

PA For Sale By Owner Seller's Checklist

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

Phase 1: Preparation

- Research comparable sales (comps) in your area to determine listing price
- Order a pre-listing home inspection (optional but recommended)
- Complete the PA Seller's Disclosure Statement (required by law)
- Obtain a lead-based paint disclosure if home was built before 1978
- Gather HOA documents, surveys, and prior title insurance
- Take professional-quality photos and write a 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
- Execute the Agreement of Sale (have your attorney draft or review)
- Ensure the buyer provides an earnest money deposit
- Open escrow and establish a closing timeline

Phase 4: Due Diligence & Inspections

- Cooperate with the buyer's home inspection
- Negotiate any repair requests or credits
- Respond to buyer contingencies within contractual deadlines
- Provide access for the 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 the closing with the settlement agent or attorney
- Review the Closing Disclosure / settlement statement
- Complete any agreed-upon repairs before closing

Phase 6: Closing Day

- Bring valid photo ID and all keys/garage openers/codes
- Sign the deed, transfer documents, and closing paperwork
- Pay transfer taxes (PA state: 1%; local: varies, typically split 50/50)
- Pay outstanding mortgage balance and prorated taxes
- Hand over possession according to 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 tax purposes (at least 7 years)