



Decide What Happens Before Listing

Start with reliable legal, lending, tax and market information, then make a written plan for occupancy, expenses, access and timing.

01

Explore the options

One spouse may buy out the other's interest, the home may be refinanced, assets may be divided differently or the sale may be delayed.

02

Talk with the lender early

If both incomes were used to qualify, one spouse may not qualify alone. Ask what is possible before building a plan around an assumption.

03

Use legal advice

Your attorney should explain ownership rights, court orders, agreements and required approvals. I provide real-estate guidance, not legal advice.

04

Understand the numbers

A tax advisor can explain capital-gain and filing questions. A current market analysis can help estimate value and the likely seller's net.

05

Put safety first

Consider safety concerns and whether a vacant home could create security, insurance or maintenance issues.

06

Plan for showings

Occupied homes need clear notice and access expectations. Vacant homes may need staging, regular checks and a utilities and maintenance plan.

07

Account for every expense

If both owners move, budget for two new households plus the mortgage, taxes, insurance, utilities, HOA dues and upkeep on the existing home.

08

Know the likely timeline

Preparation time, current days on market, escrow and any court or lender requirements all affect how long the transition may take.



Create a Neutral Plan for the Property

A neutral professional, consistent communication and a shared preparation list protect the home and reduce last-minute disagreements.

01

Direct communication

I communicate important information to both owners according to the agreed plan so no one is relying on secondhand updates.

02

Unbiased market advice

I base pricing, preparation and negotiation recommendations on the property and market - not personal disputes between the owners.

03

Clear decision points

Before listing, identify which choices require both owners' approval and how time-sensitive decisions will be handled.

04

Respectful discretion

I share information only with people who need it for the transaction and do not use personal circumstances in the marketing story.

05

Get an objective walkthrough

I assess the home through a buyer's eyes and recommend the work most likely to improve presentation or prevent avoidable objections.

06

Separate priorities from preferences

The goal is not to remodel everything. It is to make the property feel cared for, neutral, open and market-ready.

07

Assign each task

Create a written list showing who will hire, supervise and pay for cleaning, repairs, staging, landscaping, packing and moving.

08

Keep receipts

Save invoices and proof of payment. Legal and tax professionals can advise how expenses and credits should be handled between the owners.



Review the Numbers + Negotiate Clearly

Confirm the financial and legal framework before the sale, then use one calm, documented process for offers, repairs and closing decisions.

01

Estimate the seller's net

Review price, mortgage payoff, taxes, compensation, escrow and title charges, repairs, credits and moving expenses.

02

Ask about capital gains

A tax advisor can explain ownership, occupancy, exclusions, basis and filing responsibilities for each spouse.

03

Confirm loan options

A lender can explain whether one spouse may refinance or purchase another property and what documentation is needed.

04

Coordinate with the agreement

Your attorney should confirm how proceeds, expenses, credits and holdbacks must be handled under agreements or court orders.

05

Compare the full offer

Price, financing, credits, contingencies, timing and risk all affect the likely net and chance of a successful closing.

06

Set response expectations

Decide how quickly each owner will review documents and what happens if someone is unavailable near a deadline.

07

Use a neutral recommendation

I explain market evidence, tradeoffs and likely consequences without taking sides between the owners.

08

Know when legal help is needed

If the owners cannot agree or a decision depends on a court order or settlement term, the attorneys should guide the next step.



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PRIVATE SELLER GUIDE

Personal Property + The Final Move

Address belongings, records, move-out responsibilities and key handoff early so the last days do not create avoidable stress.

01

Identify what stays with the home

Clarify fixtures, appliances and other items included, excluded or negotiable before the listing goes live.

02

Create a personal-property plan

Work with your attorneys to identify valuable or disputed items and decide how they will be divided, stored or removed.

03

Protect important records

Secure financial, legal, medical and identity documents before photographers, buyers, inspectors or vendors enter the property.

04

Plan the final move

Choose move-out dates, cleaning responsibilities, key handoff and how any remaining property will be handled before closing.