



SOUTH FLORIDA

Seller's Guide

Everything you need to know before you list — pricing strategy, preparing your home, navigating offers, Florida closing costs, and how to read your net sheet.

PREPARED FOR

AGENT

DATE

PHONE

CONTENTS

01	Are You Ready to Sell?	03
02	Your Selling Timeline	04
03	Pricing Your Home Correctly	05
04	Preparing Your Home for the Market	07
05	The 6 Steps — In Depth	08
06	Florida-Specific Things Every Seller Must Know	10
07	Pre-Listing Checklist	12
08	How to Read an Offer	13
09	Your Seller Net Sheet — Worksheet	14
10	Your InvesTeam Realty Team	15

SECTION 01

Are You Ready to Sell?

Answer these questions honestly before you list. They will save you time, protect you from costly mistakes, and help you set realistic expectations.

■ Do you know what your home is actually worth right now?

Not what you paid for it. Not what Zillow says. Not what your neighbor sold for two years ago. A proper Comparative Market Analysis from a licensed agent looks at active competition, recent closed sales, and market momentum in your specific neighborhood.

■ Have you calculated your true net proceeds?

Sale price minus mortgage payoff minus commission minus doc stamps minus title fees minus repairs and credits minus proration equals your actual check at closing. Many sellers are surprised how much the number changes. Use the Net Sheet Worksheet in Section 09 before you price your home.

■ Do you understand the Florida AS-IS contract?

Florida's standard residential contract is AS-IS — meaning you are not obligated to make repairs, but the buyer retains the right to cancel during the inspection period for any reason. Understanding how this works protects you during negotiation.

■ Is your home ready to compete at your target price?

In South Florida's market, buyers have options. If your home is priced at \$650,000, it will be compared to every other \$600,000 to \$700,000 home currently on the market. Walk through your property with honest eyes — or ask your agent to do it with you — and decide whether you are ready to compete.

■ Do you have a realistic timeline?

A well-priced, well-prepared home in South Florida typically goes under contract within 14 to 45 days. Closing takes another 30 to 45 days after that. If you need to be out by a specific date, work backwards from that date to determine when to list.

■ Do you understand carrying costs?

Every month your home sits unsold, you are paying mortgage, taxes, insurance, HOA fees, and utilities. An overpriced home that sits for 90 days often nets less than a correctly-priced home that sells in 14 days. Carrying cost is a real number — calculate it before you anchor on a price.

SECTION 02

Your Selling Timeline

A realistic timeline for selling your home in South Florida. Use this to plan your move, your next purchase, and your financial transitions.

<p>4 to 6 Weeks Before Listing</p>	<p>Preparation Phase</p> <p>You: Walk through with your agent, identify what to fix and what to skip, get a pre-listing inspection if needed, declutter, clean, begin staging.</p> <p>InvesTeam Realty: InvesTeam Realty: Conduct a full walkthrough with you, provide a prioritized preparation list, and connect you with trusted contractors and stagers.</p>
<p>2 Weeks Before Listing</p>	<p>Photography and Marketing Prep</p> <p>You: Complete repairs and staging, confirm professional photography date, review and approve marketing plan.</p> <p>InvesTeam Realty: InvesTeam Realty: Coordinate professional photography and video, prepare MLS listing, build marketing materials, and brief the agent network.</p>
<p>Listing Day</p>	<p>Go Live</p> <p>You: Review and approve the MLS listing before it goes live. Confirm showing instructions.</p> <p>InvesTeam Realty: InvesTeam Realty: Launch on MLS, distribute to Zillow, Realtor.com, and all major platforms, send internal alert to 120+ agent network.</p>
<p>Days 1 to 7</p>	<p>The Critical Window</p> <p>You: Make the home available for showings. Respond promptly to agent feedback.</p> <p>InvesTeam Realty: InvesTeam Realty: Monitor showing activity and feedback daily. Adjust strategy immediately if the market response indicates a pricing issue.</p>
<p>Offer Received</p>	<p>Review and Negotiate</p> <p>You: Review all offer terms carefully. Do not react to the headline number alone.</p> <p>InvesTeam Realty: InvesTeam Realty: Present a full offer analysis — net proceeds after all costs, financing risk, closing timeline, contingencies. Negotiate on your behalf.</p>
<p>Under Contract</p>	<p>Due Diligence Period (Days 1 to 15)</p> <p>You: Allow buyer access for inspections. Respond to repair requests promptly.</p> <p>InvesTeam Realty: InvesTeam Realty: Review inspection report with you, advise on what to negotiate, what to credit, and what to hold firm on.</p>

Days 15 to 45**Financing and Appraisal**

You: Keep the property accessible. Do not make any major changes to the property.

InvesTeam Realty: InvesTeam Realty: Coordinate with buyer lender and title company. Monitor every deadline. Escalate any issues immediately.

Closing Day**Sign and Receive Proceeds**

You: Final walkthrough with buyer. Bring photo ID to closing. Hand over keys.

InvesTeam Realty: InvesTeam Realty: Attend closing with you, review every document before you sign, confirm wire instructions directly with title company.

SECTION 03

Pricing Your Home Correctly

The most important decision you make as a seller. Pricing too high is the single most expensive mistake in real estate. Here is how to think about it correctly.

THE CMA — COMPARATIVE MARKET ANALYSIS

A CMA is not a Zestimate. It is an analysis of properties that have actually closed in your neighborhood — adjusted for size, condition, features, and market timing. Your InvesTeam Realty agent will prepare a full CMA before you set a price. Here is how to read it:

■ Closed sales in the last 90 days

These are the most relevant data points. What buyers actually paid — not what sellers asked. Use the last 90 days; older comps are misleading in a moving market.

■ Active competition right now

Every home currently listed at your price range is your direct competition. A buyer looking at your home is also looking at them. Know what they offer and how you compare.

■ Pending sales

Homes currently under contract tell you where the market is heading. If similar homes are going under contract quickly, demand is strong.

■ Days on market

How long are comparable homes sitting before going under contract? Short days-on-market means the price was right. Long days-on-market is a warning sign about price or condition.

■ List-to-sale price ratio

What percentage of list price are homes actually selling for? In a competitive market this is at or above 100%. In a slower market it drops. This tells you how much negotiating room the market actually has.

PRICING STRATEGY WORKSHEET

Use this before you agree on a list price with your agent.

Lowest comparable closed sale (last 90 days) \$ _____

Highest comparable closed sale (last 90 days) \$ _____

Average closed sale price \$ _____

Number of active competing listings right now _____

Average days on market for recent sold comps _____ days

List to sale price ratio in my neighborhood _____%

Your target list price \$ _____

Your walk away price (minimum you will accept) \$ _____

Estimated days on market at this price _____ days

SOUTH FLORIDA INSIGHT

The first 48 hours after a home lists are the most critical. Serious buyers have MLS alerts set up and see new listings immediately. If your home is overpriced on day one, the most qualified buyers pass immediately and never come back — even after a price reduction.

SECTION 04

Preparing Your Home for the Market

What to fix, what to skip, and what South Florida buyers are actually paying premiums for right now.

WHAT MOVES THE NEEDLE IN SOUTH FLORIDA

Feature	ROI	Notes
Professional photography and video	Very High	Non-negotiable. 90%+ of buyers start online. Poor photos kill showings.
Deep cleaning and declutter	Very High	Highest ROI of any preparation step. Costs almost nothing.
Fresh paint — neutral colors	High	Interior only. Exterior if condition warrants. Stick to off-white and light grey.
Landscaping and curb appeal	High	First impression is set before the buyer walks in the door.
Kitchen updates — hardware, fixtures	Medium-High	Cabinet pulls, faucets, lighting. Avoid full remodels — rarely recover cost.
Bathroom refresh — fixtures, caulking	Medium-High	Clean grout, new caulk, updated fixtures. Full tile replacement rarely recovers.
Outdoor living space staging	High in FL	South Florida buyers pay premiums for usable outdoor space. Stage it.
Full kitchen or bathroom remodel	Low to Negative	You rarely recover cost on major remodels done specifically to sell.
Pool resurfacing	Market-dependent	Required if in poor condition. Optional if functional and clean.
Flooring replacement	Medium	Only if current flooring is severely damaged. Refinish wood before replacing.

SOUTH FLORIDA INSIGHT

Outdoor living spaces, natural light, and updated kitchens and bathrooms are the three features South Florida buyers pay the most for right now. A home with a staged lanai or pool area consistently outperforms comparable homes without one.

SECTION 05

The 6 Steps — In Depth

What happens at each stage, what you are responsible for, what InvesTeam Realty does, and what can go wrong without the right representation.

01

Get an Honest Home Valuation

You: Provide your agent with access to the property. Share any renovations, permits pulled, and relevant history.

InvesTeam Realty: Prepare a full CMA, walk through the property with you, and deliver a pricing recommendation with data behind it — not just a number designed to win the listing.

■ **Watch for:** Agents who overprice to win the listing. Ask every agent for their list-to-sale price ratio and average days on market before you choose.

02

Prepare Your Home and List

You: Complete preparation items, approve photography, review and approve the MLS listing before it goes live.

InvesTeam Realty: Coordinate photography and video, write the listing description, launch on MLS and all major platforms, and alert the 120+ agent network.

■ **Watch for:** Listing before the home is ready. The first week on market is the most critical — you cannot undo a bad first impression in online photos.

03

Show the Property

You: Keep the home showing-ready at all times. Be flexible with showing schedules — restricting access costs showings.

InvesTeam Realty: Manage the showing schedule, collect and relay buyer feedback after every showing, and monitor activity to detect pricing or condition signals early.

■ **Watch for:** Ignoring feedback. If buyers consistently raise the same concern, it is data. Address it.

04

Review Offers and Negotiate

You: Review every term of every offer — not just the price. Decide your priorities before negotiation starts.

InvesTeam Realty: Present a full net proceeds analysis for every offer, advise on the risk profile of each offer, and negotiate on your behalf.

■ **Watch for:** Fixating on price and ignoring terms. A cash offer at \$20,000 less than a financed offer may net you more after risk and timeline.

05

Navigate the Inspection and Due Diligence Period

You: Allow buyer access for inspections. Respond to repair requests within the contract deadline.

InvesTeam Realty: Review the inspection report with you, advise on what is reasonable, what to negotiate, what to credit, and when to hold firm.

■ **Watch for:** Panic-agreeing to every inspection request. Not every item on an inspection report is a negotiating point. Know the difference.

06

Close the Transaction

You: Attend the final walkthrough. Bring photo ID to closing. Confirm wire instructions by phone with the title company before sending anything.

InvesTeam Realty: Coordinate with the title company and buyer agent to meet every deadline. Review the closing disclosure with you before closing day.

■ **Watch for:** Wire fraud. Closing wire instructions sent by email can be intercepted and spoofed. Always verbally confirm the account number by phone before wiring.

SECTION 06

Florida-Specific Things Every Seller Must Know

These are the issues that trip up sellers who have transacted in other states or who have not sold in Florida recently.

The Florida AS-IS Contract

Florida uses the AS-IS Residential Contract for Sale and Purchase as its standard agreement. "AS-IS" does NOT mean the buyer accepts whatever condition the property is in with no recourse. It means the buyer has an inspection period (typically 10 to 15 days) during which they can cancel for any reason and get their deposit back. During this period the buyer may still request repairs or credits — and you may still negotiate them. What AS-IS eliminates is your obligation to repair anything after the inspection period. Understanding this distinction is critical.

Documentary Stamp Tax on the Deed

The seller pays Florida doc stamps on the deed at closing. The rate is \$0.70 per \$100 of sale price in all counties except Miami-Dade, which charges \$0.60 per \$100 for single-family residences and \$1.05 per \$100 for condos, multi-family, and commercial properties. On a \$550,000 sale in Broward County, doc stamps equal \$3,850. This is a fixed cost — negotiate your price knowing it will come out of your proceeds.

Title Insurance — Who Pays Depends on the County

Unlike doc stamps, title insurance customs vary by county. Sellers typically pay for the owner's title insurance policy in most Florida counties including Palm Beach. In Miami-Dade, Broward, Collier, and Sarasota, the buyer customarily pays. This can represent \$2,000 to \$6,000 on a typical South Florida transaction. Know your county custom before you price your net sheet.

The Estoppel Certificate

If your property is in a condo or HOA community, the association must provide an estoppel certificate to the buyer confirming outstanding dues, pending assessments, and restrictions. Florida law caps the fee at \$299. Request this early — some associations take time. Delays in receiving the estoppel can push your closing date.

Property Tax Proration

Florida property taxes are paid in arrears. At closing you will credit the buyer for the portion of the tax year you owned the property. If you close in June, you owe the buyer approximately half a year of taxes. For a \$550,000 home in Miami-Dade, annual taxes run roughly \$7,000 to \$9,000 — meaning you could credit \$3,500 to \$4,500 depending on your closing date. This affects your net proceeds calculation.

Seller Disclosure Requirements

Florida law requires sellers to disclose all known material defects that are not readily observable and that affect the value of the property. This includes past roof leaks, flooding, pest damage, HOA issues, and any other condition a reasonable buyer would want to know about. Non-disclosure of known defects exposes you to legal liability after closing. When in doubt, disclose.

FIRPTA — If You Are a Foreign Seller

If you are a foreign national or foreign entity selling U.S. real property, FIRPTA (Foreign Investment in Real Property Tax Act) requires the buyer to withhold 15% of the gross sales price from your proceeds and remit it to the IRS — unless an exemption applies. If you are a foreign seller, consult a qualified tax professional before closing.

SECTION 07

Pre-Listing Checklist

Complete every item before your home goes live. A home that is not ready on listing day loses its most important window.

PRICING AND DOCUMENTATION

- CMA completed and list price agreed with agent
- Seller net sheet reviewed and understood
- All permits for renovations pulled and closed
- Property disclosure form completed
- HOA estoppel certificate requested (if applicable)
- Mortgage payoff statement obtained

PREPARATION AND CONDITION

- Deep cleaned — including windows, baseboards, and appliances
- Decluttered — personal items, excess furniture removed
- All light bulbs working, maximum wattage
- All minor repairs completed — dripping faucets, sticking doors, cracked caulk
- Fresh paint applied where needed — neutral colors
- Curb appeal addressed — lawn, landscaping, front door
- Outdoor living space staged
- HVAC filters replaced, units serviced if overdue

PHOTOGRAPHY AND LISTING

- Professional photography and video scheduled
- Home in showing condition for photo day
- MLS listing reviewed and approved before going live
- Showing instructions confirmed with agent

- **Lockbox or key arrangements confirmed**
-

DAY OF FIRST SHOWING

- **All lights on, maximum brightness**
 - **Temperature set to comfortable level**
-
- **All pets removed or secured**
-
- **Personal photos and valuables removed or secured**
 - **Fresh scent — baked goods or neutral diffuser, not heavy fragrance**
-
- **All closets organized — buyers open every closet**
-

SECTION 08

How to Read an Offer

Price is just one number on a multi-page contract. Here is what every term actually means for your bottom line and your risk.

Purchase Price	The headline number. Important — but not the only number that matters.
Financing Type	Cash closes faster with fewer contingencies. Conventional financing is standard. FHA and VA loans have appraisal requirements that can create complications. Foreign national loans may require larger deposits and longer timelines.
Earnest Money Deposit	Shows buyer commitment. Typically 1 to 3% of price in South Florida. Higher deposit = more committed buyer. If buyer defaults without valid contingency, you may keep the deposit.
Inspection Period	The window during which the buyer can cancel for any reason. Standard is 10 to 15 days. Shorter is better for the seller — less time for the deal to fall apart.
Financing Contingency	The number of days the buyer has to secure full loan approval. If they cannot get approved, they can cancel and recover their deposit. Shorter financing contingencies or waived financing (cash) reduce your risk.
Closing Date	When does the buyer want to close? Does that work with your timeline? A closing date that forces you into a hotel for two weeks has a cost.
Inclusions and Exclusions	What stays with the home? Appliances, fixtures, furniture, window treatments. Anything not specified in the contract is up for negotiation or dispute.
Appraisal Contingency	If the home appraises below the purchase price, the buyer can renegotiate, cancel, or pay the difference in cash. In a competitive market, buyers sometimes waive this — which protects you.
As-Is Clause	Confirms the buyer accepts the property in its current condition, subject to inspection rights. Standard in Florida contracts.

SOUTH FLORIDA INSIGHT

Cash offers are common in South Florida — particularly from international buyers. A cash offer at \$20,000 below asking with a 14-day close may net you more than a financed offer at full price with a 45-day close, financing risk, and appraisal contingency. Always model the full net proceeds of every offer before deciding.

SECTION 09

Your Seller Net Sheet — Worksheet

Complete this before you accept any offer. Know your exact number before you negotiate.

SALE DETAILS

Accepted offer price \$ _____

Mortgage payoff balance - \$ _____

Second mortgage or HELOC (if any) - \$ _____

SELLING COSTS

Listing agent commission (____%) - \$ _____

Buyer agent compensation offered (____%) - \$ _____

Doc stamps on deed (see county rate) - \$ _____

Owner's title insurance (if seller pays) - \$ _____

Title search and settlement fee (est. \$750) - \$ _____

Property tax proration (est. _____ days) - \$ _____

HOA estoppel certificate - \$ _____

Repairs / inspection credits - \$ _____

Other negotiated seller concessions - \$ _____

Other closing costs - \$ _____

TOTAL SELLING COSTS - \$ _____

ESTIMATED NET PROCEEDS

Sale price \$ _____

Minus total selling costs - \$ _____

Minus mortgage payoff - \$ _____

ESTIMATED NET TO SELLER

\$ _____

For Florida-accurate doc stamp and title insurance figures, use the Seller Net Proceeds Calculator at investeamrealty.com/sellers-guide

SECTION 10

Your InvesTeam Realty Team

When you list with InvesTeam Realty, you have a full team working on your transaction — not one agent trying to handle everything alone.

Your Listing Specialist

Your primary point of contact. Prices your home, manages showings, negotiates offers, and guides every decision from listing to closing. Specializes in your target neighborhood.

Broker-Owner — Reinaldo Gonzalez

24+ years in South Florida real estate. 16 NAR designations including PSA (Pricing Strategy Advisor) and RENE (Real Estate Negotiation Expert). Available for complex situations, pricing strategy, and negotiation support.

Transaction Coordinator

Manages every deadline, document, and detail from accepted offer to closing. Tracks inspection deadlines, financing contingencies, estoppel certificates, and closing documents so nothing falls through the cracks.

Support Team

Handles communication, scheduling, document collection, and follow-up throughout the transaction. You always know what is happening with your sale.

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