

FLORIDA HOME SELLER GUIDE

NEWKIRK

INVESTMENTS

Creating abundance from the ground up.

FLORIDA EDITION

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FOR SELLERS

The Home Selling Process

In this guide we'll cover what to expect when you sell your home in Florida, from pricing and prep all the way to closing day.

STEP 1

Prepare

✓ Sign a listing agreement
✓ Review pricing with your agent
✓ Complete seller's disclosure
✓ Plan repairs & staging

STEP 2

Market

✓ Professional photos & video
✓ List on the MLS
✓ Online & social marketing
✓ Showings & open houses
✓ Review buyer feedback

STEP 3

Offers

✓ Review offers with your agent
✓ Negotiate price & terms
✓ Accept a contract
✓ Buyer deposits escrow
✓ Keep the home show-ready

STEP 4

Due Diligence

✓ Buyer inspections
✓ Negotiate repairs or credits
✓ Appraisal
✓ Buyer's loan approval

STEP 5

Closing

✓ Title search clears
✓ Schedule your move
✓ Buyer's final walk-through
✓ Sign closing documents
✓ Hand over keys
✓ Receive your proceeds



Why List With Newkirk Investments

Selling a home is part pricing, part marketing and part problem solving. We work in residential, land and development, so we see your property the way buyers, appraisers and lenders will.

WHAT YOU CAN EXPECT

A pricing recommendation built from recent comparable sales, with the reasoning shown.

A written marketing plan before your home goes live.

One point of contact from listing to closing, and a response the same business day.

Honest feedback after showings, including the comments that are hard to hear.

Negotiation on price, terms, repairs and timing, with your net proceeds in view.

Contract-to-close management: deadlines, title, inspections and the buyer's lender.

HOW WE WORK FOR YOU

Your listing agreement sets the list price, the marketing period and what you pay for our services. Brokerage compensation is not set by law and is fully negotiable.

We work with sellers as a transaction broker. We deal honestly and fairly, account for all funds, present every offer promptly, and keep your bottom-line price and reasons for selling confidential.

ABOUT THE BUYER'S AGENT

Compensation for a buyer's agent is no longer published in the MLS. You decide whether to offer anything toward it or toward buyer closing costs, and we will show you how each option affects your net.

STEP 01



Pricing Your Home Right

The right price attracts serious buyers in the first few weeks, when your listing gets the most attention. We'll build your price from recent sales in your local market, not guesswork.

WHAT DRIVES YOUR PRICE

Comparable sales: what similar homes nearby actually sold for in the last 3-6 months.

Condition & updates: roof age, HVAC, windows and kitchens matter to buyers and lenders.

Location: neighborhood, schools, and proximity to the water, jobs and major roads.

Insurance & flood zone: Florida buyers check insurance costs early. A recent wind mitigation report and roof certification can help.

Market timing: inventory levels and days on market shift through the year.

Your goals: timeline and net proceeds shape strategy.

STEP 02



Get Your Home Show-Ready

First impressions happen online. Most buyers decide whether to tour from the listing photos, so preparation before photos pays off.

Focus on clean, bright and neutral. You don't need a renovation, just a home buyers can picture themselves in.

PREP CHECKLIST

Declutter every room and closet; pack what you won't need.

Deep clean, including windows, grout and ceiling fans.

Touch up paint and fix small repairs: leaky faucets, loose handles, burnt-out bulbs.

Refresh curb appeal: mow, edge, mulch, pressure wash, and clean the front door.

Gather documents: roof age and permits, wind mitigation report, HOA info, utility costs, and warranties.

Consider a pre-listing inspection to avoid surprises.

Plan for showings: secure valuables and medications, and arrange pets.

We'll schedule professional photos once the home is ready.



How We Market Your Home

Most buyers see your home on a screen before they see it in person. We make that first look count and reach the right buyers in the first two weeks, when attention is highest.

OUR MARKETING PLAN

BEFORE LAUNCH
Professional photography once the home is show-ready.

A listing description written for buyers and search engines.

Accurate details: room sizes, roof and HVAC age, flood zone, HOA fees and utility costs.

A pricing and launch-date strategy agreed with you in advance.

AT LAUNCH
Listed in the MLS and syndicated to the major home search sites.

Featured on newkirk-investments.com, our social media and our blog.

Yard sign, plus email to our buyer list and local agents.

WHILE WE ARE ON THE MARKET
Showing feedback shared with you as it comes in.

A weekly market check: new competing listings, price changes and pending sales nearby.

Open houses when they suit the property.

A price or marketing adjustment only when the data supports it.

TAILORED TO YOUR PROPERTY
Video and drone footage are not part of every listing. Whether they help depends on the property and the local market, so we recommend them case by case and tell you why.



Showings & Open Houses

The easier your home is to see, the faster it sells. Buyers often ask to tour on short notice, so a simple routine makes a big difference.

HOW SHOWINGS WORK

Agents request a time through ShowingTime and you approve it.

A secure lockbox gives licensed agents access and records each entry.

Plan to be away during showings. Buyers stay longer and speak more freely when the owner is not home.

We collect feedback from the buyer's agent and pass it to you.

GOOD TO KNOW
Tell us about cameras and smart doorbells so we can disclose them. Florida law limits recording conversations without consent.

Keep the home insured and the utilities on until closing, even if you have moved out.

BEFORE EACH SHOWING
Lights on, blinds open, air conditioning at a comfortable temperature.

Counters cleared, beds made, toilet lids down.

Trash out and no strong cooking or pet odors.

Pets removed or secured, with a note for the agent.

Valuables, prescription medication, firearms and personal paperwork locked away.

If something breaks or changes while we are under contract, tell us right away.



Evaluating Offers

The highest price is not always the best offer. We lay out each offer side by side so you can compare what you would take home and how likely the sale is to close.

WHAT WE COMPARE

PRICE: the starting point, before credits and costs.

FINANCING: cash, conventional, FHA and VA loans carry different appraisal and repair requirements.

ESCROW DEPOSIT: a larger deposit shows commitment.

INSPECTION PERIOD: a shorter period means less time the buyer can cancel freely.

CONTINGENCIES: a buyer who must sell another home first adds risk.

CLOSING DATE: should match your move and your payoff.

CONCESSIONS: closing cost credits or buyer agent compensation reduce your net.

YOUR CHOICES
You can accept an offer, counter it or decline it. When several arrive together, we can ask every buyer for their highest and best by a set deadline.

IF THE APPRAISAL COMES IN LOW
The buyer can bring more cash, you can lower the price, you can meet in the middle, or the buyer may be able to cancel. We will advise you before you respond.

ABOUT BUYER LETTERS
We are happy to pass along a buyer's letter, but it is not the deciding factor. The terms matter most, and under fair housing law a buyer's personal characteristics can never be part of the decision.

STEP 03



Offers, Inspections & Closing

How do offers work?
We'll review every offer together: price, financing, escrow deposit, contingencies and closing date. You can accept, counter, or decline.

What happens during the inspection period?
Inspection periods are market dependent and usually 10 days. During that time, the buyer can have the home professionally inspected.

If issues come up, the buyer may ask for repairs, a credit, or a lower price. We'll negotiate on your behalf.

If no agreement is reached, the buyer may be able to cancel and get the escrow deposit back, depending on the contract terms.

What do I need to disclose?
Florida sellers must disclose known issues that materially affect the home's value and aren't easy to see. Be upfront about past leaks, roof repairs, insurance claims and flood history. When in doubt, disclose.

Who pays the buyer's agent?
Buyer agent compensation is negotiable and isn't offered through the MLS. We'll talk through your options.

What happens at closing?
You'll sign the deed and closing documents with the title company and hand over the keys. Always confirm wiring instructions by phone.



What It Costs to Sell

Knowing your costs up front lets you judge every offer by what you will actually walk away with. We prepare a written net sheet before you list and again with each offer.

TYPICAL SELLER COSTS

MORTGAGE PAYOFF: your loan balance plus interest to the day of closing.

BROKERAGE COMPENSATION: as agreed in your listing agreement.

DOCUMENTARY STAMPS: state transfer tax of $0.70 per $100 of the sale price. Miami-Dade differs.

OWNER'S TITLE INSURANCE: customarily paid by the seller in most Florida counties and by the buyer in a few. Always negotiable.

TITLE AND CLOSING FEES: settlement fee, title search and lien searches.

PRORATED PROPERTY TAXES: Florida taxes are paid in arrears, so you credit the buyer for your share of the year.

HOA OR CONDO: estoppel fee and dues through closing.

YOUR NET SHEET
Sale price $_____
Mortgage payoff $_____
Brokerage compensation $_____
Documentary stamps $_____
Title and closing fees $_____
Taxes and HOA $_____
Repairs and credits $_____
Estimated net $_____

ASK YOUR CPA ABOUT
Capital gains: many owners who lived in the home two of the last five years can exclude part of the gain.

Homestead portability: you may be able to carry your tax savings to your next Florida home.

Foreign sellers: FIRPTA withholding may apply.

General information, not tax or legal advice.



Your Selling Timeline

Every sale moves at its own pace, but most follow the same order. Here is a typical financed sale from the day we meet to the day you hand over the keys.

FROM LISTING TO CLOSING

CONSULTATION, week 1: walk-through, pricing review, net sheet, listing agreement.

PREPARATION, 1 to 3 weeks: repairs, cleaning, disclosures, photography.

ON THE MARKET, varies: showings, feedback, open houses.

OFFER, 1 to 3 days: review, counter, accept.

ESCROW DEPOSIT, about 3 days after the effective date: the buyer's deposit goes to the title company.

INSPECTION PERIOD, usually 10 days: the buyer inspects and may ask for repairs or credits.

APPRAISAL AND LOAN APPROVAL, about 3 to 4 weeks: the lender orders the appraisal and underwrites the loan.

TITLE WORK, during the contract: title search, lien search, survey, payoff.

FINAL WALK-THROUGH, the day of or the day before closing.

CLOSING, typically 30 to 45 days from contract: you sign, the buyer funds, you receive your proceeds.

WHAT CAN CHANGE THE TIMELINE
Cash sales can close in about two weeks. Condo and HOA approvals, open permits, liens and title issues add time. Lenders and insurers can pause when a named storm is approaching.



Disclosures & Documents

Florida sellers must tell buyers about known problems that affect a home's value and are not easy to see, even in an AS IS sale. When in doubt, disclose.

WHAT YOU WILL DISCLOSE

Known defects: roof leaks, plumbing, electrical, structural, mold, termite damage, sinkhole activity.

Flood history: known flood damage, flood insurance claims and federal flood assistance, at or before the contract is signed.

Repairs, insurance claims, open permits and work done without a permit.

HOA homes: a disclosure summary before the contract is signed.

Condos: association documents, after which the buyer has 7 business days to cancel.

Lead-based paint, for homes built before 1978.

DOCUMENTS TO GATHER

Seller's property disclosure
Mortgage statement and payoff contact
Prior survey and owner's title policy
Roof age and permit records
Wind mitigation and four-point reports
Elevation certificate and flood policy
HOA or condo contact, rules and budget
Termite bond or pest control records
Septic and well service records
Warranties and manuals
Recent utility bills
Keys, remotes and gate codes

THE INSPECTION PERIOD

Think of it as the buyer's window to change their mind. The buyer can cancel for any reason and have the binder deposit returned.



Moving Out & Closing Day

The last two weeks go smoothly when the details are handled ahead of time. Use this list as your countdown.

YOUR COUNTDOWN

TWO WEEKS BEFORE CLOSING
Book movers or a truck.

Complete agreed repairs and keep the receipts.

Give the title company your payoff details.

Forward your mail and update your address.

Schedule utility shut-off for the day after closing.

THE FINAL DAYS
Remove all belongings, including the attic, garage and shed.

Leave everything the contract says stays.

Clean the home, or leave it broom clean at minimum.

Leave manuals, keys, remotes and codes on the kitchen counter.

CLOSING DAY
Bring a government-issued photo ID.

Sign the deed and closing documents at the title company, or by mail-away or remote notary if arranged in advance.

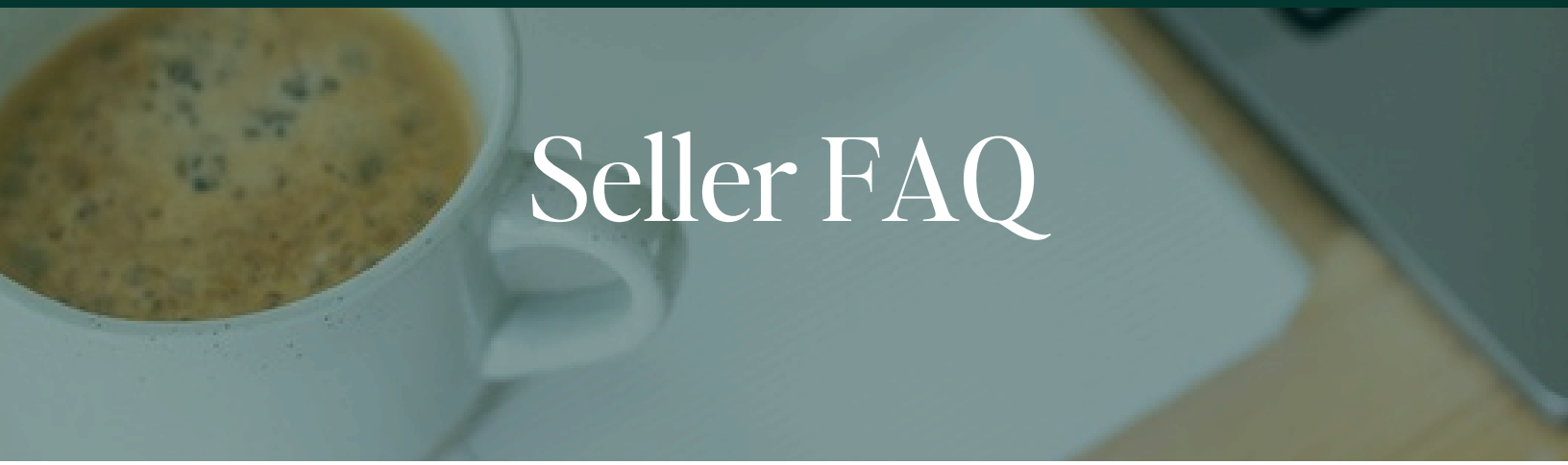
Confirm how you will receive your proceeds: wire or check.

WIRE FRAUD WARNING
We will never email you wiring instructions. Always confirm them by calling the title company at a number you already know.

AFTER CLOSING
Keep your homeowners insurance until the sale has closed and funded, then cancel it and ask about refunds.

Update your homestead exemption if you are filing for a new one.

Keep your closing statement for your tax records.



Seller FAQ

Answers to the questions we hear most often from Florida sellers.

COMMON QUESTIONS

WHEN IS THE BEST TIME TO SELL?
When the home is ready and the timing fits your plans. We will show you how buyer activity in your area changes through the year.

SHOULD I MAKE REPAIRS FIRST?
Fix anything that affects safety, financing or insurance: roof, electrical, plumbing and HVAC. Cosmetic updates pay off only when buyers in your price range expect them.

SHOULD I GET A PRE-LISTING INSPECTION?
It is optional. It can prevent surprises, but anything it finds must be disclosed.

WHAT DOES AS IS MEAN?
You are not required to make repairs, but you must disclose known defects. The buyer can still inspect, cancel during the inspection period and have the binder deposit returned.

WHAT IF MY HOME DOES NOT APPRAISE?
We renegotiate, the buyer brings more cash, or the contract may end. A well-supported list price lowers this risk.

CAN I SELL AND BUY AT THE SAME TIME?
Yes. We can coordinate closing dates, negotiate a short stay after closing, or make your purchase contingent on your sale.

WHAT IF I OWE MORE THAN THE HOME IS WORTH?
Talk to us early. Your lender may consider a short sale, and you should speak with a real estate attorney.

DO I NEED AN ATTORNEY?
Florida does not require one for a residential closing. Title companies handle most closings, and we can recommend an attorney if you want one.



Terms to Know

Real estate has its own vocabulary. Here are the terms you will hear most between listing and closing.

GLOSSARY

EFFECTIVE DATE: the day the last party signs and delivers the contract. Deadlines count from here.

ESCROW OR BINDER DEPOSIT: the buyer's good-faith money, held by the title company.

INSPECTION PERIOD: usually 10 days. The buyer can inspect, cancel for any reason and get the deposit back.

CONTINGENCY: a condition that must be met for the sale to go forward.

APPRAISAL: the lender's independent opinion of value.

TITLE COMMITMENT: the title company's report on ownership, liens and requirements to close.

ESTOPPEL LETTER: an HOA or condo statement of dues and fees owed.

PRORATION: splitting taxes and dues between seller and buyer by date.

CLOSING STATEMENT: the final accounting of every charge and credit.

NET PROCEEDS: what you receive after the payoff and all costs.

CLEAR TO CLOSE: the buyer's loan is fully approved.

TRANSACTION BROKER: a brokerage that helps both sides reach agreement with honesty, skill and care, without representing one side against the other.

Thinking about selling? Reach out!



We're always happy to answer your questions and talk through the home selling process. Send us a message or give us a call.

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