an agent means you take on each of these jobs yourself, or hire them out. Check off each one once you have a plan for it.

- ☐ **Pricing:** finding real comparable sales (harder in Montana, see p.5)
- ☐ **Disclosures:** the required radon statement, lead paint for pre-1978 homes, and known defects
- ☐ **Preparation:** repairs, cleaning, staging and photography
- ☐ **Marketing:** signs, online listings, flyers and responding to inquiries quickly
- ☐ **Showings:** scheduling, being available and keeping yourself and your home safe
- ☐ **Screening:** confirming buyers can actually buy before you take the home off the market
- ☐ **Negotiating:** price, repairs, credits, closing dates, and any buyer-agent compensation
- ☐ **The contract:** a written purchase agreement with clear deadlines
- ☐ **Coordination:** title company, inspector, appraiser, lender and the buyer's agent, if there is one
- ☐ **Deadlines:** tracking every date in the contract through closing

BUDGET FOR IT

Even without a listing commission you'll likely pay for some of these: photography, an appraisal, a real estate attorney, and your share of the title and closing costs.

Montana paperwork essentials

- ☐ **Radon disclosure statement.** Montana requires a radon disclosure statement on a document signed before or with the purchase offer. If you know the home was tested, you must give the buyer the results and any mitigation records.
- ☐ **Lead-based paint disclosure** for homes built before 1978 (federal requirement).
- ☐ **Known problems, in writing.** Be honest about defects you know of. Ask a real estate attorney what disclosure Montana law expects from you, and get it on paper.
- ☐ **Water rights.** If water rights go with the property, a Water Right Ownership Update (DNRC Form 608) is filed at closing.
- ☐ **Realty transfer certificate.** This is filed with the deed when it's recorded. Your title company typically prepares it.
- ☐ **HOA documents,** if the home is in an association: covenants, budget and dues.

FAIR HOUSING APPLIES TO YOU TOO

Federal law prohibits discriminatory advertising for any home sale, including one by an owner without an agent. Describe the *property*, not the kind of people you'd like to buy it.

Pricing without the MLS

Pricing is where FSBO sales most often go wrong, and Montana makes it harder. The state keeps sale prices on transfer records confidential, so public websites often don't show what homes actually sold for, and online estimates have less to work with.

Better ways to find your price

- **Hire a licensed appraiser** for a pre-listing appraisal. It's what a buyer's lender will rely on, too.
- **Ask an agent for a market analysis** built from MLS closed sales. Many will do this at no cost.
- **Walk your competition.** Tour the open houses near your price, and note what's still sitting and why.

Price for the search, not the sign

Buyers search in round-number ranges. A home listed at \$505,000 is invisible to the buyer whose search tops out at \$500,000. And a price above what an appraiser will support often means renegotiating once a financed buyer's appraisal comes in.

COMPLIMENTARY, WITH NO STRINGS

I'll prepare a pricing analysis for your home from recent Billings-area sales, whether or not you ever list with me.

Marketing and safe showings

MARKETING

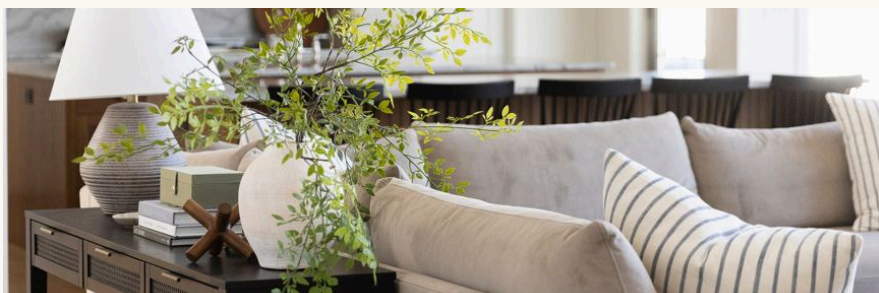
- ☐ Professional photos, taken after cleaning and staging
- ☐ A yard sign with a number you'll answer
- ☐ Online listings with every room photographed
- ☐ A one-page flyer: features, utilities, taxes, HOA
- ☐ Reply to inquiries the same day

SHOWINGS

- ☐ Showings by appointment only
- ☐ Never show the home alone; have someone with you
- ☐ Get each visitor's name and phone number in advance
- ☐ Ask for a pre-approval before a private showing
- ☐ Lock away valuables, medications, firearms and documents

Open houses

Keep a sign-in sheet, walk the home before and after, and check that doors and windows are locked when everyone leaves. In winter, clear and de-ice the walks; you're responsible for visitors' safety on your property.



Screening buyers and offers

- ☐ **Pre-approval, not pre-qualification.** A pre-approval means a lender has reviewed the buyer's finances. Call the lender to confirm it.
- ☐ **Proof of funds** for cash buyers, such as a recent bank or brokerage statement.
- ☐ **Earnest money** large enough to show commitment, and held by a title company per the contract.
- ☐ **Contingencies:** inspection, appraisal, financing, sale of the buyer's home. Each one is a way out for the buyer, so note the deadlines.
- ☐ **Closing date and possession** that work for your next move.

BUYERS WITH AGENTS

Many buyers have an agent, and that agent may ask you to pay some or all of their compensation. Decide your policy before the first call. It's fully negotiable, and you can also offer a credit toward the buyer's closing costs instead.

COMPARE OFFERS ON MORE THAN PRICE

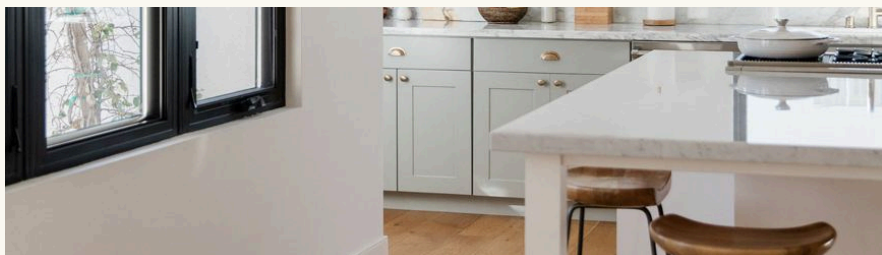
A slightly lower offer with a strong pre-approval, few contingencies and a closing date that suits you can be worth more than the highest number.

Contract to closing

- 01 **Put it in writing.** Have a Montana real estate attorney prepare or review the purchase agreement. A verbal deal isn't enforceable for real estate.
- 02 **Open title and escrow.** In Montana, a title or escrow company customarily handles closing. Choose one early and send them the signed contract.
- 03 **Track every deadline:** earnest money, inspection and objection, appraisal, financing, title review and closing.
- 04 **Respond to the inspection.** Agree, counter or decline repair requests within the contract's timeframes.
- 05 **Final walk-through,** then sign at the title company. They pay off your loan and disburse your proceeds.

PROTECT YOUR MONEY

Wire fraud targets closings. Never follow wiring instructions that arrive by email without calling the title company at a number you already know.



Your options for getting help

Selling on your own doesn't have to be all or nothing. Here's the honest range:

FULLY ON YOUR OWN

Lowest cost. You handle everything on this checklist, and hire an attorney for the contract.

ON YOUR OWN, PLUS PROFESSIONALS

An appraiser for price, a photographer for marketing, an attorney for the contract and a title company for closing.

FULL-SERVICE LISTING

An agent handles pricing, preparation, marketing, showings, negotiation and coordination through closing. Compensation is negotiable.

A fair way to decide

Compare your estimated **net**, not just the fee. Factor in the sale price each path is likely to reach, your costs, your time, and how long you can carry the home. I'm happy to put the numbers side by side for you, whatever you decide.

HOW I LIST

Full staging with my husband Wes, an interior designer, is included with every listing I take, at no extra cost. We also feature listings in video home tours on our YouTube channel, *Behind the Sign Montana*.

YOUR NEXT STEP

Get a second opinion on price

Book a complimentary consultation. I'll bring a pricing analysis from recent Billings-area sales and an estimate of your net, so you can decide your next step with real numbers. No obligation to list.

BOOK A CONSULTATION



Scan to book

Prefer to talk first? Call (406) 850-3065.

Shawna Morales

Managing Broker & License Partner,

Engel & Völkers Billings

1027 Shiloh Crossing Blvd, Suite 7

Billings, MT 59102

(406) 850-3065

shawna.morales@engelvoelkers.com

www.shawnamoralesrealtor.com

20 years · 350+ transactions · \$100M+ career sales volume (as of 2026)

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Notes and sources

This checklist is general information for owners selling residential property in Montana. It is not legal or tax advice. Laws and practices change, so have a Montana real estate attorney review your contract and disclosures. Sources were checked October 19, 2026.

- **Radon disclosure statement and prior test results:** Mont. Code Ann. § 75-3-606 (MCA 2025).
- **Lead-based paint disclosure for housing built before 1978:** 40 CFR Part 745, Subpart F.
- **Confidentiality of realty transfer certificates:** Mont. Code Ann. § 15-7-308 (MCA 2025).
- **Water Right Ownership Update (Form 608):** Montana DNRC.
- **Fair housing advertising rules apply to owner sales:** 42 U.S.C. § 3603(b) (the exemption excludes § 3604(c)) and § 3604(c).
- **Closing customarily handled by a title or escrow company:** Chicago Title, Real Estate Laws & Customs (Montana).
- **Buyer-agent compensation is negotiable:** National Association of REALTORS® settlement FAQ (practice changes effective Aug. 17, 2024).
- Interior photographs are licensed stock images and are not Shawna's listings.

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