

# HOME SELLER'S GUIDE

*Everything you need to know to sell with confidence*

KAREN KUIT · REAL ESTATE CONSULTANT · DRE #02145685

*Selling your home is a major financial milestone. This guide explains the process from listing to closing so you know what to expect, what to prepare, and how to maximize your sale.*



Your Home-Selling Timeline at a Glance

## WHAT'S INSIDE

- 01 Preparing Your Home
- 02 Pricing Strategy
- 03 Marketing & Showings
- 04 Reviewing Offers
- 05 Escrow & Inspections
- 06 Closing & Moving Out
- 07 Seller Costs & Net Sheet
- 08 Tax Considerations

# 01 • Preparing Your Home

---

Homes that are clean, decluttered, and well-staged sell faster and for more.

## HIGH-IMPACT IMPROVEMENTS

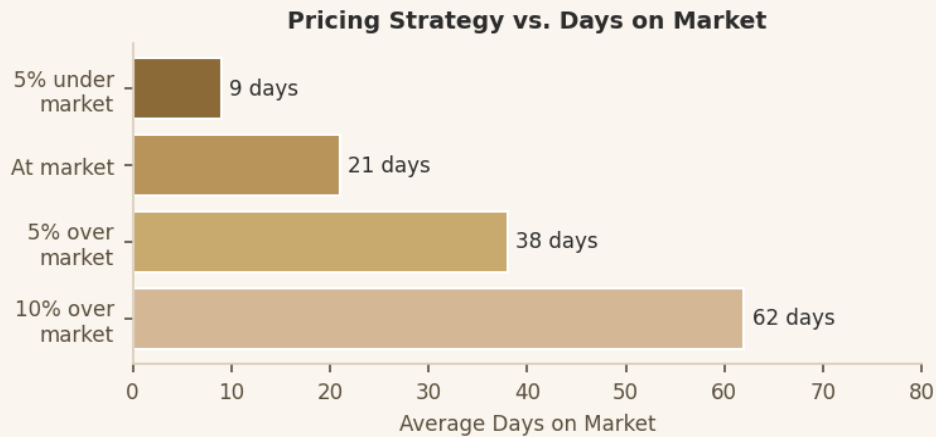
- Deep clean and declutter every room
- Fresh neutral paint throughout (highest ROI)
- Replace dated light fixtures and cabinet hardware
- Pressure wash driveway and exterior
- Stage key rooms — living room and primary bedroom
- Professional photography (non-negotiable in today's market)

## WHAT TO DISCLOSE

California sellers must disclose all known material defects via the Transfer Disclosure Statement (TDS) and Seller Property Questionnaire (SPQ). Failing to disclose can result in lawsuits after closing.

## 02 • Pricing Strategy

Price is the single most important marketing decision. Overpricing causes your home to sit — and stigmatizes it in buyers' eyes.



Pricing near or slightly under market drives dramatically faster sales.

### HOW WE DETERMINE PRICE

- Comparative Market Analysis (CMA) — recent sales of similar homes
- Active competition — what buyers are currently comparing you to
- Market conditions — days on market and list-to-sale ratios
- Your home's unique features, upgrades, and condition

## 03 • Marketing & Showings

---

Today's buyers start online. Maximum exposure across every channel is essential.

### YOUR MARKETING PLAN

- MLS listing with professional photos and virtual tour
- Zillow, Realtor.com, and Redfin syndication
- Social media promotion (Instagram, Facebook, Nextdoor)
- Email blast to the full agent network
- Open house weekend with targeted digital ads
- Printed feature sheets for every showing

### SHOWING TIPS

- Keep the home show-ready at all times during active listing
- Remove personal photos so buyers can picture themselves there
- Leave during showings — buyers open up without the seller present
- Keep pets off-site or secured
- Open all blinds for natural light and set a comfortable temperature

## 04 • Reviewing Offers

---

The highest offer isn't always the best offer. Evaluate all terms carefully.

Factor	Why It Matters
Purchase Price	Total, but consider net after concessions
Down Payment / Loan	Higher down = stronger buyer
Contingencies	Fewer = lower risk of deal falling apart
Closing Date	Does it align with your move-out timeline?
Earnest Money	Higher EMD shows buyer commitment
As-Is vs. Repair Requests	Can significantly affect net proceeds

### YOUR OPTIONS AFTER AN OFFER

- Accept as-is
- Counter with different price, terms, or closing date
- Reject and wait for stronger offers
- In multiple offers: issue a 'best and final' deadline

## 05 • Escrow & Inspections

---

Once you accept, escrow opens and the buyer's contingency clock starts. Here's what the seller does during this phase.

### SELLER'S ESCROW CHECKLIST

- Complete all disclosure documents (TDS, SPQ, Natural Hazard Report)
- Order a preliminary title report (escrow coordinates this)
- Pay off any liens that appear on title
- Allow buyer inspections within the agreed contingency period
- Respond to buyer's Request for Repair within deadlines
- Complete agreed repairs before final walk-through
- Final walk-through: confirm property is in agreed condition

### HANDLING REPAIR REQUESTS

You have three choices: (1) complete the repairs, (2) offer a credit in lieu of repairs, or (3) decline. I'll help you evaluate each request strategically.

## 06 • Closing & Moving Out

---

Closing day is when you sign documents, escrow disburses funds, and the deed transfers to the buyer.

### **CLOSING DAY FOR SELLERS**

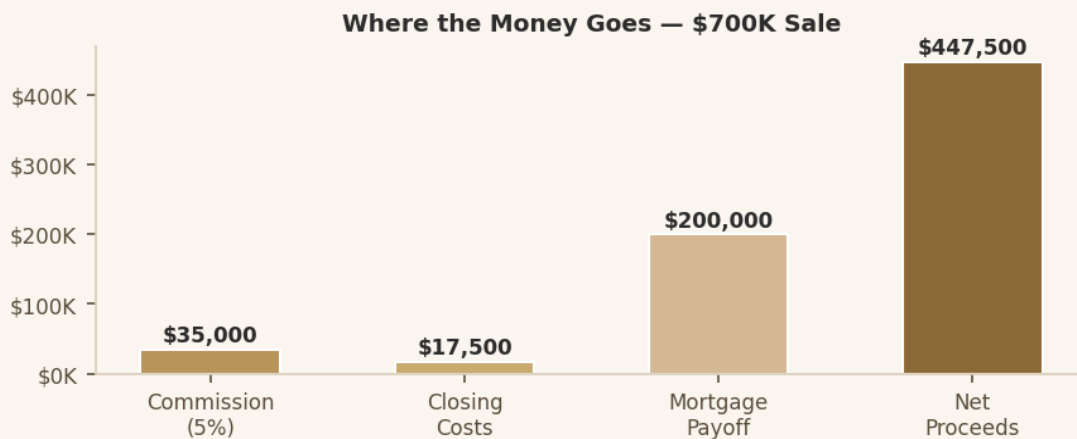
- Sign seller closing documents (often 1–2 days before close)
- Escrow pays off your existing mortgage from sale proceeds
- Remaining net proceeds wired to your bank account
- Hand over all keys, garage openers, mailbox keys, and codes
- Leave the home in broom-clean condition

### **MOVING TIPS**

- Book movers 4–6 weeks in advance (especially in summer)
- Transfer or cancel utilities on closing date
- Update your address with USPS, bank, DMV, and subscriptions
- Keep records of all disclosures and repair receipts

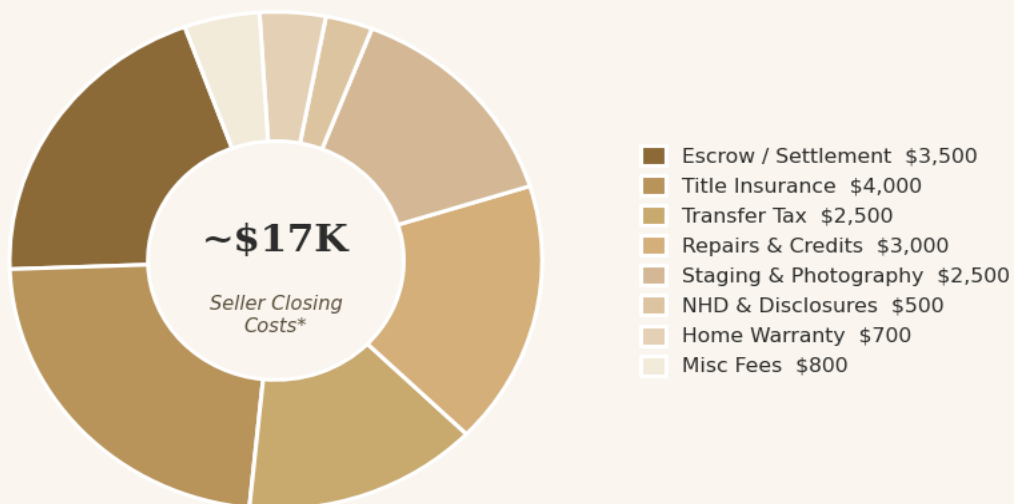
## 07 • Seller Costs & Net Sheet

Understanding your net proceeds helps you plan your next move.



Big-picture net proceeds summary on a \$700K sale (assumes \$200K mortgage balance).

### Seller Closing Costs Breakdown (\*excl. commission & mortgage payoff)



Breakdown of seller closing costs (excluding commission and mortgage payoff).

Cost Item	Typical Amount
Agent Commission (total)	4–5% of sale price
Escrow / Settlement Fees	\$3,000–\$4,500
Title Insurance	\$3,500–\$5,000
Transfer Tax	\$1.10 per \$1,000 (county)
Natural Hazard Disclosure	\$100–\$200

Home Warranty (if offered)	\$400–\$700
Repairs / Credits to Buyer	Varies — negotiate carefully
Remaining Mortgage Payoff	Call your lender for exact payoff

## 08 • Tax Considerations

---

Consult your CPA for advice specific to your situation. Here are the key points most California home sellers need to know.

### **CAPITAL GAINS EXCLUSION**

Under IRS Section 121, you may exclude up to \$250,000 of gain (\$500,000 for married couples) if you've owned and lived in the home as your primary residence for at least 2 of the last 5 years.

### **CALIFORNIA STATE TAXES**

California taxes capital gains as ordinary income at your marginal rate (up to 13.3%). Plan accordingly if your gain exceeds the federal exclusion.

### **1031 EXCHANGE**

For investment properties, a 1031 exchange lets you defer capital gains by reinvesting proceeds into another like-kind property within 180 days. Strict deadlines apply — plan well in advance.

# Ready to Sell?

---

*Whether you're ready to list today or just exploring your options, I'll give you an honest assessment of your home's value and a clear plan to maximize it.*



**KAREN KUIT**

*Real Estate Consultant · DRE #02145685*

(626) 893-1702

karen@kuithomes.com

karenkuit.com