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THE SUNDANCE

TAMPA BAY
HOME SELLER'S GUIDE

Practical guidance for preparing, pricing, marketing, negotiating, and closing a home sale in Tampa Bay.

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Build Your Tampa Bay Selling Plan

A successful sale starts with a clear objective. Define your timing, financial priorities, property condition, and post-closing plan before going to market.

- Clarify your target closing date and preferred move timeline.
- Identify your financial priorities and minimum acceptable outcome.
- Gather mortgage, ownership, association, lease, and improvement records.
- Decide which repairs or improvements are worth completing before launch.
- Coordinate your agent, closing professional, lender, attorney, tax adviser, and contractors as needed.

LOCAL STRATEGY

Your strategy should reflect the property, competing inventory, target buyer, season, and current Tampa Bay submarket.

Understand Value, Equity & Net Proceeds

Sale price is not the same as net proceeds. Estimate the mortgage payoff, transaction costs, credits, repairs, taxes, assessments, and other obligations.

- Expected sale price under more than one pricing scenario.
- Mortgage, equity-line, judgment, lien, or association payoffs.
- Brokerage compensation and transaction or closing charges.
- Potential repairs, concessions, moving expenses, and carrying costs.
- Property-tax and documentary-stamp allocations applicable to the transaction.
- Estimated cash remaining after all known and anticipated deductions.

IMPORTANT

Request a property-specific estimated seller net sheet. Final amounts and contractual allocations can change.

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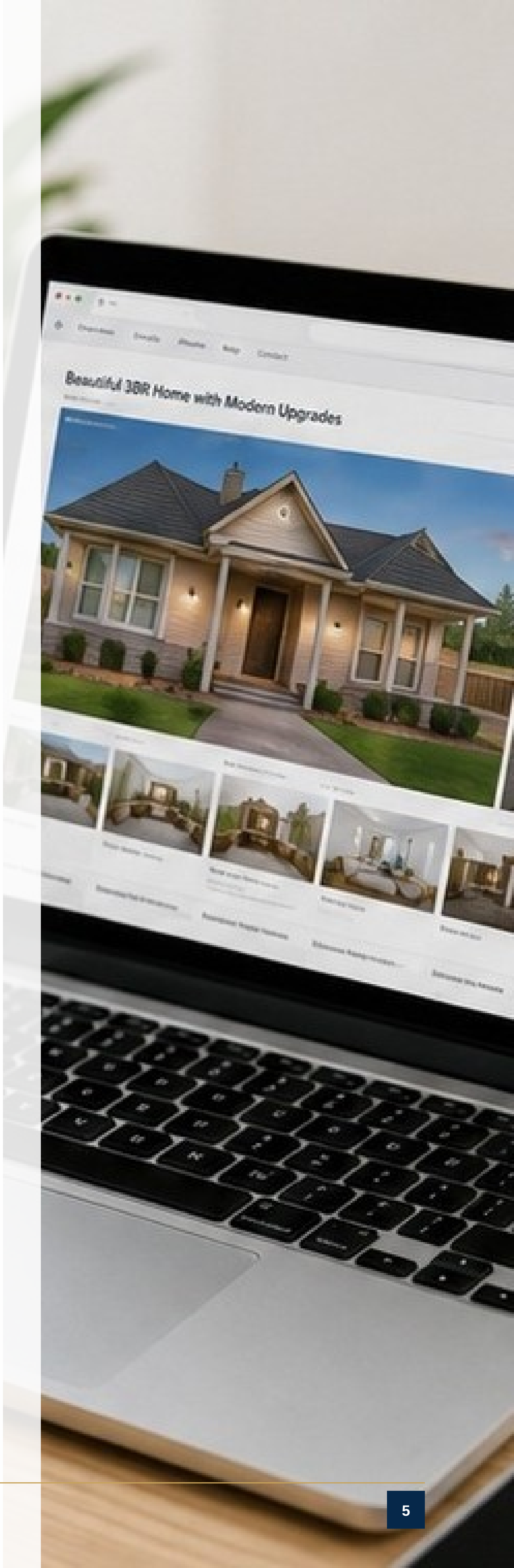
Prepare the Property for Market

Preparation should improve presentation, reduce buyer objections, and support insurability without overspending on changes the market may not reward.

- Address safety issues, active leaks, obvious damage, and deferred maintenance.
- Service major systems when appropriate and retain records or invoices.
- Declutter, clean, improve lighting, and simplify rooms for photography and showings.
- Evaluate curb appeal, landscaping, paint, odors, pets, and personal items.
- Prepare honestly; cosmetic work should never conceal a known material problem.

DOCUMENT CHECK

Use a prioritized preparation plan tied to buyer expectations, likely return, timing, and budget.



Price for the Current Market

The strongest listing price is supported by current evidence and positioned to attract qualified buyers during the property's most important early market exposure.

- Review recent comparable sales, pending activity when known, and current competition.
- Adjust for condition, location, size, features, association obligations, and market direction.
- Separate automated estimates and aspirational asking prices from verified market evidence.
- Consider how price affects search visibility, showing activity, leverage, and time on market.
- Set a review plan using actual market response instead of emotion or an arbitrary deadline.

FAIR HOUSING

Pricing should be reassessed when the market delivers consistent evidence - limited traffic, weak feedback, or stronger nearby competition.

Launch a Strong Marketing Campaign

A coordinated launch gives the market a clear, accurate, and compelling presentation across authorized channels.

- Use professional-quality photography and accurate, persuasive property information.
- Highlight meaningful features, improvements, location benefits, and ownership details.
- Prepare the property before photography whenever practical.
- Coordinate MLS exposure, brokerage networks, digital marketing, inquiries, and follow-up.
- Make required disclosures and avoid exaggeration or unsupported claims.
- Review activity, feedback, competing listings, and conversion from views to showings and offers.

Show the Property Effectively

Showings should make access easy for qualified buyers while protecting your property, privacy, schedule, and negotiating position.

- Keep the home clean, bright, comfortable, and ready during agreed showing windows.
- Secure valuables, medications, documents, mail, keys, firearms, and sensitive information.
- Use clear instructions for parking, entry, pets, alarms, gates, and occupied units.
- Leave during showings when practical so buyers can evaluate freely.
- Collect feedback as market evidence, not as a personal judgment of your home.
- Coordinate notice carefully when tenants or other occupants are involved.

CONTRACTS MATTER

Consistent access can materially affect buyer interest. Establish workable boundaries before the property launches.

Evaluate Offers Beyond Price

The best offer is the one most likely to meet your goals and close successfully - not automatically the one with the highest headline price.

- Compare price, deposits, financing, appraisal exposure, contingencies, and requested credits.
- Review closing date, occupancy, personal property, assignment, and special terms.
- Evaluate proof of funds or lender documentation and the buyer's likely ability to perform.
- Calculate estimated net proceeds for materially different offers.
- Understand backup offers, counteroffers, expiration, acceptance, and multiple-offer strategy.

STAY ON DEADLINE

Do not sign or counter until you understand every obligation, deadline, and exit right in the proposed contract.

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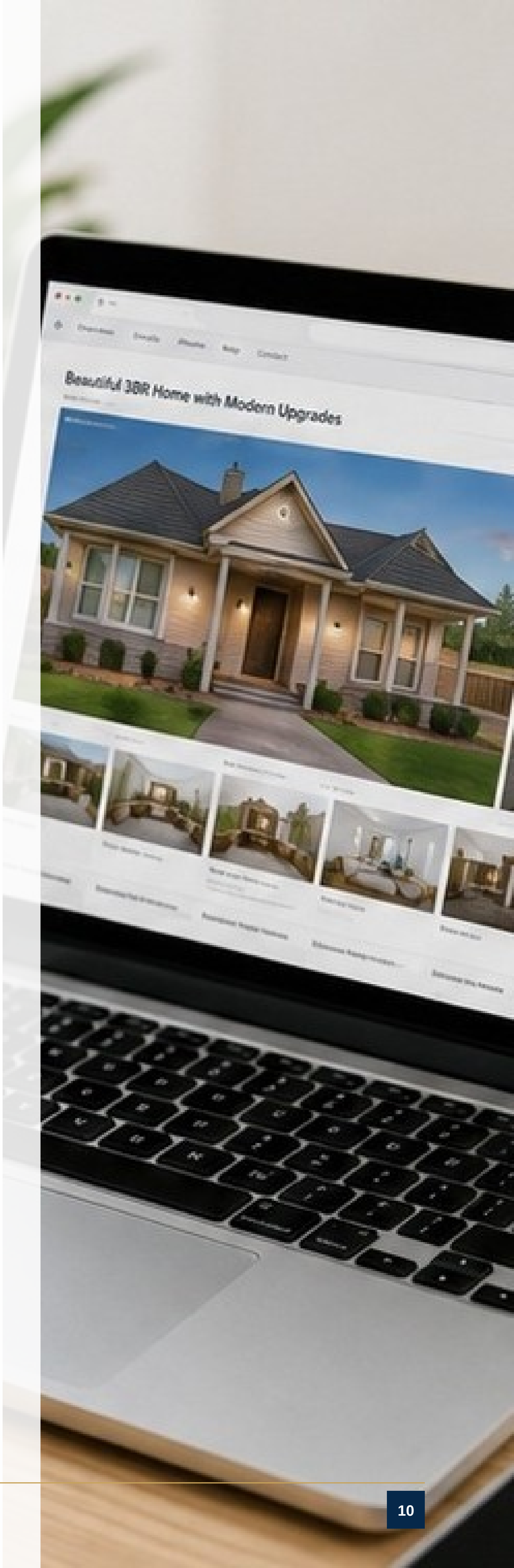
Navigate Inspections & Repairs

Inspection negotiations are controlled by the contract. Prepare for requests, evaluate them in context, and keep the transaction moving on schedule.

- Maintain access for agreed inspections and specialized evaluations.
- Distinguish material concerns from routine maintenance or buyer preferences.
- Review repair, credit, price-change, escrow, or termination options with appropriate advisers.
- Use licensed contractors when required and preserve receipts, permits, and completion records.
- Track contractual response and completion deadlines carefully.

KEEP CONTROL

Resolve agreed repairs accurately and allow time for reinspection when the contract requires it.



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Appraisal, Financing & Buyer Risk

The buyer's financing and appraisal can affect the transaction even after inspections. Strong preparation reduces preventable surprises.

- Make the property available for appraisal and provide legitimate improvement information when appropriate.
- Understand the contract's appraisal and financing provisions before responding to a shortfall.
- Keep agreed repairs, title work, association documents, insurance questions, and lender milestones moving.
- Do not rely on an approval letter as a guarantee that the buyer will close.
- Maintain the property and avoid new damage or material changes before closing.

DO NOT ASSUME

Have a response strategy before a low appraisal occurs: evidence, reconsideration, price, buyer cash, credits, or contractual remedies.

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Disclosures, Condominiums & HOAs

Accurate, timely disclosure protects the transaction. Florida sellers should disclose known facts materially affecting value that are not readily observable or known to the buyer.

- Complete property disclosures carefully and update them if circumstances materially change.
- Gather association documents, budgets, assessments, insurance, rules, approvals, and contacts.
- For applicable condominiums, obtain current milestone-inspection and structural-integrity reserve-study materials.
- Disclose known defects even when using an as-is contract; do not conceal or minimize them.
- Consult an attorney when uncertain about a disclosure, legal condition, death, claim, dispute, or document requirement.

CONDO FOCUS

Rules vary by property type and facts. Deliver required documents early and preserve proof of delivery.

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Title, Survey, Liens & Permits

Title, survey, lien, permit, probate, marital, entity, and ownership issues can delay closing. Identify and address them before deadlines become emergencies.

- Confirm the correct legal owners and the authority required to sign.
- Locate prior title policies, surveys, loan information, permits, and improvement records.
- Disclose known liens, judgments, code issues, assessments, disputes, and unpermitted work.
- Respond promptly to title, payoff, estoppel, survey, and closing-agent requests.
- Independently verify wiring instructions using trusted contact information.

VERIFY BEFORE WIRING

Early document collection gives professionals time to solve curable issues before they threaten the closing date.

Prepare for Closing & Move-Out

The final phase requires clean documents, a maintained property, agreed repairs, verified funds, and a coordinated transfer of possession.

- Review the settlement statement and seller net proceeds before signing.
- Complete agreed repairs and retain receipts, permits, warranties, and keys.
- Keep utilities on and maintain the property through the required transfer point.
- Remove personal property and leave included items as required by the contract.
- Coordinate final walk-through access, move-out, cleaning, keys, remotes, codes, and possession.
- Retain the signed contract, disclosures, repair records, settlement documents, and tax information.

THREE-DAY REVIEW

Never rely on last-minute emailed wiring changes. Confirm instructions independently with the closing professional.

Common Seller Mistakes

The avoidable mistakes are usually strategic: weak preparation, unsupported pricing, incomplete disclosure, poor access, or lost control of deadlines.

- Pricing from emotion, desired proceeds, or an unrelated neighbor's asking price.
- Launching before the property, disclosures, photography, and access plan are ready.
- Concealing, minimizing, or failing to update known material facts.
- Rejecting feedback without comparing it with showing and offer activity.
- Choosing an offer by price alone without evaluating terms and closing risk.
- Missing association, title, inspection, repair, appraisal, or closing deadlines.
- Moving out, shutting off utilities, or changing the property before the contract permits.

GUIDE SOURCES

Florida Realtors disclosure guidance and current Florida condominium statutes were reviewed. Obtain property-specific legal and tax advice when needed.

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Your Next Step: Seller Consultation

Get a clear, property-specific plan for selling in Tampa Bay - from preparation and pricing through marketing, negotiation, due diligence, and closing.

- Clarify your goals, timing, and net-proceeds priorities
- Evaluate property condition and market position
- Build a pricing and launch strategy
- Compare offers, terms, and closing risk
- Receive broker-led guidance through closing

START THE CONVERSATION

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