



COLORADO REAL ESTATE SELLING GUIDE

Selling your home in Colorado? This guide will walk you through the process, key considerations, and important financial aspects to ensure a smooth and successful transaction.

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CLOSING TIMELINE AND PROCESS

The home selling process in Colorado typically takes **30-45 days** from the time an offer is accepted to closing.

Here's a breakdown of the key steps:



ACCEPTING AN OFFER

Approximately 1-3 Days

Once you receive and negotiate an offer, you and the buyer sign a **purchase agreement**.



BUYER'S DUE DILIGENCE & INSPECTIONS

Approximately 5-14 Days

- The buyer arranges a home inspection.
- They may request repairs or negotiate credits.
- Additional **inspections** (radon, sewer scope, etc.) may be conducted.



APPRAISAL & LOAN APPROVAL

Approximately 15-25 Days

- If the buyer is **financing** the home, the lender orders an appraisal.
- If the appraisal is lower than the agreed price, negotiations may be required.



TITLE COMMITMENT & HOA REVIEW

Approximately 10-30 Days

- The title company issues a **title commitment** ensuring a clear title transfer.
- The buyer reviews HOA documents if applicable.



FINAL WALKTHROUGH & CLOSING

Approximately 30-45 Days

- The buyer conducts a **final walkthrough**.
- Both parties sign closing documents, and funds are disbursed.
- The title transfers to the new owner, and you hand over the keys!



TITLE INSURANCE – WHAT IT IS AND WHY IT'S IMPORTANT

Title insurance protects buyers and lenders from potential ownership disputes, unpaid liens, or errors in public records. In Colorado, sellers typically pay for the buyer's **Owner's Title Insurance Policy** as part of the closing costs. This ensures a clear and marketable title is transferred.

Why Title Insurance Matters

- Protects against unknown liens, fraud, and ownership claims.
- Ensures a smooth closing and prevents future legal issues.
- Required by lenders when a buyer is financing the purchase.

TYPICAL SELLER CLOSING COSTS

Sellers in Colorado typically cover the following closing costs:

- **Title Insurance:** Varies based on home price but typically **\$1,000-\$3,000**.
- **Real Estate Commission:** Typically **5-6%** of the sale price (split between listing and buyer's agents).
- **Prorated Property Taxes:** Since Colorado taxes are paid in arrears, sellers may owe for the portion of the year they owned the home.
- **HOA Fees:** If applicable, transfer and status letter fees may apply (**\$300-\$600+**).
- **Miscellaneous Fees:** Recording fees, notary fees, and wire transfer fees (**\$100-\$500**).

Total Seller Closing Costs: Expect to pay around **6-8%** of the sale price.

[Click here to use our Seller 'Net' Calculator](#)

▼ REAL ESTATE AGENT FEES

Real estate commission fees typically range from **5-6%** of the final sale price and are split between the listing agent and the buyer's agent. These fees cover:

- Professional marketing (photos, videos, online listings, etc.).
- Market analysis and pricing strategy.
- Negotiations and contract management.
- Coordination of showings and open houses.
- Guidance through legal and closing processes.

While agent fees may seem significant, a skilled agent often helps sellers **net more profit** by pricing strategically, negotiating effectively, and avoiding costly pitfalls.

[Click here for a FREE Valuation](#) | [Click here to see our client reviews](#)

▼ WIRE FRAUD & OTHER SELLER BEWARE ITEMS

WIRE FRAUD PREVENTION

Wire fraud is a growing risk in real estate transactions. To protect yourself:

- **Verify all wiring instructions** with the title company in person or via a trusted phone number.
- **Be cautious of email scams** requesting last-minute changes to payment details.
- **Confirm fund transfers** before sending large sums of money.

OTHER SELLER BEWARE ITEMS

- **Offers That Seem Too Good to Be True** – Scammers may pose as buyers with fraudulent cashier's checks.
- **Inspection & Repair Scams** – Be cautious of exaggerated repair demands intended to lower the price.
- **Low Appraisals from Biased Lenders** – Work with your agent to contest unfair valuations.
- **Title Fraud** – Regularly monitor your property's title to prevent fraudulent ownership claims.

▼ ADDITIONAL KEY CONSIDERATIONS

STAGING & PRESENTATION

A well-staged home sells faster and for more money. Declutter, clean, and consider professional staging to maximize appeal.

MARKET CONDITIONS

Understanding Colorado's real estate market trends can help you price competitively. Your agent will provide a **Comparative Market Analysis (CMA)** to determine an optimal listing price.

NEGOTIATION STRATEGIES

- Be flexible but firm on price.
- Consider closing cost assistance as a negotiation tool.
- Respond promptly to offers and counteroffers.

FINAL THOUGHTS

Selling a home in Colorado involves multiple steps, costs, and potential challenges. Working with an experienced real estate professional ensures a **smooth, profitable, and stress-free** transaction. If you're thinking about selling, contact a local expert to guide you through the process!

Be sure to download our other Seller Guides:

- [Path to a Successful Home Sale](#)
- [Photoshoot Preparation](#)
- [Property Disclosures](#)
- [Listing Experiences](#)

OUR COMMITMENT IS TO YOUR SUCCESS



EXPERTISE

Our team brings years of experience and market knowledge to every listing.



DEDICATION

From listing to closing, we're committed to achieving the best possible outcome for you.



INNOVATION

We leverage cutting-edge technology and marketing strategies to showcase your property.

GET STARTED TODAY!



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Defined by Service & Expertise.