



FREE CHECKLIST • ST. LUCIE COUNTY & THE TREASURE COAST

HOME SELLER CHECKLIST

GET READY

- ☐ Ask for a home value report based on recent comparable sales (asktreasurecoast.com/home-value).
- ☐ Estimate your net proceeds with your mortgage payoff, doc stamps and title costs ([closing cost estimator](#)).
- ☐ Request a payoff letter from your lender.
- ☐ Gather documents: permits (roof, A/C, additions), warranties, utility costs, survey, wind mitigation report.
- ☐ If you're in an HOA, have the disclosure summary and governing documents ready. Florida law requires a seller who isn't the developer to provide the summary to buyers.

PREPARE THE HOME

- ☐ Fix small items buyers and inspectors notice first: leaks, lights, doors, screens.
- ☐ Consider a pre-listing inspection so there are fewer surprises.
- ☐ Declutter, clean, and plan the photos.
- ☐ Be ready to disclose known issues. Ask your agent or a Florida real estate attorney what you must disclose.

ON THE MARKET & UNDER CONTRACT

- ☐ Review every offer's price, financing, deposit, deadlines and contingencies, not just the price.
- ☐ Keep utilities on for inspections, appraisal and the final walk-through.
- ☐ Respond to repair requests within the contract's deadlines.
- ☐ Verify wiring instructions by phone with your closing agent before any funds move.

MOVING OUT

- ☐ Cancel or transfer utilities and insurance after closing, not before.
- ☐ Homestead doesn't transfer automatically. Apply on your new Florida home by March 1 of the year after you move in.
- ☐ Leave keys, remotes, codes and manuals for the buyer.

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General information, not legal, tax, insurance or lending advice. Rules change; confirm with the official source. Sources: Fla. Stat. §720.401 (HOA disclosure summary) (<https://www.flsenate.gov/Laws/Statutes/2026/720.401>); Florida Dept. of Revenue: Documentary Stamp Tax (https://floridarevenue.com/taxes/taxesfees/Pages/doc_stamp.aspx); Florida DFS: Title Insurance Overview (<https://myfloridacfo.com/division/consumers/understanding-insurance/title-insurance-overview>); St. Lucie County Property Appraiser: Learn About Exemptions (<https://www.paslc.gov/211/Learn-About-Exemptions>). Equal Housing Opportunity. Updated October 20, 2026.

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