

# PA For Sale By Owner — Seller's Checklist

Step-by-step guide to selling your home without a realtor in Pennsylvania

## Phase 1: Preparation

- ✓ Research comparable sales to determine listing price
- ✓ Order pre-listing home inspection (recommended)
- ✓ Complete PA Seller's Disclosure Statement (required by law)
- ✓ Lead-based paint disclosure if home built before 1978
- ✓ Gather HOA documents, surveys, and prior title insurance
- ✓ Professional photos and written listing description

## Phase 2: Marketing & Showings

- ✓ List on FSBO websites and social media
- ✓ Consider a flat-fee MLS listing for broader exposure
- ✓ Place yard signage with contact information
- ✓ Schedule and conduct showings
- ✓ Track all inquiries and offers

## Phase 3: Offer & Agreement of Sale

- ✓ Review all offers carefully — price, contingencies, timeline
- ✓ Negotiate terms and counteroffers
- ✓ Have your attorney draft or review the Agreement of Sale
- ✓ Confirm earnest money deposit from buyer
- ✓ Open escrow and establish a closing timeline

## Phase 4: Due Diligence & Inspections

- ✓ Cooperate with the buyer's home inspection
- ✓ Negotiate repair requests or credits
- ✓ Respond to buyer contingencies within contractual deadlines
- ✓ Provide access for buyer's appraisal if mortgage-financed
- ✓ Resolve any title issues identified by the title company

## Phase 5: Pre-Closing

- ✓ Confirm the buyer's mortgage commitment
- ✓ Obtain a payoff statement from your mortgage lender
- ✓ Schedule closing with your settlement attorney
- ✓ Review the Closing Disclosure / settlement statement
- ✓ Complete any agreed-upon repairs before closing

## Phase 6: Closing Day

- ✓ Bring valid photo ID
- ✓ Bring all keys, garage openers, and access codes
- ✓ Sign deed, transfer documents, and closing paperwork
- ✓ Pay transfer taxes and prorated amounts
- ✓ Hand over possession per the agreement

## Phase 7: After Closing

- ✓ Cancel homeowner's insurance after settlement confirmation
- ✓ Transfer or cancel utilities
- ✓ Forward mail to your new address
- ✓ Retain all closing documents for taxes (7+ years)

## PA Transfer Tax Reference

Tax	Rate	Who Pays
PA State Realty Transfer Tax	1.0%	Split 50/50
Local Transfer Tax	~1.0%*	Split 50/50
Typical Total	2.0%	Per agreement

\*Local rate varies by municipality. Confirm with your settlement attorney.

## Key PA Legal Requirements

- ✓ Seller Disclosure Statement is required by law (68 Pa.C.S. § 7301)
- ✓ Lead-based paint disclosure required for pre-1978 homes
- ✓ Deed must be notarized and recorded with county recorder of deeds
- ✓ Transfer taxes are due at settlement