



SELLER BUDGET GUIDE

The REAL Cost of Selling Your Home

How Much Should You Budget?

The total varies with the home, the market, the negotiated agreement and the work you choose to complete.

TIP

Start with a custom net sheet

I can prepare estimated proceeds at different list and sale prices so you can see how commissions, credits, loan payoff and closing expenses affect the bottom line.

TIP

Use broad percentages carefully

A rough planning estimate may be helpful, but it is not a quote. Your actual numbers should come from current bids, your listing agreement, escrow and your lender's payoff statement.

NOTE

A quick note

This guide is general information and is not legal, tax, lending or escrow advice. Costs and responsibilities are controlled by the signed agreements and final settlement figures.



Prepare Thoughtfully

Selling starts a flurry of activity. A clear budget helps you avoid surprise expenses and decide where preparation will actually help. Not every project produces a return. The best plan depends on the age, condition, price range and competition for your home.

1

Cleaning

A deep clean helps the home feel cared for in person and in photos. Include supplies, windows, carpets, grout and exterior touchups whether you hire a professional or do the work yourself.

2

Landscaping

Trimming, weeding, refreshing mulch, cleaning the walkway and making the front door welcoming can improve curb appeal without a full redesign.

3

Repairs and maintenance

Take care of visible deferred maintenance and small issues buyers are likely to notice. We will prioritize the items that matter before you spend.

4

Improvements and upgrades

Some updates can improve value or marketability, while others may not return their cost. Talk with a trusted real estate professional before starting a major renovation.

5

Staging

Staging helps buyers understand the rooms and picture their own life in the home. It may involve editing furniture, improving light and flow, using what you own or bringing in professional help.

GOAL

Keep the goal in view

Preparation should support the sale, not turn into a second full-time job. Focus on the projects most likely to improve presentation, buyer confidence or the final net.



Costs From Contract to Closing

Once the home is listed and under contract, negotiated expenses, closing charges, moving costs and ongoing ownership expenses may all affect the final number.

1

Additional repairs

Inspections may lead to requests for repairs, credits or another solution. The buyer and seller can negotiate, and the signed agreement controls the result.

2

Agent compensation

Listing-agent and buyer-agent compensation are negotiable and documented in the appropriate agreements. Review the services, strategy and expected seller net together.

3

Seller concessions

A seller may agree to pay certain buyer costs, an interest-rate buydown, repair credits or other concessions. The amount depends on the offer, loan limits and market conditions.

4

Closing costs

Seller costs may include title, escrow, recording or transfer charges, prorated property taxes, HOA-related charges and other items shown on the settlement statement.

5

Home warranty

A buyer may request that the seller pay for a home warranty. Whether you agree is part of the offer or repair negotiation.

6

Moving

Budget for boxes, supplies, movers, truck rental, storage, cleaning and time away from work.

7

Temporary housing

If your sale and purchase do not line up, include rent, deposits, utilities, storage and the possibility of carrying two homes for a period of time.

8

HOA charges

An HOA may charge for documents, transfer processing, capital contributions or outstanding balances. The escrow company can help identify the amounts for your transaction.

9

Mortgage payoff

Your payoff can include the remaining principal, interest through the payoff date and lender processing charges. Ask the lender about any unusual terms in your loan.

10

Ongoing ownership costs

Continue budgeting for the mortgage, property taxes, utilities, insurance and HOA dues through the closing date unless your agreement or final settlement says otherwise.