

# The Home Seller Guide

Clear guidance. Confident decisions. Preparation, positioning, and careful execution shape a successful sale. Whether you are relocating, downsizing, moving up, or selling an investment, begin with a plan that connects your timing, financial goals, and next move.

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Your signed contracts and property circumstances control. Obtain transaction-specific legal and tax advice. Requirements, program rules, and local procedures can change; official resources appear at the end of this guide. This guide provides general education only and is not legal or tax advice. No sale price, timeline, or net proceeds are guaranteed.

## 01 Sell with a clear plan

Preparation, positioning, and careful execution shape a successful sale.

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### Your roadmap

| Section                       | What you will find                                   |
|-------------------------------|------------------------------------------------------|
| Prepare your property         | Priorities, presentation, and your document file     |
| Price with purpose            | Comparable sales, positioning, and launch strategy   |
| Make a strong impression      | Marketing, photography, showings, and feedback       |
| Understand your obligations   | Massachusetts disclosures and inspection protections |
| Compare and negotiate offers  | Financing, contingencies, deposits, and contracts    |
| Know your estimated net       | Selling costs and a proceeds worksheet               |
| Move from contract to closing | Milestones, walkthrough, and possession              |
| Keep your sale organized      | Seller checklist and official resources              |

### Define success before you list

Identify your preferred closing window, estimated mortgage payoff, cash needed for your next purchase, and flexibility around repairs or credits. If you are buying and selling at the same time, discuss financing, temporary housing, and contingency options early.

### Build your team

Listing agent: pricing, presentation, marketing, negotiation, and coordination. Your attorney: contract review, title questions, and closing documents. Tax professional: gain, reporting, and investment-property issues. Qualified contractors: inspections, repairs, and documentation as needed.

Use this guide as a planning resource

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## 02 Prepare your property

Focus your time and budget on work that improves condition and presentation.

### Start with a practical walkthrough

Walk through your home as a buyer would. Note lighting, cleanliness, odors, maintenance, storage, access, and visible damage. Separate cosmetic improvements from safety concerns and larger issues that require qualified evaluation.

| Priority                 | Examples                                                                                                |
|--------------------------|---------------------------------------------------------------------------------------------------------|
| Address early            | Active leaks, unsafe steps, electrical concerns, and conditions needing a specialist                    |
| Improve presentation     | Deep cleaning, decluttering, touch-up paint, landscaping, and consistent lighting                       |
| Evaluate before spending | Major remodeling, roof replacement, or system upgrades; compare cost, timing, and likely buyer response |

### Make rooms easy to understand

Give each space a clear purpose. Reduce bulky furniture, clear counters, organize storage, and remove distracting personal items. Improve curb appeal with a tidy entry, maintained planting areas, and clear walkways. Discuss occupied or vacant staging based on cost and the property's needs.

### Build your property document file

Gather your deed, mortgage and equity-line information, tax bills, utility history, permits and final approvals, warranties, repair receipts, surveys or plans, and relevant inspection reports. Include solar or equipment agreements, easements, and any restrictions affecting use.

#### Choose repairs with a plan

Discuss whether to repair, obtain estimates, or price for the condition. A pre-listing inspection is optional and does not replace a buyer's inspection. Review findings and disclosure implications with your attorney and agent. Never cover up a defect to improve appearance.

## 03 Price with purpose

A compelling asking price connects market evidence with your home's position.

## Use relevant comparable sales

Review recent closed sales of similar properties, accounting for location, property type, size, condition, parking, outdoor space, and important features. Pending sales help indicate current competition; active listings show what buyers can choose today. Asking prices alone do not establish market value.

## Understand the pricing conversation

Your agent's comparative market analysis supports a pricing recommendation; it is not a lender's appraisal. An assessed value, online estimate, original purchase price, or renovation budget may differ from what today's buyers will pay.

| Pricing approach              | Considerations                                                                     |
|-------------------------------|------------------------------------------------------------------------------------|
| Aligned with comparable value | Aims to attract qualified buyers within a supportable range                        |
| Below a supported range       | May broaden attention; multiple offers and a higher final price are not guaranteed |
| Above comparable value        | May reduce showings or require a longer marketing period and later adjustments     |

## Set a review plan before launch

Agree on the initial asking price, expected showing activity, feedback process, and when to reassess. Evaluate meaningful buyer response, competing inventory, and new sales together. A price change should respond to evidence rather than an arbitrary calendar date.

### Positioning includes the full package

Condition, photography, showing access, financing suitability, and available closing dates all affect buyer response. Strong presentation cannot fully overcome a price buyers cannot support.

## 04 Make a strong impression

Present the property accurately and make it easy for qualified buyers to evaluate.

### Agree on the marketing plan

Review professional photography, listing copy, floor plans or measurements, online distribution, agent outreach, and an open-house or private-showing schedule. Confirm the services included in your listing agreement and how updates will be reported.

### Prepare for photography

Clean glass and surfaces, open appropriate window coverings, coordinate lighting, clear driveways, and put away trash bins and personal items. Secure valuables, medications, sensitive paperwork, and identifying family photographs. Make pet arrangements before the photographer or buyers arrive.

## Keep advertising factual

Verify square footage sources, bedroom and unit count, parking rights, included appliances, and advertised improvements. Describe permitted features accurately; avoid promising future uses or renovation potential that has not been verified. Marketing and buyer selection should comply with applicable fair housing laws.

| Before every showing           | Keep the process smooth                                                          |
|--------------------------------|----------------------------------------------------------------------------------|
| Present a clean, bright home   | Clear counters, tidy rooms, manage odors, and maintain safe access               |
| Protect privacy and belongings | Secure valuables and documents; discuss cameras and audio recording with counsel |
| Make access predictable        | Agree on notice, showing windows, lockbox procedures, and pet arrangements       |
| Review buyer feedback          | Look for patterns in condition, price, layout, and financing concerns            |

## A consistent showing routine

Keep a short checklist near the door and plan where household members and pets will go. If the home is tenant occupied, coordinate lawful access and notice with your attorney before scheduling visits.

# 05 Know your obligations

Address Massachusetts requirements before they become closing delays.

## Home inspection protections

For covered first purchase contracts signed on or after October 15, 2025, sellers and agents cannot condition acceptance on an inspection waiver or accept an offer after advance notice of a buyer's intent to waive. The separate rights disclosure is due before or at the first contract. Limited exceptions apply; have your attorney review compliance and contract language.

## Lead paint and property information

For covered pre-1978 homes, provide the required lead-paint notification and known reports or compliance records before the buyer becomes bound. Coordinate the separate lead inspection opportunity with counsel. Tell your agent and attorney about known defects, water intrusion, repairs, and unresolved issues. Agents must disclose known material defects; your attorney can explain your own disclosure duties. Answer accurately and do not conceal problems.

## Septic systems and private wells

Title 5 generally requires an inspection when property with a septic system is sold, subject to exceptions. Arrange review early with a qualified inspector and the local Board of Health. Confirm report validity, capacity, required work, and contract allocation of cost. For wells, check local transfer rules, testing, and available records.

## Smoke and carbon monoxide alarms

Contact the local fire department early to confirm requirements, schedule the applicable compliance inspection, and obtain the required certificate. Alarm type and placement depend on the property and construction history; allow time for corrections or reinspection.

## Property-specific documents

For condos, collect association documents, financials, insurance, assessments, and the closing 6(d) certificate. For rentals, organize leases, tenant funds, rent records, and notices. Resolve solar leases, financed equipment, permit questions, and title issues with your attorney before promising transfer or vacant possession.

# 06 Negotiate the full offer

The strongest offer is the one whose price, terms, and risk best fit your goals.

## Compare more than the headline price

| Offer term            | What to evaluate                                                                       |
|-----------------------|----------------------------------------------------------------------------------------|
| Price and credits     | Net effect of concessions, closing-cost requests, and other seller-paid amounts        |
| Buyer financing       | Type of loan, preapproval details, down payment, and remaining underwriting conditions |
| Contingencies         | Inspection, financing, appraisal, home-sale, and other conditions or deadlines         |
| Deposits              | Amount, timing, escrow holder, and contractual refund or default provisions            |
| Timing and possession | Closing date, occupancy, included items, and compatibility with your next move         |

### An accepted offer can be binding

A Massachusetts offer may create an enforceable contract before the later purchase-and-sale agreement. Ask your attorney to review it before you sign. Do not assume a deposit becomes yours automatically if a buyer withdraws.

## Move into the purchase and sale

Have counsel confirm the deed and title requirements, deposits, financing and inspection deadlines, repairs or credits, fixtures and exclusions, closing adjustments, and possession. Put all agreed terms in the signed documents; verbal assurances can create confusion.

## Keep negotiations specific

For inspection requests, consider the condition, scope, qualified estimates, contract rights, and whether a lender will permit a credit or require work. For a low appraisal, discuss available options under the contract with your attorney and agent. No remedy is automatic. Keep decisions grounded: review offers using lawful, objective criteria. Track notices and signed extensions; do not rely on an informal promise to move a deadline.

## 07 Know your estimated net

Your expected proceeds should guide decisions throughout the sale.

Ask for an updated seller net sheet when pricing, comparing offers, and preparing to close. A mortgage payoff includes items that may not appear in your online balance, such as accrued interest or release charges. Obtain formal payoff figures through your closing team.

Illustration only: \$750,000 sale

| Item                                               | Amount      |
|----------------------------------------------------|-------------|
| Gross sale price                                   | \$750,000   |
| Mortgage / equity-line payoffs (assumed)           | – \$350,000 |
| Total agreed brokerage fees (hypothetical)         | – \$30,000  |
| Buyer credit (assumed)                             | – \$5,000   |
| Other seller closing costs / adjustments (assumed) | – \$7,000   |
| Illustrative net proceeds before income taxes      | \$358,000   |

All deductions are assumptions, not fee quotes or standard rates. Brokerage compensation is negotiable. Actual proceeds depend on your agreements, payoffs, local charges, adjustments, and final settlement figures. Preparation, moving, and taxes may require separate funds.

## Budget for seller expenses

Potential items include negotiated brokerage fees, attorney services, deeds excise and any local transfer charges, mortgage releases, title resolution, certificates, association fees, repairs, buyer credits, and prorated expenses. Confirm taxes and local exceptions with your attorney; transfer costs can differ by location.

## Your proceeds worksheet

| Proceeds item                              | Your estimate        |
|--------------------------------------------|----------------------|
| Expected sale price                        | <input type="text"/> |
| Less mortgage and other payoffs            | <input type="text"/> |
| Less fees, credits, costs, and adjustments | <input type="text"/> |
| Estimated proceeds before income taxes     | <input type="text"/> |

### Discuss taxes before accepting an offer

Federal main-home gain exclusions may be available if you qualify. Rental use, depreciation, prior exclusions, residency, and ownership affect treatment. Net cash is different from taxable gain. Ask your tax professional about federal and Massachusetts tax and reporting obligations.

## 08 From contract to closing

Coordinate the details that turn an accepted offer into a completed sale.

### Keep milestones moving

Provide access for agreed inspections and appraisal, respond to document requests, and monitor the buyer's financing deadline. Complete negotiated repairs as written, retain receipts and permits, and send documentation through your agent or attorney. A preapproval does not guarantee the buyer's final loan approval.

### Clear title and prepare closing documents

Your attorney and closing team will coordinate payoffs, mortgage releases, title issues, deed preparation, and required certificates. Identify estates, trusts, divorce orders, powers of attorney, liens, or ownership questions early. Ask whether all owners must attend or sign in advance.

### Plan the move and final walkthrough

Remove belongings and debris as the contract requires. Leave included fixtures, appliances, keys, remotes, and agreed records. Keep utilities and appropriate insurance in place through the transfer and possession arrangements your professionals confirm. Maintain the property's required condition until closing.

### If you need to stay after closing

Do not assume extra occupancy time is available. Have your attorney document any post-closing occupancy, insurance, deposit or holdback, payment, move-out deadline, and responsibility for damage. Confirm that the buyer's lender permits the arrangement.

### Closing-day checklist

- ☐ Review the final settlement, payoffs, credits, and adjustments.
- ☐ Follow your attorney's identification and signing instructions.
- ☐ Confirm required certificates and agreed repair documentation.
- ☐ Independently verify any funds instructions using a known number.
- ☐ Confirm recording, funding, possession, and proceeds timing.
- ☐ Release keys as directed after the agreed closing conditions are met.

After closing, retain your settlement statement and improvement records, confirm payoff processing, and coordinate insurance cancellation only when appropriate. Recording and bank timing may affect when proceeds become available.

## 09 Your sale, organized

Keep the key dates and official references close at hand.

### Deadline tracker

| Milestone                              | Target / deadline    |
|----------------------------------------|----------------------|
| Preparation / photography / launch     | <input type="text"/> |
| Offer acceptance / inspection deadline | <input type="text"/> |
| Purchase and sale / deposit due        | <input type="text"/> |
| Buyer financing commitment             | <input type="text"/> |
| Repairs / certificates / payoff review | <input type="text"/> |
| Walkthrough / closing / possession     | <input type="text"/> |

| Team member | Name                 | Phone                |
|-------------|----------------------|----------------------|
| Agent       | <input type="text"/> | <input type="text"/> |
| Attorney    | <input type="text"/> | <input type="text"/> |
| Tax advisor | <input type="text"/> | <input type="text"/> |

Start with a property consultation to discuss condition, comparable sales, timing, and an estimated net. A clear plan helps you prepare, negotiate, and move forward with confidence.

## OFFICIAL RESOURCES

## Verify current rules and requirements

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- Massachusetts residential home inspections — <https://www.mass.gov/info-details/residential-home-inspections>
- Property Transfer Lead Paint Notification — <https://www.mass.gov/info-details/property-transfer-lead-paint-notification>
- Buying or selling property with a septic system — <https://www.mass.gov/guides/buying-or-selling-property-with-a-septic-system>
- Preparing for a smoke and CO alarm inspection — <https://www.mass.gov/info-details/preparing-your-home-for-a-smoke-and-co-alarm-inspection>
- Massachusetts seller agency guidance (consumer fact sheet) — <https://www.mass.gov/info-details/real-estate-brokers-and-salespersons-consumer-fact-sheet>
- IRS Publication 523: Selling Your Home — <https://www.irs.gov/publications/p523>

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