

Things To Consider When **Selling Your House**

2026
EDITION



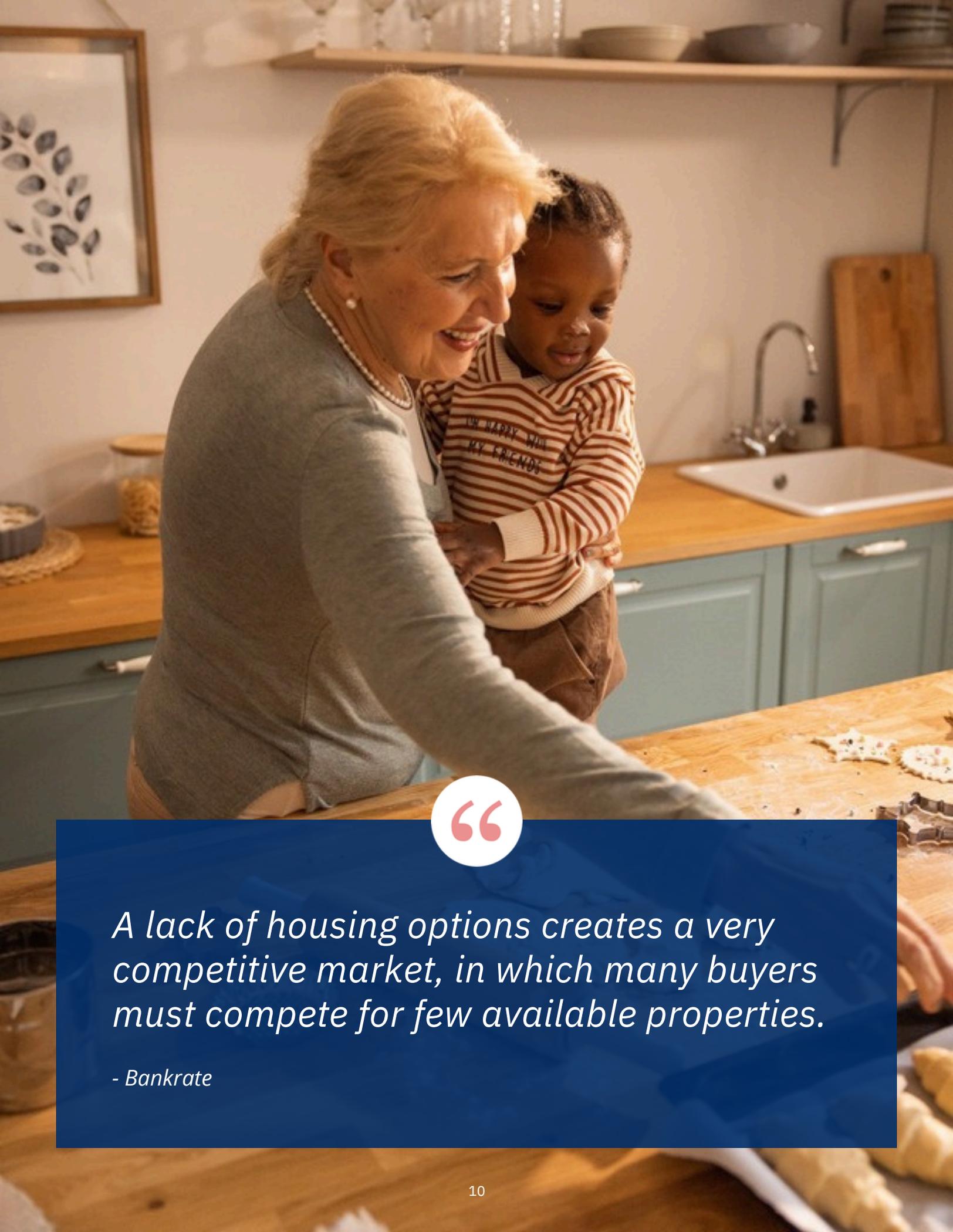


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A lack of housing options creates a very competitive market, in which many buyers must compete for few available properties.

- Bankrate

Part 1: The Master 2026 FSBO Checklist



Selling a home yourself requires organization. This checklist covers the essentials from start to finish.

Phase 1: Preparation (Pre-Listing)

Disregard what you saw in the headlines. The actual data shows home prices were remarkably resilient and performed far better than the media would have you believe (see graph below):

- ✓ Declutter and Depersonalize: Remove excess furniture, personal photos, and clutter.
- ✓ Deep Clean: Every room, window, and appliance must shine.
- ✓ Complete Minor Repairs: Fix leaky faucets, patch drywall holes, and replace burnt-out bulbs.
- ✓ Boost Curb Appeal: Mow the lawn, trim bushes, clean the entryway, and perhaps add fresh mulch or flowers.
- ✓ Gather Property Docs: Locate your survey, major repair receipts, utility bills (for buyer review), and existing title policy.
- ✓ Professional Photography: (Highly Recommended) Hire a pro or study real estate photography basics. High-quality images are essential for 2026 listings.

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Phase 2: Pricing and Listing

- Complete the Pricing Worksheet (see Part 2 below).
- Select a Flat-Fee MLS Service: If using one to gain exposure on Zillow/Realtor.com.
- Write a Compelling Description: Focus on unique features and recent upgrades.
- Order Yard Signage: Make sure your phone number is large and legible.
- Prepare Disclosure Documents: (see Part 3 below) Must be available before accepting offers.

Phase 3: Showing and Marketing

- Create a Property Highlight Sheet: A one-page flyer for viewers.
- Schedule an Open House: Plan for weekend visibility.
- Qualify Buyers: Ask for a Pre-Approval Letter from a lender before private showings.
- Secure the Property: Put away valuables, prescriptions, and jewelry during showings.

Part 1: The Master 2026 FSBO Checklist



Phase 4: Negotiation and Closing

Review Offers: Check price, contingencies (inspection, financing, appraisal), and proposed closing date.

Negotiate Terms: Don't be afraid to counteroffer.

Select a Title Company or Real Estate Attorney: In FSBO sales, they handle the escrow, title search, and closing documents.

Manage Inspections & Appraisal: Be prepared to provide access.

Final Walkthrough: Conducted by the buyer right before closing.

Closing Day! Sign documents, transfer keys, and pay off your mortgage.

Part 2: FSBO Pricing Worksheet



Setting the right price is critical. Use this worksheet to arrive at a competitive listing price based on market data, not emotion.

Step	ACTION	YOUR DATA
1	Find Recent Sales (Comps): Look for 3-5 similar homes sold in your neighborhood in the last 6 months.	Comp 1 Sale Price: \$ Comp 2 Sale Price: \$ Comp 3 Sale Price: \$_____
2	Analyze Active Listings: Look at similar homes currently for sale. These are your competition.	Active 1 List Price: \$** Active 2 List Price: \$_____
3	Adjust for Differences: How does your home compare honestly? (e.g., +\$10k for new kitchen, -\$5k for older roof).	Adjustments: +/- \$**
4	Determine Fair Market Value (FMV): Based on the adjusted average of your Comps.	Your Estimated FMV: \$_____
5	Factor in FSBO Savings: You are saving ~3% (the seller's agent commission). How much will you apply to attract buyers?	Savings buffer: \$_____
6	Final Listing Price Strategy: Will you list at FMV, slightly under for a quick sale, or slightly over (not recommended)?	Your 2026 Listing Price: \$_____

Part 3: FSBO Disclosure Guides



Disclosures are legal requirements. While specific forms vary by state, these concepts apply universally. Always consult local regulations or a real estate attorney. Failure to disclose known defects can lead to lawsuits.

The "Know What You Must Tell" Guide

This guide helps you understand the types of issues you are legally obligated to disclose to potential buyers in nearly all jurisdictions.

- 1. Material Defects:** You must disclose any known significant issues that affect the property's value, desirability, or safety.
- 2. Federal Lead-Based Paint Disclosure:** (Required) If your home was built **before 1978**, you must provide the buyer with a specific EPA pamphlet and a lead disclosure form.
- 3. Common Mandatory Disclosures:**
 - **Structure:** Known foundation cracks, roof leaks (past or present), or structural compromises.
 - **Systems:** Problems with HVAC, plumbing (including sewer/septic), electrical systems.
 - **Water/Moisture:** Past flooding, basement leaks, or known mold issues.
 - **Pests:** Past or present infestations (termites, carpenter ants, etc.).
 - **Environmental:** Presence of radon, asbestos, lead pipes, or underground storage tanks.
 - **Legal/Neighborhood:** Zoning violations, boundary disputes, CC&Rs (HOA rules), or special assessments.

Part 3: FSBO Disclosure Guides



Simple Guide to Handling Disclosures

- **Be Honest:** If you know about a problem, disclose it. Don't speculate if you don't know.
- **Use Standard Forms:** Most states provide standard "Seller Property Questionnaire" forms. Get the 2026 version for your state.
- **Deliver Early:** Provide the completed disclosure forms to potential buyers before they make an offer, or immediately upon accepting an offer.
- **"As Is" Does Not Exempt You: Selling "As Is"** means you won't fix problems, but you are still legally required to disclose the known problems.



Let's Chat.

We're sure you have questions and thoughts about the real estate process.

We'd love to talk with you about what you've read here and help you on the path to selling your house. Our contact information is below, and we look forward to working with you.



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