

YOUR HOME SELLING CHECKLIST

North Mississippi edition



1 GET YOUR NUMBERS FIRST

- ☐ Know your reason and your ideal timeline
- ☐ Find your loan payoff amount
- ☐ Look at recent comparable sales, not what a neighbor "heard" their home sold for
- ☐ Ask for a net sheet showing what you'd walk away with after payoff, commissions, closing costs and repairs

2 PREPARE THE HOME

- ☐ Fix the small stuff: leaks, loose handrails, broken fixtures, burned-out bulbs
- ☐ Deep clean and declutter, and fix curb appeal (mow, edge, mulch, power wash)
- ☐ Skip big remodels, since most don't pay you back

3 GATHER YOUR PAPERWORK

- ☐ Property condition disclosure forms (required in Mississippi)
- ☐ HOA documents, warranties, recent utility costs and surveys
- ☐ Permits for any additions or major work

4 PRICE AND MARKET

- ☐ Price it right from day one, because the first two weeks get the most attention
- ☐ Use professional photos
- ☐ Be flexible with showing times, and put pets away during showings

5 COMPARE OFFERS

- ☐ Look past price: loan type, down payment, closing date and contingencies
- ☐ Check the buyer's preapproval and how much earnest money they're putting down
- ☐ Know what you'll counter on before offers come in

6 INSPECTION AND APPRAISAL

- ☐ Expect a repair request, and decide in advance what you'd fix or give as a credit
- ☐ If the appraisal comes in low, know your options

7 CLOSING

- ☐ Schedule your move and utility shutoffs
- ☐ Leave keys, openers and manuals
- ☐ Verify wire instructions by phone before sending any money
- ☐ Do the final walkthrough, and know your expected proceeds

MISTAKES THAT COST SELLERS THOUSANDS

- ☐ Overpricing, then chasing the market down
- ☐ Turning down a good early offer
- ☐ Ignoring small repairs that show up on an inspection
- ☐ Not knowing your net before you list

General information only, not legal, tax or financial advice. Talk with your lender, attorney and tax professional about your situation.