Cindy's Realty Group by eXp Realty

SELLER

ALABAMA • PROPERTY EDITION

SEPTEMBER 2026



The Alabama Home Seller's Strategy Guide

A practical plan for preparation, pricing, marketing, estimated proceeds and your next move.

YOUR DECISION TOOLKIT

1. Prepare
2. Price
3. Market
4. Negotiate

Prepare with purpose. Negotiate the whole offer.

Cindy LaDuke

Visit the seller page

Call to discuss your plan

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REAL ESTATE WITHOUT LIMITS.

Your decision roadmap



Choose a stage. Each card opens its first topic; the detailed index includes every topic.

01 Define your plan

Your goals, decision makers, timing and next home.

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02 Understand the money

Estimated proceeds, deductions and the broader move budget.

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Property records, state guidance, preparation and documents.

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Browse every topic and worksheet

Roadmap Start here All topics

A note from Cindy

A strong sale starts with the decisions made before the listing goes live.

This guide is for homeowners who want a practical plan for pricing, preparation, marketing, negotiation and the next move. It is also useful when a property did not sell, when several people must approve decisions, or when the sale is connected to a purchase or relocation.

A higher asking price is not the same as stronger results. A beautiful campaign cannot repair an unresolved title problem. And a signed offer is not the finish line. The strategy needs to connect the home's competitive position with your financial needs and the terms you can actually perform.

My role is to help you compare the evidence, choose useful preparation, define the marketing plan, evaluate the full offer and organize the professionals needed to move forward. There is no single formula that fits every property or seller.

This edition addresses property in Alabama. Use the worksheets to identify your priorities and unknowns. The actual listing and purchase agreements, property records, lender requirements and individual legal/tax advice determine the details of your transaction.

Bring your property address, desired timing, main concern and a rough idea of any loans or other claims against the property. We can begin with a realistic discussion before you commit money to preparation or make promises about your next home.

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Start with the outcome you need, not just the price you hope to see.

Choose your starting point



Use the route that matches today's decision. You do not have to read every page in order.

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Your seller roadmap

Organize the sale in the order that reduces avoidable surprises.

01. Define success
Identify timing, net proceeds needs, privacy, disruption tolerance and the next housing plan. Resolve who has authority to decide and sign.

02. Investigate first
Review title/loans, condition, disclosures, association obligations and unusual property or ownership issues. Obtain early professional input.

03. Prepare and position
Prioritize work, set a budget and build an evidence based price range. Decide what distinguishes this property from buyers' actual alternatives.

04. Agree on the launch
Document marketing deliverables, approvals, access, response standards and the plan for reviewing results.

05. Negotiate and perform
Compare complete offers, then track inspection, financing, title, repairs and closing obligations, not only the accepted price.

06. Close and move
Verify proceeds instructions, settlement figures, signing and possession. Keep the records needed for tax and postclosing follow up.



CINDY'S STRATEGY NOTE

A listing date is a project milestone, not proof the property is ready.

Define a successful sale

Different goals require different compromises. Name the ones that matter before choosing a strategy.

Separate the desired result from the constraints

A target net amount, a firm move date, limited repair funds, a need for privacy and an occupied rental can change the plan. Rank the priorities. A faster closing with less disruption may matter more than pursuing a higher uncertain price over a longer period.

Identify the people with authority

List owners, borrowers, trustees, personal representatives, authorized entity signers and anyone whose approval is legally needed. Do not assume that the person living in the home can sign for everyone or that a divorce agreement alone changes the lender's rights.

Evaluate the next move now

Where will you live after closing? Does a replacement purchase depend on these proceeds or on removing this mortgage payment? Ask the lender about qualification and the closing team about the funding sequence before accepting a date you cannot meet.

Choose what can flex

Decide whether you can change price, repair scope, move date, possession or financing terms. Keep the minimum acceptable outcome private within the appropriate representation relationship. A clear range makes negotiations more deliberate.

CINDY'S STRATEGY NOTE

The strategy should fit your property and your life, not a generic marketing promise.



Your seller priorities



Complete this before a pricing or preparation meeting. Use estimates where necessary and label them.

Set the outcome and limits of the sale. • Your timing, obligations and next housing needs. • An agreed brief for the selling plan.

Property address / state / type of ownership

Who must approve and sign?

Desired listing date / required move or closing date

Target proceeds / loans and other claims to verify

Preparation budget / work you cannot or will not do

Showing, privacy and occupancy constraints

Replacement housing plan / funding dependency

Top two priorities and the tradeoffs you can accept

YOUR NEXT STEP

Do not put account numbers, government ID or confidential legal documents in a shared worksheet.

Estimated proceeds: every deduction matters

A sale price is not spendable equity, and spendable equity is not taxable gain.

Start with actual obligations

Obtain payoff information for mortgages, home equity lines and other liens. An online loan balance may omit daily interest, fees or release requirements. Tell the closing team about judgments, deferred assistance, financed equipment and other claims that could affect the proceeds.

Include negotiated and transaction costs

Account for the compensation you actually agreed to, any seller paid buyer costs, repairs, title/legal/settlement charges, taxes, association charges and other obligations. Compensation is negotiable; this guide assumes no standard commission or universal allocation of fees.

Separate what is paid before closing

Preparation, inspections, moving and replacement housing may be paid outside settlement. Track them when evaluating the overall result, but do not deduct them twice if already included in another category.

Update the estimate when the deal changes

A change to price, credits, repair agreement, payoff date or possession can change the result. Ask for an updated estimate and compare the final settlement to it. Retain a reserve for unresolved tax or postclosing obligations instead of committing every projected dollar.

CINDY'S STRATEGY NOTE

Use current payoffs and actual agreements, not a "price minus mortgage" shortcut.



Sources: **IR1** **CF4** 27 Sep 2026

A complete illustrative seller net



ILLUSTRATIVE ONLY • Invented dollar amounts, not standard fees, a commission schedule or a property valuation.

Seller settlement calculation	Amount
Sale price	$450,000
Buyer closing cost credit	– $8,000
All agreed brokerage compensation	– $22,500
Title / legal / settlement charges	– $4,250
Tax and other prorations	– $2,250
Agreed repair expense at settlement	– $3,500
Mortgage payoff	– $295,000
Association balance / transfer charges	– $1,200
Illustrative proceeds before income tax	$113,300

No second loan, judgment or other lien is assumed. Brokerage compensation is an invented negotiated total, including any amounts paid under the assumed agreements; do not add the same payment again. Actual charges and who pays them depend on the transaction.

If $4,000 preparation and $2,500 moving costs are paid separately, the remaining overall sale resources in this example are $106,800 before income tax and other unlisted obligations. The settlement proceeds and the broader move budget are different totals.

CINDY'S STRATEGY NOTE

This example is not an estimate for your home. Request a property specific net sheet.

Your net proceeds worksheet



Use a current payoff and identify which costs are confirmed, estimated or still unknown.

Line item	Amount	Source / date
Proposed sale price		
Less buyer credits / concessions		
Less total agreed compensation		
Less legal / title / closing charges		
Less taxes / prorations / association		
Less repairs paid at settlement		
Less all loans / liens / obligations		
Estimated settlement proceeds		
Outside closing preparation / moving / housing costs		
Tax and other professional questions still unresolved		
Updated estimate date / offer or contract version		

YOUR NEXT STEP

Confirm that credits, compensation and repair costs have not been counted twice.

Build the property's document file

An organized file can expose an obstacle while there is still time to address it.

Ownership and financial records

Gather deed information, all mortgages and home equity lines, payoff contacts, judgments or liens, relevant estate/trust/entity documents and any required legal orders. Provide sensitive material through a verified secure channel. Ask the closing professional what must be obtained directly rather than copied from an old file.

Condition and improvements

Collect repair invoices, permits, plans, inspections, warranties, roof and system ages, pest documentation, septic/well records and insurance claim information. Clearly distinguish what you know from what a prior owner reported. A receipt can show work occurred without proving that every underlying issue is resolved.

Association and use restrictions

Request current dues, balance, violations, assessments, transfer charges and the resale document process. Gather leases, deposits and occupancy agreements if applicable. Clarify what stays with the property, including financed or leased equipment.

Resolve gaps instead of hiding them

Make an unknowns list: missing permit, unpaid assessment, deceased owner, boundary issue or unverified repair. Assign each item to the appropriate professional. Do not wait for the buyer's deadline to start the investigation.



CINDY'S STRATEGY NOTE

The file is for verification. It should not become a folder of unsupported marketing claims.

Prioritize preparation by purpose



Useful preparation improves presentation, addresses a real concern or removes a transaction obstacle. Those are different jobs.

Priority	How to decide
Safety / active damage	Investigate with the right specialist. An urgent condition or active leak is not a cosmetic choice.
Financing / insurance obstacle	Ask whether condition could prevent insuring or financing the property. Confirm the actual remedy and cost.
High visibility presentation	Consider cleaning, decluttering, lighting, odors, landscaping and small repairs that reduce distraction.
Large discretionary upgrade	Compare scope, cost, timing and competing properties. Do not assume every dollar spent returns at resale.
Maintenance / future replacement	Document condition honestly. Choose repair, price positioning or negotiation based on evidence.

A prelisting inspection or specialist assessment may help with an older home, uncertain repair history or a complex system. It also creates information to evaluate and address appropriately. Discuss scope, legal disclosures and practical use with the relevant professionals.

Do not start a renovation solely because it photographs well. Ask what buyer concern it resolves, how it affects launch timing and whether a less expensive alternative would address the same issue.

CINDY'S STRATEGY NOTE

Price the work before promising it, and keep the cash required for your move.

Sources: **CF7** 27 Sep 2026

A preparation budget decision



ILLUSTRATIVE ONLY • A spending plan is not a promise of a higher sale price.

Proposed work	Example budget	Purpose
Deep clean / declutter	$800	Reduce distraction
Paint touchups / minor repairs	$1,200	Address visible wear
Exterior cleanup	$600	Improve first impression
Specialist investigation	$450	Understand an unresolved concern
Contingency allowance	$950	Handle scoped surprises
Total preparation budget	$4,000	No resale return assumed

What the numbers do not prove

This hypothetical $4,000 budget has no assigned resale premium. Compare it with doing less, delaying the launch or investing in a larger project. Include carrying costs and the risk that a project uncovers additional work.

A useful decision rule

For each item, identify the evidence, a written quote, the decision maker, completion date and the expected purpose. Approve the expense only after understanding the tradeoff. A more expensive remodel may be appropriate for some properties, but this worksheet cannot establish that it is profitable.

CINDY'S STRATEGY NOTE

Spend intentionally. Do not renovate for an imagined buyer without studying real competition.

Your preparation and repair plan



Give each item a purpose, quote and owner. Do not mix optional styling with unresolved safety or condition questions.

Work / investigation	Budget	Owner / due date
Priority 1		
Priority 2		
Priority 3		
Priority 4		
Priority 5		
Contingency		
Total approved budget		

What must be complete before photography or showings?

What will remain, and how will it be disclosed or addressed?

Evidence to keep: invoices, permits, reports or warranties

YOUR NEXT STEP

Keep an updated list of work completed, incomplete and expressly excluded.

A practical launch timeline

Use this as an adjustable sequence, not a promise that every home can be ready in 30 days.

01. First: decisions and investigations
Confirm goals, authority, loans, disclosures and the preparation budget. Start association and title/authority questions early.

02. Then: property work
Complete approved repairs and cleaning. Gather records, define included items and clarify leases or occupancy. Reassess any finding that changes the plan.

03. Before photography
Confirm presentation, access and marketing accuracy. Remove sensitive documents, visible credentials, valuables and personal information from view.

04. Before going live
Approve the listing facts, photography use, marketing deliverables, showing rules and communication process. Recheck the current competition and launch price.

05. After launch
Review actual engagement, showings, objections and competing changes at agreed checkpoints. Adjust based on evidence rather than a preset promise to sell within a fixed number of days.

A shorter timeline may require choosing fewer projects or an as is strategy. A longer timeline may be necessary for permits, legal authority, association clearance or specialized repairs. Do not use a marketing date to bypass a material unresolved issue.



CINDY'S STRATEGY NOTE

Schedule around dependencies. Photography before unfinished repairs often creates rework.

Your launch calendar



Work backward from the desired launch, then test whether each dependency is realistic.

Task	Target date	Owner / confirmation
Authority / title / loan information		
Condition investigations and decisions		
Association documents / clearance process		
Repairs and presentation		
Photography / floor plan verification		
Listing and marketing approval		
Showings and access ready		
Launch / first review meeting		

What would cause us to delay the launch?

Backup plan for work, access or a document delay

YOUR NEXT STEP

A task is not complete until the necessary evidence or approval exists.

Alabama: RECAD and your agreement

ALABAMA PROPERTY TRANSACTIONS • The current rules use “transaction facilitator” for the nonagency role.

Disclosure is not an agency contract

Under the RECAD rule effective February 14, 2026, the information form explains brokerage services. It is not a contract, and the consumer is not legally required to sign the disclosure acknowledgment. Ask for the brokerage office policy and understand the services offered before disclosing confidential negotiation details.

Know whether someone is your advocate

The rules distinguish single agency, including designation where applicable, from dual agency with written informed consent, and from transaction facilitation. Without an agency agreement, the licensee is presumed to be a facilitator, not your fiduciary advocate. Ask which relationship applies in your transaction.

Check the agreement’s timing and terms

Alabama’s rule requires a written agreement before listing or submitting an offer on another’s behalf for compensation. Separate NAR practice requirements may require a buyer agreement before touring for covered participants. Do not mistake the disclosure form for that agreement or assume the two timing rules are identical.

Your practical next step

Review listing services, compensation, marketing permissions and conflicts before authorizing a launch. Identify the correct owners and signers.



CINDY’S STRATEGY NOTE

Ask: “Am I your agency client or a customer receiving facilitation, and where is that documented?”

Sources: **AL1** **AL2** **NR1** 27 Sep 2026

Alabama condition issues: disclose carefully



Understand the used home framework without treating “buyer beware” as permission to misrepresent a property.

Know the limits of caveat emptor

Alabama case law generally applies caveat emptor to used residential property. Recognized exceptions involve a fiduciary relationship, certain known health or safety defects that are not readily observable, and specific inquiries. These questions depend on the facts. The treatment of new builder vendor homes differs; obtain Alabama legal advice when needed.

Review the actual as is terms

Alabama Supreme Court decisions address how as is provisions and inspection decisions can affect claims. Have counsel review the actual agreement and questions about your duties. Do not assume an as is label eliminates all disclosure issues or protects a false statement.

Prepare clear answers and records

Organize reports, invoices, permit records and known information about water entry, structural movement, roofing, drainage, pests and well or septic systems. Answer accurately and identify what remains unknown. Route a difficult disclosure question through your attorney rather than improvising a legal conclusion.

Agree on a workable investigation process

Review inspection access, deadlines, written notice, termination rights and deposit consequences before accepting an offer. Decide who can approve repairs or credits and how buyer requests will be handled. Keep records of material communications and obtain advice about updates when a condition changes.

CINDY’S STRATEGY NOTE

Accurate information and a clear contract process are stronger than relying on an as is label.

Sources: **AL6** **CF7** 27 Sep 2026

Alabama's seller identity safeguard

CURRENT INFORMATION NOTICE • Act 2026-536 takes effect October 1, 2026.

When the licensee verification trigger applies

Before entering an agreement to sell or lease, the licensee must obtain government issued identification and ownership records when BOTH conditions are true: the licensee does not know the seller, and the seller is not physically present with the licensee. Do not describe this as the same statutory trigger for every Alabama seller.

Why it matters

The Alabama Securities Commission identifies seller impersonation as a concern, including schemes involving vacant or undeveloped land. A person communicating by email or telephone may falsely claim to own property. Identity and ownership records help the transaction team investigate that claim.

Share documents through a verified channel

Confirm the recipient independently before sending identification, deeds or authority records. A trust, entity, estate or power of attorney may require additional evidence that the signer has authority. Do not place sensitive identification in this guide or send it to an unverified email address.

There can be other checks

The Act also contains separate settlement related provisions. The listing stage trigger above is not an exhaustive description of every closing requirement. Ask the closing professional about the property specific process and any implementation updates.



CINDY'S STRATEGY NOTE

Verify identity, ownership and authority early. Do not wait until closing to discover they conflict.

Sources: **AL4** **AL5** 27 Sep 2026

Step Up offers: focus on performance



An assistance program is part of the financing picture, not a substitute for evaluating the full offer.

Understand what the program is

AHFA describes Step Up assistance as a repayable second mortgage over 10 years, combined with a fixed rate first mortgage over 30 years. Participating lenders and homebuyer education are part of the program. Those features do not establish a particular buyer's current approval or closing readiness.

Request the relevant lender update

Ask through the agreed channel about authorized lender progress, remaining borrower and property conditions, education and any reservation or funding deadline. Do not seek private borrower records that are unnecessary to evaluating the transaction. Ask what could prevent the requested closing date.

Compare costs and obligations

Identify the offer's credits, proposed repairs, contingencies and possession terms. Ask the lender to confirm what the financing permits or requires. Use the complete estimated proceeds and contract obligations to compare offers, rather than assuming that assistance always increases your costs or predicts a failed closing.

Track the actual milestones

Record the financing deadline, appraisal status, required property work and the next update date. A buyer using assistance should be evaluated on the documented transaction, not stereotypes. Obtain written changes when the parties revise terms; do not rely on an informal assurance that timing will work.

CINDY'S STRATEGY NOTE

The useful question is what remains to close under this offer, not whether the buyer uses assistance.

Sources: **AL7** 27 Sep 2026

Alabama taxes and your estimated net



Separate the current tax record, the contract's proration and the proceeds you expect at settlement.

Confirm bills and exemptions

Alabama's tax year begins October 1; homestead qualification generally depends on ownership and occupancy on that date. Annual property taxes are due October 1 and delinquent after December 31. Confirm the bill, tax year, exemptions and any unpaid amounts with the local assessing or collecting office.

Describe your history accurately

Your exemption record is not a promise of the buyer's future bill. Ask the county office about the effect of your sale or change in occupancy. Age, disability, income and local provisions can affect different tax components. Avoid a blanket statement that a property will have no tax for its next owner.

Review each offer's closing estimate

Alabama Rule 790-X-3-.04 requires a complete estimated closing statement when the licensee prepares or presents a written offer or counteroffer in a single family residential sale. It uses the licensee's best estimates and requires acknowledgment. Check price, concessions, tax assumptions and other costs as the terms change.

Reconcile the final settlement

Ask how unpaid taxes, prorations and any later adjustment will be handled under the contract. Compare the final settlement statement with the most recent estimate and your payoff information. Keep the agreed follow up process after closing; an estimate is not a guaranteed proceeds amount.

CINDY'S STRATEGY NOTE

Your estimate should change when the offer or cost assumptions change. Review the full deductions.

Sources: **AL3** **AL8** **AL9** 27 Sep 2026

Your Alabama verification file



Organize the evidence a buyer and closing team may need. Identify missing records before they become urgent.

Confirm	Evidence to obtain
Property and signing authority	Parcel, legal description, owners and authority for every proposed signer.
Condition and improvements	Known conditions, reports, repairs, permits and questions requiring legal advice.
Restrictions and recurring costs	Association records, rental/use restrictions, current charges, assessments and tax records.
Offer obligations	Inspection access, requested credits or work, contingency dates and possession terms.
Settlement and proceeds	Verified closing contact, payoff requests, estimates, signing needs and secure proceeds instructions.

A settlement professional's document processing role does not necessarily include representing you in a dispute or advising you about all legal consequences. Engage Alabama counsel for contract language, title/authority questions or unusual ownership arrangements that need individual advice.

Confirm the lender and settlement team's approval before arranging a power of attorney or remote signing. Independently verify money instructions and any change to the recipient of proceeds.

CINDY'S STRATEGY NOTE

Ask who is responsible for each unresolved item, and record the answer.

Sources: **AL1** **AL5** **CF5** 27 Sep 2026

HOA documents can affect a closing

Treat the association account and property compliance as separate questions that both need answers.

Ask for the full cost and document process

Identify current dues, special assessments, unpaid balances, resale package charges, transfer/initiation fees and any expedited service costs. Ask who can provide the official statement, how long it remains valid and what the association or manager needs to begin.

Check violations and open approvals

A paid account does not prove the property has no compliance issue. Request the status of warnings, violations, architectural approvals and incomplete work. If something is corrected, send the required evidence and request written acknowledgment rather than assuming photos automatically close the matter.

Do not invent a universal cure deadline

The governing documents, notice, contract and applicable law control. Do not tell every seller a violation has the same number of days to cure or that every warning automatically prevents closing. Ask the attorney/settlement team how the actual issue affects the transaction.

Keep buyers informed through the proper process

Discuss disclosure and document delivery with the transaction professionals. A buyer may need association or lender review before closing. Do not promise that a rental permission, pet exception or grandfathered alteration automatically transfers.



CINDY'S STRATEGY NOTE

Get written account and compliance information early enough to act on it.

Your association clearance tracker



Record the issuing authority and validity period for each answer.

Resolve association documents and charges. • Current statements and governing documents. • Named contacts and outstanding requirements.

Item	Status / amount	Owner / date
Association / manager contact		
Resale document request		
Dues and unpaid charges		
Current or planned assessment		
Violation / warning / approval		
Required correction and evidence		
Written closure or confirmation		
Transfer fees / statement validity		

Issue affecting buyer financing, possession or intended use

Closing professional's instruction / next follow up date

YOUR NEXT STEP

Keep copies of notices and responses. A verbal reassurance may not satisfy the closing requirement.

Disclosures and included property

Describe facts accurately and document the things a buyer may assume are included.

Use the state guidance in this edition

Seller duties, broker disclosure requirements and contract forms are not interchangeable. Review the relevant state pages and ask counsel about a disputed or uncertain disclosure. Do not substitute “as is” for a truthful answer, or describe an unknown condition as verified.

Check the federal lead requirements

For most housing built before 1978, provide required known lead information, records, the approved pamphlet and lead warning/acknowledgment language before the buyer is obligated. The buyer generally has a 10 day evaluation opportunity; a different period needs written agreement, or the buyer may waive the opportunity. These federal requirements are separate from the state’s general disclosure framework.

Define what conveys

List appliances, fixtures, window treatments, shelving, security systems, smart devices, outdoor items, propane tanks, solar equipment and other included or excluded property. Identify leases, financing or service contracts that cannot simply be handed over with the keys.

Maintain the record through closing

Tell the transaction team about material changes, new damage, a repair failure, an association notice or an item you now want to remove. Ask what written amendment, updated disclosure or lender approval is needed. Do not change the deal through a moving day conversation.



CINDY’S STRATEGY NOTE

Marketing copy should match verified facts and the purchase agreement.

Sources: **EP1** 27 Sep 2026

Build a price from the evidence

The market does not price a home from the seller's payoff, renovation budget or next purchase needs.

Choose the right comparison set

Study recent closed sales that a buyer would genuinely compare with this property. Adjust the reasoning for location, layout, condition, land, age, improvements, concessions and timing. A distant sale with the same square footage may be a poor substitute.

Understand the different signals

Closed sales show completed transactions. Active listings show today's competition. Pending activity can show demand but may not reveal final price or concessions. Expired or withdrawn listings can suggest positioning problems, but do not prove a single cause.

Use a range before choosing the launch point

Discuss a defensible range and what would support the upper or lower end. Then consider current competition, property readiness, your timing and the risk of repeated reductions. A valuation model or price per square foot calculation is one input, not an appraisal or a guarantee.

Set review triggers in advance

Agree when to review showings, qualified interest, objections, competing inventory and offers. Do not confuse online views with buyer willingness to pay. The right response may involve presentation, access, terms or price; diagnose before changing everything at once.

CINDY'S STRATEGY NOTE

Ask Cindy to explain why each comparable belongs in the analysis.



A fictional pricing discussion



ILLUSTRATIVE ONLY • These are invented properties, not comparable sales or a valuation of your home.

Evidence	What it suggests, not proves
Closed home at $445,000	Similar size, but an updated roof and interior. Investigate how those differences affect buyer alternatives.
Closed home at $430,000	Similar condition, but a materially different location. Do not adjust by a guessed percentage.
Active listing at $459,000	Shows an asking price competitor; it has not established a completed sale value.
Your property	Needs its own condition, location, land, concession and timing analysis.

The decision

These numbers do not justify averaging the three prices or automatically listing at the highest one. Request a documented range based on truly comparable evidence, then test the proposed launch price against the homes a buyer can choose today.

What would change the recommendation?

A verified condition issue, newly listed competitor, completed sale with meaningful concessions or changed access/timing may change the analysis. Update the evidence rather than defending the original number because it was once printed in a report.

CINDY'S STRATEGY NOTE

The examples teach a method; they are not current Georgia or Alabama market statistics.

Your pricing and competition worksheet



Record the source and date. Distinguish asking prices from closed prices and unknown pending terms.

Build a price discussion from evidence. • Comparable properties and dated observations. • A range and assumptions to discuss.

Property / status	Relevant differences	Price / source
Comparable 1		
Comparable 2		
Comparable 3		
Current competitor 1		
Current competitor 2		

Supported range / factors supporting each end

Chosen launch price and the reason for it

First review date / evidence that would justify a change

YOUR NEXT STEP

Do not use automated value estimates as the only basis for a high stakes pricing decision.

A marketing plan is more than an MLS entry

Define the agreed work, property positioning and response process before judging the campaign.

Start with the buyer's real alternatives

What verified features matter for this property's use: layout, land, access, workspace, condition, permitted amenities or a specific location advantage? Describe those facts without demographic assumptions or unsupported lifestyle claims.

Choose deliverables that serve the property

Discuss photography, accurate floor plans, video, property descriptions, digital distribution, signs, agent outreach, open houses and other appropriate channels. These are options to agree in writing, not a promise that every service or advertising spend is automatically included.

Protect accuracy and consent

Verify measurements, room labels, permits, features and any claims about schools, rental use or included equipment. Obtain needed permissions for images or testimonials. Do not fabricate a listing campaign, buyer demand, property result or testimonial.

Connect exposure to follow through

Clarify who responds to inquiries, how access is handled, what information is shared, and how qualified interest is tracked. A polished presentation without useful follow up leaves the seller unable to evaluate the response.



CINDY'S STRATEGY NOTE

Ask for the marketing plan for this home, not only a list of platforms.

Sources: **HU2** 27 Sep 2026

Write the marketing brief



A short approved brief makes the campaign more consistent and easier to evaluate.

Hypothetical entry: possible differentiator, a covered patio. Status: confirm on site and measure before publishing. This is not an actual campaign or client result.

The property's three verified differentiators

Competing properties and the buyer alternatives

Photographs / floor plan / video / other agreed deliverables

Facts requiring verification before publication

Distribution, outreach and advertising commitments

Showing and inquiry response process

Seller approvals / permissions / privacy requirements

Review date, reporting method and measures that matter

YOUR NEXT STEP

Do not publish claims about permits, income potential, school assignment or access without appropriate verification.

Showings, privacy and access

Make access practical while protecting people, property and confidential information.

Create a workable showing policy

Define notice, available times, occupied/tenant arrangements, pets, accessibility needs and confirmation procedures. Excessively limited access can reduce opportunities to evaluate demand, but reasonable boundaries should be discussed rather than ignored.

Prepare the home and the information

Secure medications, valuables, firearms, personal records, login details, mail and visible financial or legal paperwork. Remove personal information from marketing images. Review any cameras or recording devices and obtain legal guidance about disclosure and lawful use; do not record confidential conversations improperly.

Keep negotiation limits confidential

Do not discuss your minimum price, urgency, relationship issues or next home commitments with visitors. Direct substantive questions through the agreed channel so answers are accurate and consistent with the disclosure record.

Plan for vacant or tenant occupied property

Arrange utilities, security, condition checks and insurance appropriate to actual occupancy. Tenant access, notices, deposits and lease rights need contract and legal review. A sale does not make every lease disappear.



CINDY'S STRATEGY NOTE

A clear access plan should make the property easier to evaluate, not expose private information.

Read the response without guessing



Use actual evidence to decide whether to hold, improve, reposition or adjust.

Observed pattern	Questions to investigate
Views, few inquiries	Is the audience relevant? Does price, presentation, location or property information discourage the next step?
Inquiries, few showings	Are scheduling, availability, incomplete information or terms creating friction?
Showings, no offers	Which objections repeat? Is condition, total cost, competition or price affecting the decision?
Offers with similar concerns	What do their terms reveal about value, needed repairs, financing or risk?
A sudden response change	Did competition, rates, condition, access, seasonality or marketing distribution change?

A single comment may be idiosyncratic; a repeated pattern deserves investigation. Compare your listing's response with relevant competition rather than a universal "X views equals an offer" rule. Avoid changing price, photography and terms simultaneously without understanding the tradeoff.

Document the decision

Record the evidence, recommendation, seller approval and next review date. This creates accountability without promising a sale or assigning blame to one unverified factor.

CINDY'S STRATEGY NOTE

The goal is an informed adjustment, not a report full of vanity metrics.

Your listing review dashboard



Use actual counts and documented observations. Do not invent platform or buyer activity.

Evaluate the response using dated evidence. • Exposure, inquiries, showings and offer records. • A documented decision about the next adjustment.

Measure / observation	This period	What it means
Period reviewed / days available		
Inquiries / qualified follow up		
Completed showings / access declines		
Repeated objections or questions		
Offers / terms / concerns		
Relevant competing changes		
Actions completed since last review		
Recommended change / evidence / seller approval		
Next checkpoint and what success will look like		

YOUR NEXT STEP

Ask for context: an activity count without quality or comparison can mislead.

Compare the whole offer

The highest headline price can produce a weaker result after credits, obligations and execution risk.

Start with the dollars

Compare price, seller credits, negotiated compensation, repairs, prorations, association charges and payoff assumptions. Update the estimate for each offer. Identify which costs are fixed, percentage based, unknown or dependent on the closing date.

Then test performance

Review financing evidence, source and availability of funds, deposit, contingencies, appraisal risk, deadlines and any dependence on another sale. A cash label or preapproval letter does not eliminate title, inspection, fraud or timing risk.

Check the other than price terms

Consider possession, leaseback terms, included items, assignments, required repairs and dispute provisions. Compare these with your own moving and funding needs. Get legal advice on unusual terms rather than valuing every offer as though it uses the same contract.

Keep the decision objective

Evaluate lawful transaction criteria, not protected characteristics or personal letters. Record why an offer or counteroffer fits your priorities. Your representation agreement and applicable duties determine how offers are handled; do not assume another offer will remain available indefinitely.

CINDY'S STRATEGY NOTE

Negotiate the tradeoff you care about instead of reacting only to the price.



Sources: **HU2** 27 Sep 2026

Two offers: a partial comparison



ILLUSTRATIVE ONLY • This is not a complete seller net sheet.

Compared item	Offer A	Offer B
Price	$450,000	$445,000
Buyer closing cost credit	– $12,000	– $3,000
Assumed repair obligation	– $6,000	$0
Subtotal after only these items	$432,000	$442,000

Offer B's subtotal is $10,000 higher despite a $5,000 lower headline price. This arithmetic excludes brokerage compensation, payoffs, title/legal charges, taxes, association costs, moving and income tax. It is not a prediction of actual proceeds.

The higher subtotal may still not decide the choice

Compare timing, financing, contingencies, deposit, possession and the certainty of the repair assumptions. A seller may rationally accept a lower subtotal for a documented timing or risk benefit. Update all cost categories before making the final decision.

Watch the credit limit

Confirm the buyer's lender can use a proposed credit for allowable charges. A headline concession that exceeds what can be used may need a different documented structure.

CINDY'S STRATEGY NOTE

Compare real, usable terms. Do not mistake this subtotal for cash in your account.

Your offer comparison worksheet



Use the same assumptions and an updated estimated closing statement for each offer.

Decision factor	Offer A	Offer B
Price / credits / compensation		
Estimated proceeds / unresolved costs		
Loan or cash evidence / source		
Deposit / due date / holder		
Inspection / appraisal / financing rights		
Repairs / included property		
Closing / possession / sale dependency		
Assignment / unusual provisions		
Main risk / professional review		
Preferred offer / reason / proposed counterterms		
What must be clarified before acceptance?		

YOUR NEXT STEP

Do not accept a figure without checking the conditions needed to achieve it.

Cash offers, assignments and as is terms

A simpler looking offer can still shift significant risk to the seller.

Verify the buyer and funds

Request appropriate evidence of liquid funds and verify it through a trusted process. Ask who is actually buying, whether an entity has signing authority and whether the cash depends on financing or another transaction. Protect private records while obtaining reasonable verification.

Read cancellation and assignment language

A buyer may have broad inspection, feasibility or assignment rights despite advertising a fast cash close. Ask counsel about extensions, deposits, access, marketing rights, assignment, default and the consequences of termination. Do not sign a deed or unrelated document simply to “start the offer.”

Distinguish sale structure from marketing language

An as is sale does not mean every contract duty vanishes. Seller financing, taking over payments or a subject to structure is not the same as paying off your mortgage and releasing you from liability. Obtain lender/legal/tax advice before considering those alternatives.

Compare a documented net and timeline

Include every fee, credit, retained obligation and possession term. Consider the realistic cost of delays or repeated attempts to renegotiate. A fast closing is valuable only if the buyer can perform and the terms fit your needs.



CINDY’S STRATEGY NOTE

Do not let “cash,” “no repairs” or “guaranteed” replace a careful contract review.

Sources: **CF5** 27 Sep 2026

Inspections and repair negotiations

The buyer's report is information to evaluate, not an automatic rewrite of the purchase agreement.

Read the rights and deadlines first

Identify the buyer's investigation period, notice requirements, repair request process and available remedies. A request may be negotiable even when the contract does not obligate the seller to make the requested change. Obtain legal advice on a disputed notice or interpretation.

Focus on scope and evidence

Ask for relevant findings, a qualified evaluation and a realistic remedy. Distinguish routine maintenance, a disclosed older component, an active defect and a financing/insurance issue. Do not minimize a finding without evidence or assume a report's every recommendation is a code violation.

Choose a workable response

Compare an agreed repair, permitted credit, price adjustment or another documented resolution. A credit may not cure a lender's required repair. Define the work, contractor, timing, documentation and verification; do not promise more than can be completed before closing.

Keep the property and record current

Maintain utilities and access as agreed. Save permits, receipts and warranties. If new damage or a failed repair occurs, inform the transaction team and ask what disclosure or amendment is required.

CINDY'S STRATEGY NOTE

A signed repair agreement should be specific enough that completion can be verified.



Sources: **CF7** **CF4** 27 Sep 2026

Appraisal, financing and a VA buyer

A valuation or loan issue needs its own response; it is not the same as an inspection negotiation.

Prepare useful property information

Organize accurate improvements, permits, recent work and relevant comparable evidence. Avoid overstating square footage or claiming every improvement adds its cost to value. The appraiser makes an independent valuation judgment within the assignment's requirements.

If value is lower than expected

Review the contract's appraisal and financing provisions, any buyer gap commitment and the lender's options. Possible paths include a supported reconsideration through the lender's process, a revised price, different cash/financing or a contractual exit. None is automatic.

Evaluate loan type accurately

For VA buyers, distinguish the appraisal and property requirements from a private inspection. Do not assume the seller must pay every buyer cost or that any home will pass. VA's 4% seller concession limit is not a blanket cap on all ordinary seller paid closing costs; the lender should classify the specific contributions.

Monitor the actual progress

Ask which conditions remain, who owns each item and what evidence is needed for a realistic closing date. A buyer's preapproval is not final property approval. Avoid decisions based solely on a label such as cash, FHA, VA or conventional.



CINDY'S STRATEGY NOTE

Compare documented execution risk and contractual terms, not assumptions about a borrower.

Sources: **VA1** **VA2** **CF7** 27 Sep 2026

Control the seller's contract calendar



Use the actual agreement and amendments. Confirm the delivery and receipt of time sensitive notices.

Milestone	Date / time	Owner / evidence
Accepted agreement / deposit confirmation		
Buyer inspections and access		
Repair response / agreed completion		
Appraisal / financing milestones		
Title / authority / association resolution		
Payoffs and closing statements		
Signing and verified funds instructions		
Walkthrough / utilities / possession		
Move / postclosing obligations		

Largest unresolved closing risk / escalation contact

Extension, amendment or written confirmation needed

YOUR NEXT STEP

An extension request is not a signed extension. Do not rely on silence to change a deadline.

When the transaction becomes uncertain

Pause, identify the issue and obtain the right advice before agreeing to a rushed solution.

Financing or timing delay

Ask for the outstanding condition, responsible party, evidence of progress and a credible completion date. Compare an extension with other contractual options. Include added carrying costs and your replacement housing obligations, but do not assume the buyer automatically owes those costs.

Title, association or authority issue

Find out what must be cured and who can legally do it. A deed, release, approval or probate document can have its own process. Do not accept a substitute document based on a verbal assurance without the closing professional's review.

Disputed deposit or termination

Do not direct someone to release earnest money on your own assumption about who is entitled to it. The contract, escrow rules and applicable law control. Have the broker and counsel explain the process, required consents and available remedies.

Fraud concern or unexpected instructions

Stop and independently verify identity and instructions. Notify the closing professional and bank immediately for a suspected misdirected transfer. Save relevant records. Do not send more funds because a caller claims that another transfer will fix the first one.



CINDY'S STRATEGY NOTE

Your next step should address the actual obstacle, not only the emotional pressure of a deadline.

Sources: **CF5** 27 Sep 2026

Selling and buying: coordinate three clocks

Sale completion, replacement purchase funding and possession need a plan that works together.

Clock 1: your sale proceeds

Ask when the settlement team expects to receive funds, satisfy payoffs and release proceeds. Confirm bank and recording cutoffs where relevant. An appointment in the morning does not guarantee usable funds for a purchase that afternoon.

Clock 2: your purchase approval and cash

Have the lender verify whether you must close the sale first, can qualify with both obligations or need another approved route. A bridge loan, recast or sale contingency has requirements and costs; do not build the move on an unapproved financing assumption.

Clock 3: your right to occupy

Clarify the contractual handoff of each property. A temporary occupancy or postclosing leaseback should address duration, funds held, insurance, damage, utilities and what happens if possession is not delivered. Get appropriate legal and lender review.

Choose a real backup

Compare temporary housing, storage, a flexible mover and a reserve for delays. Avoid promising vacant possession while assuming the buyer will allow extra days later. Review every connected contract before accepting a new date.

CINDY'S STRATEGY NOTE

Use the guide for the property's state, not the state you happen to live in now.



Sources: **CF4** 27 Sep 2026

Your coordinated move plan



Write a backup for the weakest link in the sequence.

Connect the sale, purchase and possession dates. • Contracts, funding dates and moving needs. • A coordinated timeline and backup plan.

Sale closing date / expected proceeds availability

Replacement closing date / required source of funds

Lender conditions that depend on the sale

Possession date and trigger for each property

Mover / storage / utilities / access arrangements

Temporary housing and cost allowance

If the sale is delayed: contract and housing plan

If the purchase is delayed: possession and funds plan

YOUR NEXT STEP

A verbal understanding about keys or timing should not carry a high stakes move.

Divorce, inherited property and other complex sales



The real estate strategy must follow lawful authority and the relevant professional advice, not replace them.

Divorce or multiple decision makers

Identify authority, court orders, communication channels, occupancy, showing access, expense approvals and how proceeds must be handled. Do not take a direction from one person as authority to override another owner's rights. A deed transfer and release from a mortgage are separate questions.

Inherited property, estates and trusts

Ask counsel and the closing professional to confirm who owns the interest and who may sign. Gather required authority records, address liens and secure/insure the property. Avoid assuming every heir must sign, or that one heir can sell, without examining the actual ownership and administration.

Financial distress or a short sale

Compare the sale deadline, current payoff, arrears, lender requirements and other lawful options with appropriate advisers. A short sale may require creditor approval and does not automatically waive a deficiency or tax issue. Do not promise that listing the property stops foreclosure.

Rental, business or unusual property

Leases, deposits, licenses, operating records, zoning, fixtures and business assets may require separate review. A residential guide is not a complete commercial, probate or legal manual. Use a property specific team and a discreet communication plan.

CINDY'S STRATEGY NOTE

Complexity is a reason to plan earlier, not to rely on a generic form or a promised outcome.

Sources: **IR1** **IR2** 27 Sep 2026

Before closing: verify proceeds and possession



Protect the final review. The last minute document matters as much as the initial offer.

Compare the final statement

Review price, deposits, credits, agreed compensation, payoffs, legal/title charges, taxes, association costs and repair obligations. Ask why any figure differs from the latest estimate. The buyer's mortgage Closing Disclosure timing does not create a universal three day seller waiting period.

Verify receiving instructions

Provide proceeds instructions through the closing office's independently verified secure process. Confirm any changes by a separate trusted contact method. An urgent email about a new bank account is not sufficient authority, even if it appears in an existing conversation.

Complete your contract obligations

Have agreed repairs and records ready, keep utilities as required, remove excluded items and debris, and retain included property. Address walkthrough concerns through the professionals and a written agreement rather than an informal promise.

Confirm the actual completion event

Ask when settlement is authorized, payoffs are sent and keys/possession are released. Do not cancel insurance or turn off utilities prematurely; coordinate actual ownership, occupancy and insurer requirements. Keep the signed final documents.

CINDY'S STRATEGY NOTE

Stop for a discrepancy. A closing appointment is not a reason to sign a document you do not understand.

Sources: **CF4** **CF5** 27 Sep 2026

Gain, proceeds and tax are different numbers



Discuss taxes before committing all expected proceeds to the next purchase.

Mortgage payoff does not determine taxable gain

Cash proceeds are affected by debt and settlement deductions. Taxable gain is based on tax rules involving amount realized and adjusted basis, not simply sale price minus mortgage balance. Keep purchase records, eligible improvement evidence and the final settlement statement for your tax adviser.

The home sale exclusion has tests

IRS Publication 523 describes potential exclusions of up to $250,000 of gain for qualifying individuals or $500,000 for qualifying joint filers, generally subject to ownership/use and other tests. They are not automatic exclusions of sale proceeds. Rental use, depreciation, prior exclusions, marital changes and certain military situations require separate analysis.

Flag special withholding or debt issues

Foreign person status for FIRPTA is a tax law question, not a nationality label. Tell the closing professional early if it may apply; withholding is not necessarily the final tax. State nonresident withholding, canceled debt and inherited basis can also require specialist review.

Retain the evidence

Store the closing statement, deed, payoff confirmations, purchase/improvement records and relevant advice. Ask what tax forms and deadlines apply, and whether an estimated payment or other action is needed. Do not assume reinvesting proceeds automatically eliminates tax.

CINDY'S STRATEGY NOTE

Get a tax projection from the appropriate professional, not a promise that the sale is tax free.

Sources: **IR1** **IR2** 27 Sep 2026

Seller questions, answered

Use the answer to identify the next document, calculation or conversation.

Should I renovate before selling?

Not automatically. Compare condition, competition, timing, cost and the purpose of the work. Investigate safety and active damage separately from cosmetic preferences. No guide can promise a universal return on a remodel.

Can I sell without making repairs?

Possibly, depending on the buyer, price, contract, condition and financing. An as is strategy does not remove all disclosure duties or other agreed obligations. Review the state specific pages.

Why did my previous listing not sell?

Audit price, condition, presentation, access, terms, follow up and actual competition. An expired listing is not proof of one cause. Use evidence to create a different plan rather than repeating the same launch.

Must I accept a full price offer?

Price is only one term. The purchase decision and any compensation consequence under your listing agreement are different legal/contract questions. Ask the broker and counsel to review the actual documents.

Is a cash offer always better?

No. Verify funds, cancellation rights, assignment, fees, timing and possession. Compare the complete result and performance risk with financed alternatives.



CINDY'S STRATEGY NOTE

Ask for the explanation behind the recommendation, not merely a confident answer.

Interview the plan, not just the price

A useful conversation makes the proposed services and decisions concrete.

Ask about positioning

- Which buyers' alternatives define my competition, and why?
- What evidence supports the proposed price range?
- Which preparation matters, what can wait, and what needs a specialist?

Ask about execution

- Which marketing deliverables, spending and approvals are actually included?
- How will inquiries, showings and feedback be handled?
- What will the reporting show beyond online impressions?

Ask about negotiation and risk

- How will estimated proceeds and offer terms be compared?
- Which authority, title, association, disclosure or timing issue should we resolve now?
- How are compensation, conflicts, cancellation and ongoing obligations described in the agreement?

Ask about the next move

Explain the replacement purchase or relocation dependency. Ask how the sale strategy changes if timing or proceeds are uncertain. The answer should fit your constraints, not require you to pretend that they do not exist.

CINDY'S STRATEGY NOTE

A high suggested list price is not evidence of a stronger marketing or negotiation plan.



Plain language seller glossary



These distinctions keep price, equity, obligations and timing from being confused.

Term	What it means for planning
Asking price / sale price	The marketed request versus the amount agreed in a contract; neither alone establishes final proceeds.
Estimated net / final proceeds	A planning calculation versus the settlement result after actual obligations and adjustments.
Payoff / balance	The amount needed to satisfy the debt at a stated time versus a displayed balance that may omit charges.
Concession / repair obligation	Negotiated contributions or work; their usefulness depends on contract and loan requirements.
Contingency / extension	A condition with defined consequences versus an agreed change to timing; neither should be assumed.
Possession / closing	The right to occupy and the settlement process; the contract can separate them.
Gain / equity	A tax law calculation versus economic ownership after debt; not interchangeable.
Assignment / assumption	Transfer of contractual rights versus taking over a loan under applicable rules; seek legal/lender review.

CINDY'S STRATEGY NOTE

Do not sign based on a familiar sounding label when the actual provision says something different.

Sources: **IR1** **CF4** 27 Sep 2026

Prepare for your seller consultation



Bring the address, desired outcome and known obstacles. We will organize the next decisions.

Prepare the property planning conversation. • Your priorities, timing and available records. • Questions and specific next actions to discuss.

Property address in Alabama / current occupancy

Desired timing / next housing plan

Owners and people with legal decision making authority

Loans, liens, association matters or other obligations to verify

Known condition issues / recent work / available records

Preparation budget / showing and privacy constraints

Target proceeds and the assumptions behind that target

The first decision you want help making

YOUR NEXT STEP

Call or text 678-650-1425 to begin a property specific strategy.

Sources and verification



Original source record dates and descriptions are retained. Select a title to open the source.

CF7 **Schedule a home inspection**

CFPB. Independent inspections and the difference between inspection and appraisal.

AL1 **Rule 790-X-3-.13: RECAD**

Alabama Real Estate Commission / Administrative Code. Current brokerage disclosure and agreement rules; updated terminology effective February 14, 2026.

AL2 **Rule 790-X-3-.14: brokerage office policy**

Alabama Real Estate Commission / Administrative Code. Office services, agency choices and compensation policy.

NR1 **Consumer guide: written buyer agreements**

National Association of REALTORS®. Written agreement practice requirements for covered participants; not a claim about every state statute.

AL6 **Nesbitt v. Frederick, 941 So. 2d 950 (2006)**

Supreme Court of Alabama. Primary court opinion reproduced by Justia: used home caveat emptor, exceptions and as is language.

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Sources and verification



Original source record dates and descriptions are retained. Select a title to open the source.

AL4 **Alabama Property Protection Act**

Alabama Securities Commission. Act 2026-536, effective October 1, 2026; seller impersonation safeguards.

AL5 **Enrolled SB292: Act 2026-536**

Alabama Legislature / ASC. Section 35-21-5: conditional licensee verification; separate settlement provisions. Official enrolled text.

AL7 **Step Up**

Alabama Housing Finance Authority. Assistance structured as a repayable second mortgage, participating lender and education requirements.

AL3 **Rule 790-X-3-.04: estimated closing statements**

Alabama Real Estate Commission / Administrative Code. Estimated costs with written single family residential offers and counteroffers; acknowledgment requirements.

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Sources and verification



Original source record dates and descriptions are retained. Select a title to open the source.

AL8 **Homestead exemptions**

Alabama Department of Revenue. Tax year occupancy and ownership; county assessment/exemption review.

AL9 **When are property taxes due?**

Alabama Department of Revenue. Annual due and delinquency dates; actual bill and proration are transaction specific.

CF5 **Beware of mortgage closing scams**

CFPB. Independent verification of closing instructions and fraud prevention.

EP1 **Real estate lead hazard disclosures**

U.S. EPA. Federal lead disclosures and inspection opportunity for most housing built before 1978.

HU2 **Fair Housing rights and obligations**

HUD. Equal housing opportunity, prohibited discrimination and complaint resources.

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Sources and verification



Original source record dates and descriptions are retained. Select a title to open the source.

IR1 **Publication 523: Selling Your Home**

IRS. Gain, adjusted basis and home sale exclusion tests. Current available publication reviewed; not an individual tax calculation.

CF4 **Review documents before closing**

CFPB. Closing Disclosure review for most covered mortgage transactions; other closing documents.

VA1 **VA purchase loans**

U.S. Department of Veterans Affairs. Eligibility, lender standards and key VA purchase loan features.

VA2 **Funding fee and closing costs**

U.S. Department of Veterans Affairs. Funding fee exemptions, closing costs and seller concession distinctions.

IR2 **FIRPTA withholding**

IRS. Foreign person seller withholding and exceptions require transaction specific review.

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LET'S CREATE YOUR PLAN



Request your Seller Strategy Review

Bring the property address, desired timing and biggest concern.

- Pricing evidence for your property
- Preparation priorities and budget
- Estimated proceeds and offer tradeoffs
- Marketing and showing decisions
- A coordinated selling and moving plan

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