DOUG PALMER
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DOUGSELLSPHX

# Listing Consultation Guide



myhomegroup®

REALTOR® | MLS MULTIPLE LISTING SERVICE | EQUAL HOUSING OPPORTUNITY

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# How to use this guide

This guide walks you from our first conversation to the day your proceeds land. Pick your path:

## First time selling, or first time selling in Arizona:

read it top to bottom. Every step, every form, every deadline is here.

→ PAGES 03 TO 27

## Sold before:

read My take, then jump to **Returning seller fast track** near the end. It is a one-page checklist of what changed since 2024, plus the pieces you cannot skip.

→ PAGE 03, THEN 28

Either way, we walk the house and fill in the **Listing consultation worksheet** at the end together.

PAGES 29 TO 32

# My take: how I work with sellers



I have been in real estate since 2009 and have 125+ transactions behind me, including about 20 of my own flips and rentals across several states. I have sat on the buyer's side of your deal, including as the cash investor. I know how a buyer will try to take money off your number, and I close those gaps before they open.

> A price set from a desk is a guess.

### No price until I walk the house.

Before the walkthrough, my market analysis shows three condition columns: below average, average and above average. After I walk it, we pick the column together. A price set from a desk is a guess.

### Price for the market you close in, not the one you list in.

Your house closes 30 to 90 days or more after it goes live. If prices are drifting, the number that matters is the one on closing day.

### Spend where it moves the number.

I walk the house with you and rank every possible fix by what it returns. Some work pays for itself several times over. Some does not pay at all. You decide what to do with the numbers in front of you.

# My take: how I work with sellers

**I price houses, not averages.** I adjust each comparable sale for size, lot, pool, garage, stories, condition and age. I subtract the concessions the seller paid, because a $500,000 sale with a $15,000 credit is a $485,000 sale. Then I adjust for how the market has moved since that house went under contract.

**Time is part of the price.** Some homes sell in days. Larger homes and homes in slower segments take months. I tell you the likely timeline up front, and we agree on a 30-day price review before we list. We make that call on showings, feedback and new comps, not on nerves.

**Terms matter as much as price.** The highest offer is not always the best one. Financing strength, appraisal risk, concessions, the close date and a rent-back can be worth more than a bigger number. I lay every offer out side by side, net to you.

**If you are buying next,** we plan the sale and the purchase together. Often the cleanest path is to sell first and rent back from your buyer, so you move once and never carry two payments.

**You work with me directly.** No hand-offs to a listing coordinator or a call center. I walk the house, price it, list it, negotiate every offer and run the file to closing. While you are listed you hear from me at least once a week, the way you prefer: call, text, email or in person.

**What I ask of you:** disclose everything you know about the house, keep it show-ready while it is listed, answer quickly during the inspection period, and tell me when something changes. When in doubt, disclose.

# What sellers say

Excerpts from client reviews on Zillow and Google, quoted as written.

★★★★★ GOOGLE

"Doug brought multiply buyers to the house and sold the home for the asking price. In addition, he did this very quickly, less than six weeks from the time I signed the agreement of sale. All this in a difficult market."

**James E.** 2026

★★★★★ GOOGLE

"We bought a house years ago from Doug and his experience and expertise made the process so easy. When it was time to sell we knew Doug was the right man for the job! House sold in record time."

**Belinda W.** Surprise, 2026

★★★★★ GOOGLE

"My sibling and I sold our parents home from a different state and Doug truly partnered with us throughout the entire process … took initiative to handle local logistics, coordinated with service providers, and kept us updated regularly … We even finalized the sale receiving more than we had anticipated."

**James C.** 2025

★★★★★ ZILLOW

"My process was smooth to sell my home and I got 8% over the asking price."

**Tinieka H.** Tolleson, 2022

★★★★★ ZILLOW

"Doug helped me sell my house after I moved to another state. We met several times before I moved and I felt very comfortable having Doug sell my house. It sold much quicker than I thought and the entire process was simple."

**Rob C.** Glendale, 2024

★★★★★ GOOGLE

"He had assisted us in selling our home seven years ago … Doug proved to again exceed our expectations by walking us through the process with great communication and professionalism resulting in an offer being accepted less than a week from the date that the house was listed."

**Jeff W.** Glendale, 2023

# The process, step by step

Most Arizona sales run 30 to 45 days from accepted offer to closing. The time on market before that depends on the house, the price and the season. Here is the full path.




## 1 Consultation and walkthrough

We meet at the house, walk it room by room, and fill in your worksheet. I note condition, upgrades, and the ages of the roof, HVAC, water heater and pool equipment. Those are the four things a buyer's inspector will price.

## 2 Price and listing agreement

I finish the market analysis on the condition we agreed, and show you an estimated net at the price we choose. You sign the listing agreement and the disclosures that go with it. From that point My Home Group, through me, represents you on the sale, and only you unless you agree otherwise in writing.

## 3 Prep, photos and disclosures

We finish the prep list, schedule professional photos, and complete the Seller's Property Disclosure Statement (SPDS). You request your five-year insurance claims history. I load the listing into the MLS and have it checked before it goes live.

## 4 Go live: showings and feedback

The listing goes to the MLS and from there to the major home search sites. Buyer agents book showings through a scheduling service and enter with a lockbox. I collect feedback after showings and report it to you weekly, with what it means for price.

# The process, step by step

## 5 Offers and negotiation

Every offer comes to you with my read of it: price, net to you, financing, earnest money, concessions, close date and risk. We accept, counter or decline. When both sides sign, the contract is accepted and the clock starts.

## 6 Under contract

The buyer deposits earnest money with escrow. You deliver your disclosures. The buyer inspects, then asks for repairs or credits. Their lender orders the appraisal. Title searches the property and orders your loan payoff. I track every deadline and keep the file moving.

> Escrow is a neutral third party, usually the title company. It holds the money and documents and releases them only when both sides have done what the contract requires.

## 7 Closing

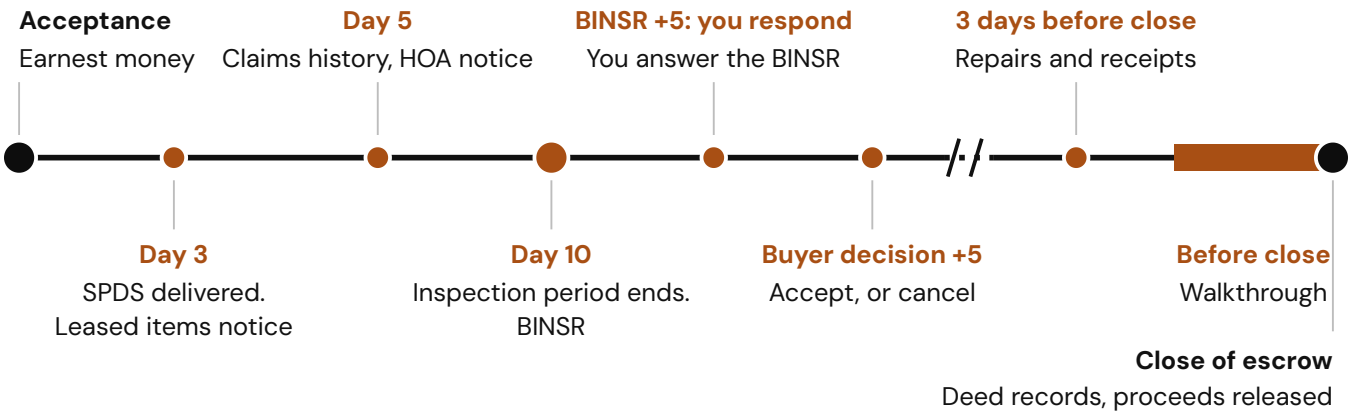
You sign the deed and closing documents, usually 1 to 3 days before closing. Title pays off your loan, the deed records with Maricopa County, and your proceeds are released. The buyer gets keys, unless we agreed on a rent-back.

Steps 1 to 3 happen before a buyer sees the house. Steps 5 to 7 run on contract deadlines, listed on page 08.

# Contract deadlines, Arizona defaults

Days count from contract acceptance unless noted. These are the standard contract defaults. Your signed contract can change any of them, and it governs.

**Arizona contract defaults. Your signed contract governs.**




| WHEN | WHAT HAPPENS | WHO |
|---|---|---|
| **At acceptance** | Buyer's earnest money delivered to escrow | Buyer |
| **Within 3 days** | Deliver the Seller's Property Disclosure Statement (SPDS) | You |
| **Within 3 days** | Deliver notice of any leased items: solar, water softener, alarm, propane tank | You |
| **Within 5 days** | Deliver the five-year insurance claims history | You |
| **Within 5 days** | HOA of 50 or more homes: notice of the pending sale to the HOA. Escrow sends it for you | You |

# Contract deadlines, Arizona defaults

| WHEN | WHAT HAPPENS | WHO |
|---|---|---|
| **Within 10 days** | HOA documents to the buyer. The HOA delivers them, or you do if it has fewer than 50 homes | HOA or you |
| **Within 10 days** | Inspection period ends. Buyer's repair request (BINSR) due | Buyer |
| **5 days after the BINSR** | Respond: agree, offer a credit, counter or decline | You |
| **5 days after your response** | Buyer accepts, or cancels with earnest money returned | Buyer |
| **5 days after receipt** | Buyer's review window for the title commitment, CC&Rs and HOA documents | Buyer |
| **5 days after appraisal notice** | Buyer decides if the appraisal comes in low | Buyer |
| **3 days before closing** | Agreed repairs finished, with paid receipts delivered | You |
| **3 days before closing** | Buyer's last day to cancel for inability to get the loan | Buyer |
| **Before closing, no set day** | Buyer's final walkthrough | Buyer and agents |
| **Close of escrow** | Deed records, proceeds released | Everyone |

⚠ **Missing a deadline can put the sale at risk.** A late SPDS can give the buyer a way out. I send you reminders, and I need quick answers during the first 15 days.

# Closing questions sellers ask




## When do I get my money?

After the deed records, usually the day of closing or the next business day. Title wires it to the account you give them in person or by verified phone, never by email.

### What do I bring to signing?

A valid government photo ID. Plan on about an hour. Title can often send a mobile notary to you.

### Can I sign if I am out of state?

Yes. Most sellers who have moved sign with a mobile notary where they live. We set it up a week ahead.

### What happens to my mortgage?

Title orders the payoff and pays the lender from your proceeds. Keep making your payments until closing.

### When do I cancel insurance and utilities?

After closing, not before. You own the risk until the deed records.

### What do I leave behind?

Keys, garage remotes, gate and mailbox keys, pool and alarm codes, and any manuals and warranties.

# Pricing and reading the market

Price decides almost everything that follows: how many buyers see the house, how many offers come, and how the appraisal lands. You set the price. I give you the evidence and a recommendation.

## How I build your number

### 1 Condition first.

No condition call until I have walked the house. It moves the price more than any single feature.

### 2 Adjusted comparable sales.

Each nearby sale is adjusted to match your house line by line. A sale that needs heavy adjustment gets dropped, not stretched.

### 3 Concessions netted out.

Sale prices hide credits paid to buyers. I pull the real concession on every comp and subtract it.

### 4 Time adjusted.

Each comp is moved to today's market from the date it went under contract, using measured local trend data.

**Checked against the competition.** Buyers compare your house to what is for sale today, not to last spring's sales. I line up the active listings the same way.

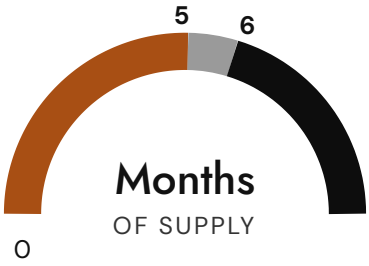
CONCESSIONS NETTED OUT

| | |
|---|---|
| SALE PRICE | $500,000 |
| CREDIT TO BUYER | minus $15,000 |
| NET OF CREDIT | $485,000 |

You get a one-page market analysis with the comps, the adjustments and a price band. Online value estimates can run well above or below the real number because they cannot see condition or concessions. I will show you where yours sits and why.

# Pricing and reading the market

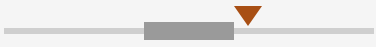
## The market sets the posture




- **Under 5** favors sellers
- **5 to 6** is balanced
- **Over 6** favors buyers

I track months of supply: how long the current inventory would take to sell at today's pace. Under 5 months favors sellers, 5 to 6 is balanced, over 6 favors buyers. I read it for your price range and size of home, not just your ZIP code. Larger homes often sit in a slower market than the ZIP as a whole.

## Three ways to price




### A little above the comps

Leaves room to negotiate. Draws fewer showings and risks going stale

**WHEN IT FITS**

Rare or upgraded homes, low supply

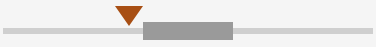



### Right at the comps

The clean, defensible number. Appraises well

**WHEN IT FITS**

Most homes, most markets




### A little under the comps

Draws more buyers and can start a bidding contest

**WHEN IT FITS**

Seller's market, or when speed matters most

# Pricing and reading the market

⚠ **Overpricing is the most expensive mistake a seller makes.** The first two to three weeks bring the most attention a listing will ever get. A house that sits collects price cuts and questions. We set the review date before we list so we act on data, not hope.

## The 30-day price review

Thirty days after going live, we sit down with the showing count, the feedback and any new sales or listings. If the market has told us something, we adjust once and decisively. Small, frequent cuts cost more than one right move.

| | | | | | | |
|---|---|---|---|---|---|---|
| **1** | 2 | 3 | 4 | 5 | 6 | 7 |
| 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 29 | **30** | 31 | | | | |

■ Go live ■ First two to three weeks ■ Day 30: price review

# Preparing, marketing and showing your home

Buyers decide from the photos whether to see a house at all. Preparation is about removing reasons to say no, not about renovating. You also choose how the listing is marketed: full exposure on the MLS from day one, or delayed public marketing. I explain what each costs you, and you choose in writing.

## The prep list

On the walkthrough I build a list with you, ranked by what each item returns:

| | |
|---|---|
| **ALMOST ALWAYS WORTH IT** | deep cleaning, fresh paint in scuffed or bold rooms, working light bulbs, trimmed landscaping, a clean pool, fixing anything obviously broken. |
| **OFTEN WORTH IT** | servicing the HVAC and pool equipment with receipts, replacing worn carpet, repairing a known roof or plumbing issue before a buyer's inspector finds it. |
| **RARELY WORTH IT BEFORE A SALE** | full kitchen or bath remodels, new flooring throughout, upgrades to your own taste. |

When a job could move your house into a higher condition column, I put the numbers side by side: what it costs, what it adds to price, and what it adds to your net. You decide.

# Your buyer and your launch plan

I build a one-page Listing Brief for your house. You see it before we launch.

### 1 Who buys this house

How nearby homes sold: cash or loan type, buyer credits, days on market. It sets the price posture and who I call.

### 2 The neighborhood story

Commute, parks, trails, HOA amenities, what is being built nearby. Why a buyer picks your street.

### 3 Schools and crime data

Assigned schools by name and official crime figures for the area, each with its source so buyers can check.

### 4 Objections answered first

Flight path, busy road, west-facing yard, HOA dues, leased solar, older roof. Each answered before a buyer asks.

### 5 Launch built for offers

Price posture from months of supply, a set offer review date, and calls to agents who closed nearby.

### 6 Your neighbors

Just Listed to surrounding homes, a neighbor preview, then Just Sold. Neighbors often know the next buyer.

## Marketing

- ✓ Staged, professionally photographed, photo-ready while listed.
- ✓ A complete MLS listing that feeds hundreds of search sites.
- ✓ DougSellsPHX yard sign with my number, unless you prefer none.
- ✓ Open houses when the house and market call for one.

## Showings

- ✓ Agents book through a showing service. You approve by text or app.
- ✓ A secure lockbox holds the key and logs every entry.
- ✓ Be out for showings. Lock up valuables, prescriptions, firearms, documents.
- ✓ Showing feedback collected and sent to you weekly.

# Offers and negotiation

Price is important. It is not everything. I compare every offer on what you actually walk away with and how likely it is to close.

## What I weigh in every offer

| TERM | WHY IT MATTERS |
|---|---|
| **Price and concessions** | Net price is price minus any credit you pay toward the buyer's costs |
| **Financing type** | Cash, conventional, FHA and VA carry different appraisal and repair rules |
| **Lender and pre-approval** | I call the lender to confirm the buyer is real before you sign |
| **Earnest money** | More money at risk means a more committed buyer |
| **Appraisal terms** | Whether the buyer will cover a gap if the appraisal comes in low |
| **Close date and possession** | Does it fit your move, or does it need a rent-back? |
| **Contingencies** | A buyer who must sell a home first is a weaker offer |

## Where I negotiate for you

1. The first offer, and every counteroffer.
2. Multiple offers. When more than one comes in, I can ask every buyer for their highest and best by a set deadline.
3. Backup offers. A backup keeps a second buyer in line if the first contract falls apart.
4. The repair request after inspection.
5. A low appraisal.

# Offers and negotiation

## Traditional sale or a cash investor

I have been the cash buyer. Here is what that offer is really worth.

| | Listing on the market | Cash investor offer |
|---|---|---|
| PRICE | **Full market value** | Usually well below market, to leave room for repairs and profit |
| PREP AND SHOWINGS | **Yes** | None |
| REPAIRS | **Negotiated after inspection** | Usually none, sold as-is |
| TIMELINE | **30 to 45 days once under contract** | As fast as 1 to 2 weeks, on your date |
| BEST FOR | **Keeping the most equity** | Distressed homes, or when speed outranks money |

If a cash sale fits your situation, I will get you real offers and show you the gap against a listing, in dollars, so you choose with the numbers in front of you. If I, or any company I have an interest in, ever makes an offer on your home, I disclose that to you in writing first.

# Money: what selling costs and what you net

Budget roughly 8% to 10% of the price all in, with title, escrow, the brokerage fee, and any buyer's agent fee and concessions you agree to in an offer. Several of those lines are choices you control. Before you sign anything, I give you a net sheet at your price showing every line.

| ITEM | WHEN | TYPICAL AMOUNT |
|---|---|---|
| **Listing broker fee** | At closing | Set in your listing agreement. See **How I get paid** (page 20) |
| **Buyer's agent compensation** | At closing, if you agree to it in an offer | Your decision, offer by offer. See below (page 21) |
| **Owner's title policy** | At closing | Scales with price. Roughly $4.50 per $1,000 |
| **Escrow fee, your share** | At closing | Scales with price. Roughly $1.75 per $1,000 |
| **Recording, signing, home warranty** | At closing | A few hundred dollars combined. The warranty is negotiable |
| **Seller concessions** | At closing | Negotiated. Recently common in the 1.5% to 3% range |
| **HOA disclosure and transfer fees** | At closing | Varies by community |
| **Repairs after inspection** | Before closing, or as a credit | Depends on the house |
| **Prorated property tax** | At closing | Your share from January 1 to the closing date |
| **Loan payoff** | At closing | Your balance plus interest to the payoff date |

# Who customarily pays what in Maricopa County

Mostly custom. The owner's title policy and the 50/50 escrow split are the contract's defaults. Everything is negotiable.

| ITEM | CUSTOMARILY PAID BY |
|---|---|
| **Owner's title policy** | Seller |
| **Lender's title policy** | Buyer |
| **Escrow fee** | Split 50/50 |
| **Recording, release of your loan** | Seller |
| **Recording, the deed** | Buyer |
| **HOA disclosure fee** | Seller, by Arizona law |
| **HOA transfer fee** | Either side, negotiated |
| **HOA capital improvement fee** | Either side, negotiated |
| **Home warranty** | Negotiated, often seller |
| **Transfer tax** | None in Arizona |

VA loans limit which fees a buyer may pay. On a VA sale, the seller commonly covers the buyer's escrow fee. Since 2022, a VA buyer may pay for the termite inspection.

# How I get paid

**3%**

OF THE SALE PRICE*

The brokerage fee is written into the listing agreement before the house goes live. It is **3% of the sale price***, paid to My Home Group from your proceeds at closing. There is no upfront fee. When the fee is earned, the term of the listing and how it can end are all set out in your listing agreement.

ILLUSTRATION · WHERE THE PRICE GOES




Sale price

Selling costs

*Broker compensation is not set by law and is fully negotiable.

# The buyer's agent decision

Since August 2024, buyer's agent compensation can no longer be offered through the MLS. Buyers working with an agent sign their own agreement before touring, and many will ask you to pay part or all of their agent's fee in their offer.

## My approach: let them ask.

I recommend not offering it up front. The choice is yours. When an offer asks for it, what you agree to pay is commensurate with the offer. A strong offer can earn it. A lowball should not expect 3%. We weigh the request as part of what the offer nets you, and your net sheet shows the effect in dollars.

### Seller concessions

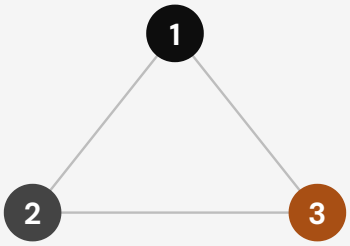
In a slower market, buyers often ask for help with closing costs or an interest rate buydown. A concession can be cheaper than a price cut for the same result. We weigh them against each other when offers come in.

### Taxes on the sale

If you owned the home and lived in it as your main residence for at least two of the last five years, up to $250,000 of gain ($500,000 for a married couple filing jointly) is generally excluded from federal tax. If you are not a U.S. person for tax purposes, federal withholding may apply at closing. Talk to your CPA before you list.

# The paperwork

You sign the listing documents at or right after the consultation, and the rest as offers and deadlines arrive. All are signed electronically. I walk you through each one before you sign.




Three agreements govern every sale: your listing agreement with me, the buyer's agreement with their agent, and the purchase contract between you and the buyer.

1 **Listing agreement**
You and me

2 **Buyer agreement**
The buyer and their agent

3 **Purchase contract**
You and the buyer

## AT THE LISTING

- ☐ **Residential Exclusive Right to Sell/Rent (the listing agreement)**
  Makes My Home Group, through me, your agent. Sets the price, the term, the brokerage fee and how the listing can end
- ☐ **Real Estate Agency Disclosure and Election**
  States in writing that we represent you as the seller
- ☐ **Residential Data Input Form**
  The facts that go into the MLS. You confirm them
- ☐ **Seller's Property Disclosure Statement (SPDS)**
  Everything you know about the home. Completed now, delivered to the buyer after acceptance
- ☐ **Insurance Claims History Request**
  How to pull your five-year claims report (CLUE) from your insurer, for the buyer
- ☐ **Market Conditions Advisory**
  Markets move. No one can promise price, timing or value
- ☐ **Wire Fraud Advisory**
  How wire fraud works in real estate and how to avoid it
- ☐ **Affiliated Business Disclosure**
  Lists companies connected to my brokerage. You are never required to use them

# The paperwork

### IF THE PROPERTY CALLS FOR IT

HOA addendum, lead-based paint disclosure (built before 1978), solar lease or loan information, septic or well addenda and a well disclosure (a septic system also needs a certified inspection within six months before closing), a Listing Contract Addendum if terms change during the listing, an Unrepresented Buyer Disclosure, and a consent form if I ever represent both sides.

## WHEN OFFERS ARRIVE

- ☐ **Residential Resale Purchase Contract**
  The buyer's offer, and once signed, the binding contract
- ☐ **Counteroffers**
  Changes either side proposes before agreement
- ☐ **Seller Compensation Addendum**
  Records any buyer's agent compensation you agree to pay
- ☐ **Buyer's pre-qualification or proof of funds**
  Shows the buyer can close

## DURING ESCROW

- ☐ **BINSR**
  The buyer's repair requests, and your response
- ☐ **Title commitment**
  What title found: liens, easements, restrictions
- ☐ **Payoff and escrow instructions**
  Title's instructions to pay off your loan and release your proceeds
- ☐ **Post-possession agreement**
  If you stay after closing on a rent-back
- ☐ **Cure Period Notice**
  Formal notice if the other side misses an obligation. Starts a 3-day clock
- ☐ **Closing documents**
  The deed, the settlement statement and title's paperwork

# Disclosures, inspections, repairs and appraisal

The inspection period is where most sales are won or lost. Honest disclosure up front and a calm, specific response to the repair request keep the buyer in the deal.

## Disclose everything

Arizona law requires you to disclose material facts about the property, even if no one asks. Two exceptions: you need not disclose a death, crime or suicide on the property or a nearby sex offender, and you must not disclose an occupant's illness or disability, including HIV/AIDS. Ask me first. The contract includes your promise that you disclosed every known material defect. That promise survives closing. A fact left out can be treated the same as a false statement.

- Answer every SPDS question as fully as you can. If you do not know, say so. Do not guess.
- Attach what you have: invoices, permits, warranties, past inspection reports.
- If something changes after you sign, tell me. We update the disclosure.
- Past water, roof and plumbing claims will show on the insurance claims history. Disclose them on the SPDS too.

**When in doubt, disclose.**

## What the buyer will inspect

Expect a general home inspection and a termite inspection on almost every sale. Many buyers add a pool inspection, a sewer camera scope on older homes, an HVAC check on older units and a roof inspection. Buyers can cancel for almost any reason tied to the property during the 10-day inspection period, so a clean inspection protects your sale.

Keep utilities on, the pool running and every area accessible: attic, electrical panel, water heater, crawl spaces and locked sheds.

# Disclosures, inspections, repairs and appraisal

## The repair request (BINSR)

**Buyer requests**
Repairs, credits or cancel

→

**You have 5 days**
Agree, credit, some items or decline

→

**Buyer has 5 days**
Accept your answer

→

**Accept or cancel**
The sale moves on, or ends

The buyer lists what they want repaired, credited or reduced, or cancels. You have 5 days to respond. You can agree, offer a credit instead, agree to some items, or decline. Then the buyer has 5 days to accept your answer or cancel.

**My approach:** take safety, systems, water and structure seriously. Push back on cosmetic lists. A credit is often cleaner than doing the work yourself, because it ends the conversation and nothing can be done wrong. If you do make repairs, use licensed contractors and keep paid receipts. They are due to the buyer before closing.

### Appraisal

If the buyer finances, their lender orders an appraisal. If it comes in below the price, the buyer can ask to renegotiate, cover the gap in cash, or cancel. I send the appraiser the comps and a list of upgrades before the visit. A well-supported price is the best protection against a low appraisal.

### Keep the house as it was

Until closing, you maintain the home in the condition it was in at acceptance. Keep the pool, landscaping and systems running. Leave everything that is attached unless the contract says otherwise.

# Protect your money and your sale

## Never send bank details or follow payment instructions from an email.

Criminals hack email accounts and send fake instructions that look real, including requests to change where your proceeds go. Give title your account details in person or by a phone call you placed to a number you found yourself. Legitimate title companies do not change payout instructions by email. If anyone asks, stop and call me.

## While you are listed and under contract, do not:

- Start remodeling, remove fixtures, or take out landscaping without telling me
- Let the home insurance lapse or cancel utilities before closing
- Take on a new loan or lien against the house, or refinance
- Change who is on title, or add anyone to the deed
- Rent the house or let anyone new move in
- Ignore an HOA violation notice. It can hold up closing
- Talk price or terms with a buyer or their agent directly. Send them to me
- Post details of offers or your bottom line on social media

Start gathering what the buyer will need from you: warranties, manuals, HOA contacts, pool and alarm codes, and the names of your service vendors.

# Selling and buying at the same time

Most sellers are also buying. The question is always which comes first. For most people, the answer is to sell first and stay put.

### Sell first, rent back

You close the sale, then stay in the house for an agreed period while you buy

**THE CATCH**

The rent-back is usually capped around 60 days, since most buyers finance a home they plan to live in

### Sell first, long close

You set a 45 to 60 day close to give yourself time to buy

**THE CATCH**

Fewer buyers will wait that long

### Buy first

You buy, move, then sell the old home

**THE CATCH**

You carry two payments, and your down payment is often locked in the home you have not sold

### Buy contingent on selling

Your offer depends on selling your home

**THE CATCH**

Many sellers will not take it, or will only with a short deadline

**Rent-back is often the cleanest path.** You sell with money in hand, you shop with a real number, and you move once, straight from the old house into the new one. We write it into the listing from day one so every buyer sees it, and we agree the terms up front: daily or monthly rent, deposit, utilities, insurance and move-out condition.

Before you choose, I show you both paths in dollars: what buying first would cost you in carrying two homes, against what selling first costs you in time. If you are buying in the Valley, I represent you on the purchase too, under a separate buyer agreement.

# Returning seller fast track

DOUG PALMER
AZ REALTOR®

You know the basics. Read My take first, skim this page, then walk the house and fill in the worksheet with me. The full guide stays here for reference.

## What changed since you last sold

- **Buyer's agent compensation is your decision now.** Since August 2024 it can no longer be offered through the MLS. Buyers ask for it in their offers, and we answer against the offer. See **The buyer's agent decision** (page 21).
- **Concessions are back.** In slower segments, buyers expect help with closing costs or a rate buydown. Plan for it in your net.
- **Budget for the full cost of selling.** Roughly 8% to 10% all in. Your net sheet shows the real number.
- **Larger homes can take much longer to sell than the rest of the market.** We set expectations and a 30-day price review before listing.
- **Arizona forms were revised in 2025 and 2026,** including the listing agreement and the Wire Fraud Advisory. The process is the same. The wording moved.
- **Your five-year insurance claims history** is now part of the listing file from the start.
- **Selling in Arizona for the first time?** Read **Contract deadlines** (page 08) and **Disclosures, inspections, repairs and appraisal** (page 24). The 10-day inspection period and the BINSR process are Arizona-specific.

**SKIP IF YOU ALREADY KNOW IT** The step-by-step overview, the paperwork descriptions, the staging tips and the showing basics.

## ✓ Do not skip

- ☐ Walk the house with me before we talk price
- ☐ Review the market analysis and choose the condition column and price
- ☐ Review your net sheet at that price
- ☐ Agree how we answer buyer's agent compensation requests
- ☐ Sign the listing agreement and disclosures
- ☐ Complete the SPDS fully and request your insurance claims history
- ☐ If you are buying next, choose sell first, rent back, or buy first
- ☐ Review the contract deadlines table
- ☐ Read the wire fraud section. It is the one mistake you cannot undo

# Your listing consultation worksheet

We fill this in together on the walkthrough. It becomes the brief for your sale.

## YOU

**Whose names are on title? Will everyone on title sign?**

**Why are you selling? What changes when you move?**

**Date you want to be out, and how firm it is**

**Where are you going next? Buying, renting or leaving the area?**

**If buying, do you have a lender, and will you need a rent-back?**

**Best way and time to reach you**

## NOTES

# Your listing consultation worksheet

## THE HOUSE

**Upgrades and when they were done**

**Age of the roof, HVAC, water heater and pool equipment**

**Anything you know that needs repair, or has been repaired**

**Insurance claims in the last five years**

**HOA: name, dues, any open violations or assessments**

**Solar: owned, financed or leased?**

☐ Owned ☐ Financed ☐ Leased

**What stays and what goes (fixtures, appliances, furniture)**

**Leased items: water softener, alarm, solar, propane tank**

**Anything a buyer would not see on a tour: noise, easements, flight paths, nearby construction**

# Your listing consultation worksheet

## MONEY

**Loan balance, and any second loan or home equity line**

**The net you need to walk away with**

**Your current monthly payment, all in**

**Budget for prep work before listing**

**Buyer's agent compensation: how firm do you want to be when a buyer asks?**

# Your listing consultation worksheet

## HOW WE WORK TOGETHER

**Priority: top dollar, speed, or certainty of closing?**

☐ Top dollar ☐ Speed ☐ Certainty

**Showings: occupied or vacant? Pets? Times that do not work**

☐ Occupied ☐ Vacant

**Yard sign: yes or no**

☐ Yes ☐ No

**How do you want updates (call, text, email, in person)?**

☐ Call ☐ Text ☐ Email ☐ In person

**Who else weighs in on the decision?**

# Notes

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