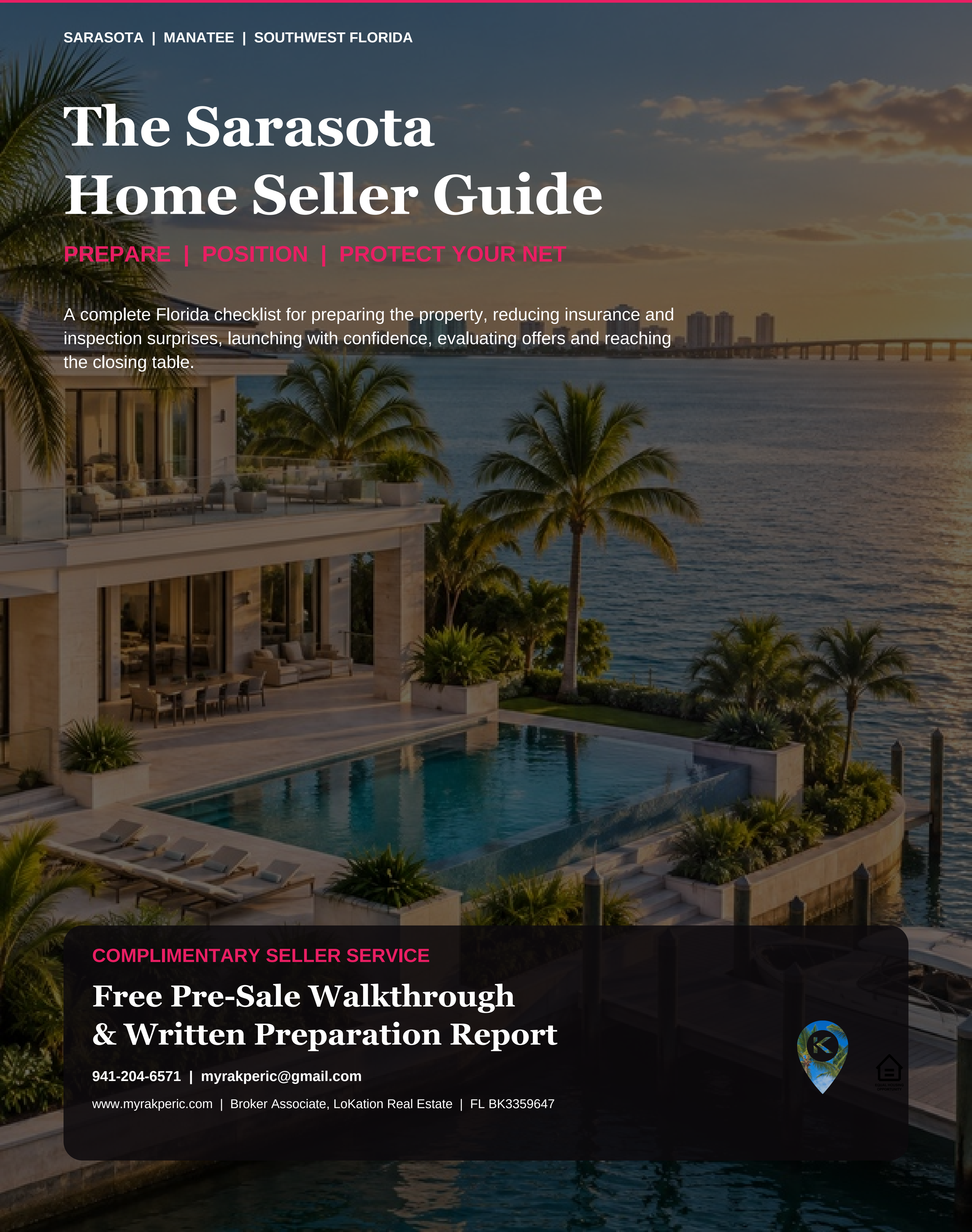

SARASOTA | MANATEE | SOUTHWEST FLORIDA

The Sarasota Home Seller Guide

PREPARE | POSITION | PROTECT YOUR NET

A complete Florida checklist for preparing the property, reducing insurance and inspection surprises, launching with confidence, evaluating offers and reaching the closing table.

COMPLIMENTARY SELLER SERVICE

Free Pre-Sale Walkthrough & Written Preparation Report

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Preparation Can Change the Outcome

The goal is not to spend the most. It is to remove buyer uncertainty, present the home's best features and protect your proceeds from avoidable repair credits, insurance problems and days on market.

83%

of buyers' agents said staging helped buyers visualize the property as their future home.

29%

of agents reported staged homes receiving 1%-10% higher offered value.

49%

of sellers' agents observed reduced market time with staging.

FREE PRE-SALE WALKTHROUGH + WRITTEN REPORT

PURSUE UP TO 10% MORE OFFERED VALUE + A SHORTER MARKET TIME

Potential results are not guaranteed. We will identify what to repair, document, stage, remove and leave alone. The report becomes your step-by-step preparation plan.

RESEARCH-BACKED PRIORITIES

- [ ] Declutter and correct visible property faults before listing.
- [ ] Stage the living room, primary bedroom and kitchen first.
- [ ] Prioritize paint, roof readiness and curb appeal before discretionary remodeling.
- [ ] Measure each project against net proceeds, market time and transaction risk.

Sources: National Association of REALTORS, 2025 Profile of Home Staging; NAR/NARI, 2025 Remodeling Impact Report.

The Complete Start-to-Close Checklist

Use this page as your master tracker. Each following page gives the detailed actions, documents and risk checks for that phase of the sale.

- [ ] **01** Free Walkthrough & Written Plan
- [ ] **02** Pre-Sale Home Inspection
- [ ] **03** Four-Point & Wind Readiness
- [ ] **04** Roof Certificate & Transferable Protection
- [ ] **05** Elevation & Flood Mitigation
- [ ] **06** Permits, Repairs & Disclosures
- [ ] **07** Stage, Declutter & Depersonalize
- [ ] **08** Paint, Clean & Build Curb Appeal
- [ ] **09** Price, Net Sheet & Launch
- [ ] **10** Negotiate, Contract & Close

THE ORDER MATTERS
Inspect and document first. Repair and prepare second. Stage and photograph third. Price and launch only when the property and marketing are ready together.

01

SELLER ADVANTAGE

Free Walkthrough & Written Plan

Before you spend money, start with a room-by-room plan. I offer sellers a complimentary walkthrough and a written preparation report focused on buyer appeal, insurability, marketability and net proceeds.

SELLER CHECKLIST

- [ ] Schedule Myra's complimentary pre-sale walkthrough.
- [ ] Identify the improvements buyers are most likely to notice and value.
- [ ] Separate essential repairs from optional cosmetic projects.
- [ ] Create a written priority list with timing, estimated effort and responsible party.
- [ ] Choose the target launch date and work backward to set deadlines.

WHY IT PROTECTS YOUR SALE

- **Spend in the right order.** Resolve safety, insurance and inspection obstacles before decorating or remodeling.
- **Protect the net.** Compare each proposed project with its likely effect on offers, concessions, days on market and closing risk.
- **Prepare for the camera.** The home must read clearly in photographs, video, online thumbnails and an in-person tour.

INSURANCE WARNING
MY FREE PRE-SALE WALKTHROUGH AND WRITTEN ACTION PLAN positions your home to pursue UP TO 10% MORE OFFERED VALUE and a shorter market time. This potential is not guaranteed. NAR's 2025 survey found 29% of agents reported 1%-10% higher offered value from staging and 49% observed reduced market time.

MYRA'S SELLER TIP
Do not begin expensive work until the property has been viewed through a buyer, inspector, insurer and appraiser's eyes.

02

RISK REDUCTION

Pre-Sale Home Inspection

A pre-sale inspection can reveal repair and negotiation problems before a buyer controls the timeline. It gives you time to investigate, compare contractors and decide what to repair or disclose.

SELLER CHECKLIST

- [ ] Hire an appropriately licensed Florida home inspector.
- [ ] Review roof, attic, structure, electrical, plumbing, HVAC and appliances.
- [ ] Investigate moisture, mold, termite or pest findings with qualified specialists.
- [ ] Obtain written estimates for material defects and safety items.
- [ ] Complete selected repairs and retain invoices, permits and photographs.
- [ ] Discuss known defects and disclosure obligations with the appropriate professionals.

WHY IT PROTECTS YOUR SALE

- **Control the timing.** You can address findings before photographs, showings and the buyer's inspection period.
- **Reduce renegotiation.** Documented repairs can reduce last-minute credits, price cuts and closing delays.
- **Avoid over-repairing.** Not every inspection comment deserves a renovation; prioritize safety, function, insurance and active damage.

INSURANCE WARNING
An inspection does not eliminate disclosure duties or guarantee that a buyer's inspector will reach the same conclusions. Concealing a known material defect can create legal and transaction risk. Keep the report, repair scope, paid invoices, permits and warranties together.

MYRA'S SELLER TIP
If the report identifies an active leak, unsafe condition or structural concern, obtain specialized evaluation before listing.

03

FLORIDA INSURANCE

Four-Point & Wind Readiness

In Florida, a buyer's ability to insure the home can affect financing and closing. Prepare the four core systems and document wind-mitigation features before underwriting becomes an emergency.

SELLER CHECKLIST

- [ ] Order a current four-point inspection when the home's age or likely carrier requires it.
- [ ] Confirm the electrical, plumbing, HVAC and roof sections show acceptable working condition.
- [ ] Correct active leaks, unsafe wiring, missing covers and visible hazards.
- [ ] Order a wind mitigation inspection and gather product approvals and permits.
- [ ] Confirm protection for windows, entry doors, garage doors, skylights and glass block.
- [ ] Ask an insurance professional to test-market the home's insurability before launch.

WHY IT PROTECTS YOUR SALE

- **Citizens threshold.** Citizens requires a four-point inspection for property-owner and dwelling applications on homes more than 20 years old.
- **Condition matters.** Underwriters may require repairs or reject systems that are not working as intended or contain hazards.
- **Weakest opening matters.** The OIR wind form evaluates the weakest protection across the home's openings, so missing documentation can reduce credits.

INSURANCE WARNING
A seller's existing policy does not transfer and does not prove a buyer can obtain new coverage. Old panels, polybutylene plumbing, active leaks, poor roof condition, an aged HVAC system or incomplete opening protection can lead to repair requirements, reduced credits, higher premiums or a declined application.

MYRA'S SELLER TIP
Give the buyer a clean insurance packet: four-point report, wind report, roof documents, permits, paid invoices and system photographs.

04

FLORIDA INSURANCE

Roof Certificate & Transferable Protection

The roof may be the single largest insurance obstacle in a Florida sale. Document its age, condition, remaining useful life, installation and any warranty rights before buyers begin pricing uncertainty into their offers.

SELLER CHECKLIST

- [ ] Confirm the installation date and locate the final roof permit.
- [ ] Obtain a roof condition or remaining-useful-life inspection from an authorized professional acceptable to the carrier.
- [ ] Repair active leaks, missing materials, failed flashing and deteriorated areas.
- [ ] Collect the roofing contract, paid invoice, product information and warranty registration.
- [ ] Verify in writing whether manufacturer and workmanship warranties transfer.
- [ ] Complete every transfer form, notice, fee and deadline required by the warranty provider.

WHY IT PROTECTS YOUR SALE

- **Florida age protection.** A carrier cannot refuse or non-renew solely because a roof is under 15 years old. For an older roof, an authorized inspection showing at least five years of useful life can prevent an age-only decision.
- **Condition still controls.** Leaks, deterioration, improper installation, missing permits and other underwriting issues may still affect eligibility.
- **Warranty is separate.** A roof certificate documents condition; a manufacturer or contractor warranty is a contract. Transfer rules vary and must be confirmed in writing.

INSURANCE WARNING
Do not advertise a roof warranty as transferable until the issuer confirms the exact procedure. Manufacturer and workmanship warranties may have different transfer rules, fees and deadlines. Florida roofing guidance notes that workmanship warranties are generally not automatically transferable.

MYRA'S SELLER TIP
A complete roof packet helps buyers obtain quotes faster and makes the roof a documented asset instead of an unknown expense.

05

FLOOD READINESS

Elevation & Flood Mitigation

Waterfront and coastal buyers want clear answers. Elevation documentation and visible mitigation can reduce uncertainty, help insurance quoting and show that the property has been responsibly maintained.

SELLER CHECKLIST

- [ ] Obtain the current FEMA map panel and confirm the effective flood zone. **Open FEMA Address Map Search**
- [ ] Locate an existing Elevation Certificate or order one from an authorized surveyor or professional.
- [ ] Check for preliminary map changes and local floodplain requirements.
- [ ] Document elevated HVAC, electrical equipment, utilities and flood-resistant materials.
- [ ] Verify engineered flood vents and compliant enclosures where applicable.
- [ ] Collect flood-policy declarations, claims history, mitigation invoices and permits.
- [ ] Complete Florida's required flood disclosure accurately and on time.

WHY IT PROTECTS YOUR SALE

- **Elevation Certificate.** Certified elevation data can support insurance rating, map questions and certain FEMA requests such as a Letter of Map Amendment.
- **Mitigation choices.** FEMA identifies raising the lowest floor, elevating utilities, installing flood vents and using flood-resistant materials as ways to reduce damage.
- **Quote the property.** Risk Rating 2.0 uses property-specific information, so nearby homes can have different premiums.

INSURANCE WARNING
Homeowners insurance does not cover flood. A lower-risk zone does not mean zero risk, and prior claims can affect flood pricing. Never promise that an elevation certificate or mitigation project will reduce a premium; have an insurance professional quote the documented condition.

MYRA'S SELLER TIP
Package the elevation certificate, survey, flood disclosure, mitigation photos and insurance information in one digital folder for buyers.

06

TRANSACTION READINESS

Permits, Repairs & Disclosures

Clean documentation creates confidence. Unresolved permits, undisclosed damage and missing invoices can become title, insurance, appraisal or inspection problems after the home is under contract.

SELLER CHECKLIST

- [ ] Pull the county and municipal permit history.
- [ ] Resolve open or expired permits and obtain final inspections when required.
- [ ] Gather invoices, warranties and contractor license information for major work.
- [ ] Prepare accurate property, flood, HOA or condominium disclosures as applicable.
- [ ] List insurance claims, FEMA assistance and repairs with supporting documents.
- [ ] Locate survey, elevation certificate, title policy, deed and association documents.
- [ ] Remove unpermitted fixtures or obtain professional advice on correction options.

WHY IT PROTECTS YOUR SALE

- **Tell one clear story.** Dates, permits, invoices and photographs should agree with the improvements visible in the home.
- **Disclose, then document.** Written records help buyers distinguish a repaired problem from an unresolved problem.
- **Start association work early.** Condominium and HOA questionnaires, approvals, budgets and assessments can affect lending and closing timelines.

INSURANCE WARNING
Florida law requires a residential seller to provide the statutory flood disclosure at or before contract execution. Known material defects may carry broader disclosure duties. Use current forms and obtain legal advice when facts are uncertain.

MYRA'S SELLER TIP
Create one shareable property file before listing so answers do not depend on memory during a fast negotiation.

07

BUYER APPEAL

Stage, Declutter & Depersonalize

Staging helps buyers understand scale, purpose and lifestyle. The goal is a clean, calm home that feels easy to own and allows the buyer to imagine moving in.

SELLER CHECKLIST

- [ ] Remove excess furniture so traffic paths and room scale are clear.
- [ ] Pack family photographs, collections, religious or political displays and valuables.
- [ ] Clear countertops, nightstands, bathroom surfaces and refrigerator doors.
- [ ] Edit closets, pantry, garage and storage areas to show usable capacity.
- [ ] Style the living room, primary bedroom, kitchen and dining area first.
- [ ] Use neutral linens, restrained accessories, healthy plants and intentional lighting.
- [ ] Arrange off-site storage or a moving pod before photography.

WHY IT PROTECTS YOUR SALE

- **What buyers report.** NAR's 2025 study found 83% of buyers' agents said staging made it easier for buyers to visualize the property as their future home.
- **Where to focus.** Buyers' agents ranked the living room, primary bedroom and kitchen among the most important rooms to stage.
- **Less is strategic.** Decluttering is not removing personality for its own sake; it helps the room, light and architectural features become the subject.

INSURANCE WARNING
Secure jewelry, medication, financial papers, firearms, keys and personal data before photography or showings. Remove items you do not want photographed, recorded, opened or handled.

MYRA'S SELLER TIP
Photograph each room with a phone after staging. The camera will reveal clutter, crooked lines and visual distractions that the eye overlooks.

08

PRESENTATION

Paint, Clean & Build Curb Appeal

Condition is part of pricing. Fresh paint, deep cleaning and a cared-for entry can make the home feel newer without the cost and risk of a major renovation.

SELLER CHECKLIST

- [ ] Touch up or repaint marked, dark or highly personalized walls in a coordinated neutral palette.
- [ ] Repair drywall, trim, caulk, grout, loose hardware and minor visible defects.
- [ ] Deep-clean floors, windows, tracks, fans, vents, appliances and bathrooms.
- [ ] Eliminate pet, smoke, cooking and moisture odors at the source.
- [ ] Pressure-wash appropriate surfaces and clean the pool, cage, lanai and dock areas.
- [ ] Trim landscaping, refresh mulch, edge beds and brighten the front entry.
- [ ] Replace weak bulbs and match color temperature throughout each room.

WHY IT PROTECTS YOUR SALE

- **Research priority.** In NAR/NARI's 2025 remodeling research, agents most often recommended painting the entire home, painting one interior room and new roofing before sale.
- **First impression.** The online thumbnail, front door and first interior view set the buyer's expectation for maintenance.
- **Avoid over-improving.** Small visible repairs often outperform expensive personal upgrades that buyers may not value dollar-for-dollar.

INSURANCE WARNING
Use licensed professionals and permits when the work requires them. Painting over stains, corrosion or moisture without correcting the cause can create disclosure and inspection problems.

MYRA'S SELLER TIP
Finish dirty, noisy or odorous work before photography. A listing should launch only once the home is fully camera-ready.

09

MARKET STRATEGY

Price, Net Sheet & Launch

The best-prepared home can still lose momentum if it enters the market at the wrong price. Build the launch around recent closed sales, current competition, buyer financing and your required net.

SELLER CHECKLIST

- [ ] Review recent closed, pending, active, withdrawn and expired listings.
- [ ] Compare condition, view, flood exposure, insurance readiness, updates and concessions.
- [ ] Prepare seller net sheets for likely prices and concession scenarios.
- [ ] Choose the pricing position and written adjustment plan before launch.
- [ ] Complete photography, video, floor plan, property narrative and feature sheet.
- [ ] Verify all measurements, exclusions, fixtures, disclosures and showing instructions.
- [ ] Launch across the MLS and coordinated digital channels only when every asset is ready.

WHY IT PROTECTS YOUR SALE

- **Net beats headline price.** Evaluate price after mortgage payoff, taxes, commissions, closing costs, repairs, credits and carrying costs.
- **Momentum matters.** The first days on market concentrate buyer attention. A rushed or aspirational launch can waste that window.
- **Marketing must answer risk.** Highlight documented roof, wind, flood, permit and system information when it helps buyers make decisions.

INSURANCE WARNING
Do not advertise an inspection, warranty, flood status, square footage, view, system age or improvement unless the supporting information is accurate and available. Marketing claims should match disclosures and records.

MYRA'S SELLER TIP
Agree in advance on how often to review activity, feedback, competing listings and pricing so decisions are fast and evidence-based.

10

OFFER TO CLOSING

Negotiate, Contract & Close

The strongest offer is the one most likely to produce your preferred net on your preferred timeline. Price matters, but financing, contingencies, deposits, concessions and closing readiness can change the result.

SELLER CHECKLIST

- [ ] Compare price, financing, cash-to-close evidence, deposit and lender strength.
- [ ] Review inspection, appraisal, financing, sale-of-home and insurance contingencies.
- [ ] Calculate the net effect of credits, rate buydowns, repairs and included personal property.
- [ ] Confirm closing date, possession, leasebacks and post-occupancy terms.
- [ ] Respond to inspections with documentation, estimates and a net-focused strategy.
- [ ] Prepare for appraisal with permits, feature list and relevant comparable sales.
- [ ] Clear title, liens, permits, association balances and required documents early.
- [ ] Maintain the home, utilities, insurance and agreed condition through final walkthrough.
- [ ] Verify wire instructions independently and follow closing-agent fraud procedures.

WHY IT PROTECTS YOUR SALE

- **Stress-test the offer.** A higher price with weak financing, large concessions or risky contingencies may produce a worse expected outcome.
- **Keep records moving.** Send repair evidence, association documents and insurance materials quickly to prevent avoidable delays.
- **Protect the condition.** Do not remove fixtures, stop maintenance or allow new damage after contract.

INSURANCE WARNING
A contract creates deadlines and legal obligations. Use the current agreement and consult the closing agent, attorney, tax professional and insurance professional for issues within their fields. Never send money using instructions received only by email without independent verification.

MYRA'S SELLER TIP
Before accepting, compare each offer on one page: estimated net, uncertainty, key deadlines and probability of closing.

Ready to Protect Your Price, Time and Net?

Start with the free walkthrough.

I will walk the property with you and create a written preparation plan covering repairs, insurance readiness, flood documents, staging, decluttering, paint, cleaning, pricing and launch priorities.

- [ ] Know what to address before the buyer's inspection.
- [ ] Spend where it can improve marketability and protect the net.
- [ ] Launch with a complete plan for offers and closing.

FREE SELLER WALKTHROUGH

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Myra K. Peric
Luxury Home Sales

PREPARE WELL. PRICE WELL. CLOSE WITH CONFIDENCE.

EQUAL HOUSING OPPORTUNITY

Sources: NAR 2025 Home Staging and Remodeling reports | Florida Statutes 627.7011 and 689.302
Citizens Property Insurance inspections | Florida OIR wind mitigation forms | FEMA elevation and mitigation guidance | Florida Roofing and Sheet Metal Association