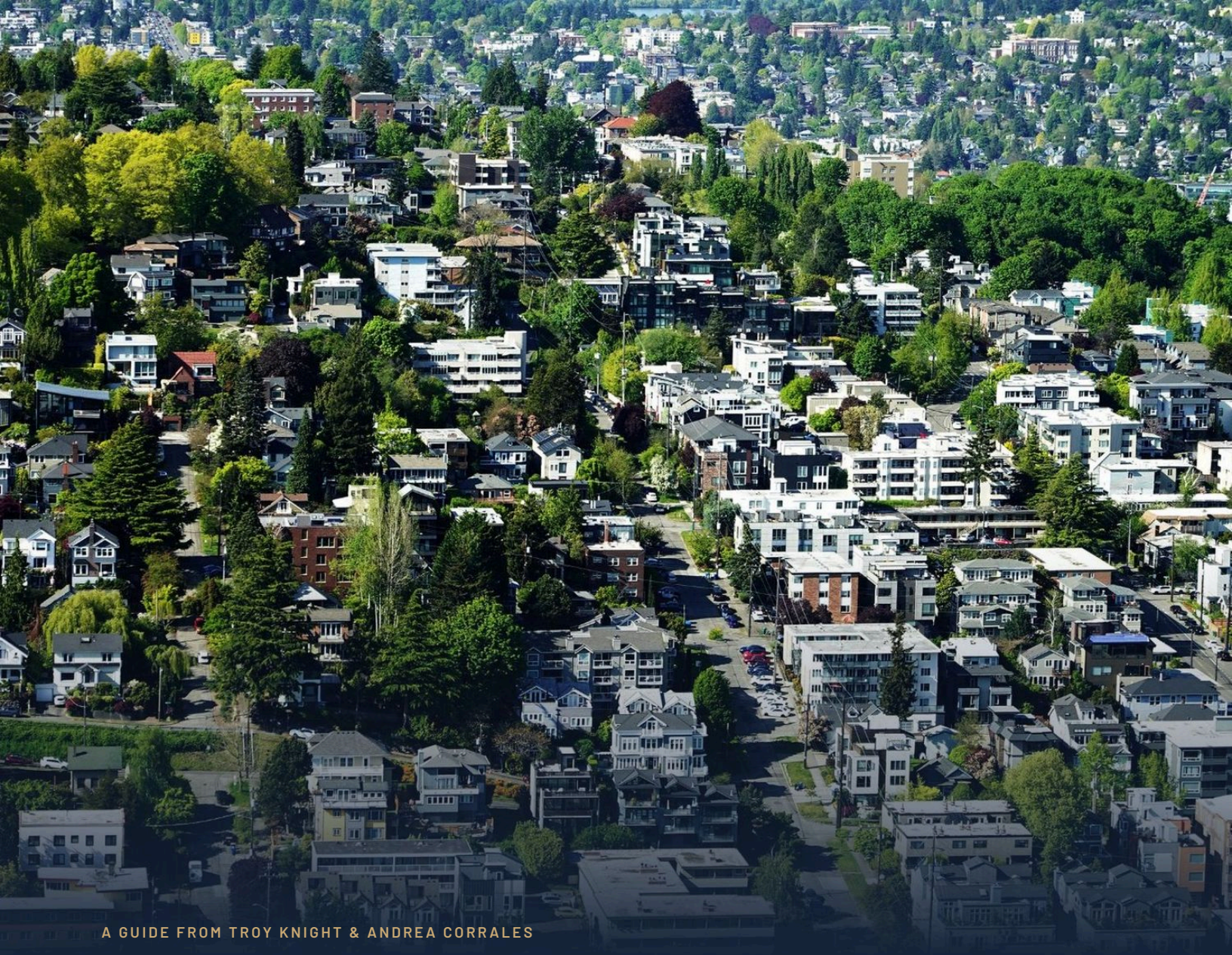


A GUIDE FROM TROY KNIGHT & ANDREA CORRALES

The Seattle Seller Guide

What we tell friends before they list: the price, the prep, the paperwork, and what you actually walk away with.

Troy Knight & Andrea Corrales

GLOBAL REAL ESTATE ADVISORS

SKYLINE PROPERTIES, INC.

Read this before you call anybody. Including us.

Most sellers we meet have sold a house before, just not lately. Last time, there was an offer review date, a stack of escalation clauses, and buyers waiving inspections to stand out.

That isn't this market. The Seattle area has nearly ten times as many homes for sale as it did in early 2022, buyers take their time, and they expect to inspect. None of that is bad news. It means the sellers who do well are the ones who walk in knowing how it works.

So here's how it works, in the order it happens. Every chapter opens with why it matters to your sale and closes with a short list of what to do about it. In between are the real numbers, because we'd rather show you than tell you.

There's nothing in here to sign. Read it with whoever else gets a vote, mark it up, and bring us your questions.

INSIDE

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HOW TO READ THIS GUIDE

- **Why this matters to you** — The short answer to "why should I care?"
- **By the numbers** — Charts and real figures, with sources.
- **Your move** — What to actually do, in plain steps.



WHO'S WRITING THIS

Troy Knight & Andrea Corrales

GLOBAL REAL ESTATE ADVISORS · SKYLINE PROPERTIES, INC.

We started selling homes together in Seattle in 2019, and we've closed 127 sales together since, for buyers and sellers all over the Seattle area. Between the two of us we've helped clients through more than $100 million in sales, and everything in this guide comes from doing it, not reading about it.

127
Seattle closings together

$100M+
in sales between the two of us

Since 2019
selling homes in Seattle together

Troy (206) 513-1262 · Andrea (206) 348-6514 · info@raineypropertygroup.com

BY THE NUMBERS · SEATTLE, FALL 2026

Buyers have choices. Price like it.

Before we get into your house, here's the market it's walking into. There's a lot more for sale than a year ago, homes take longer to sell, and buyers expect to negotiate. A house that's priced and prepped right still sells. One that isn't sits.

$851,250
Median sale price, King County, Oct. 2026. Down 4.1% from a year ago.

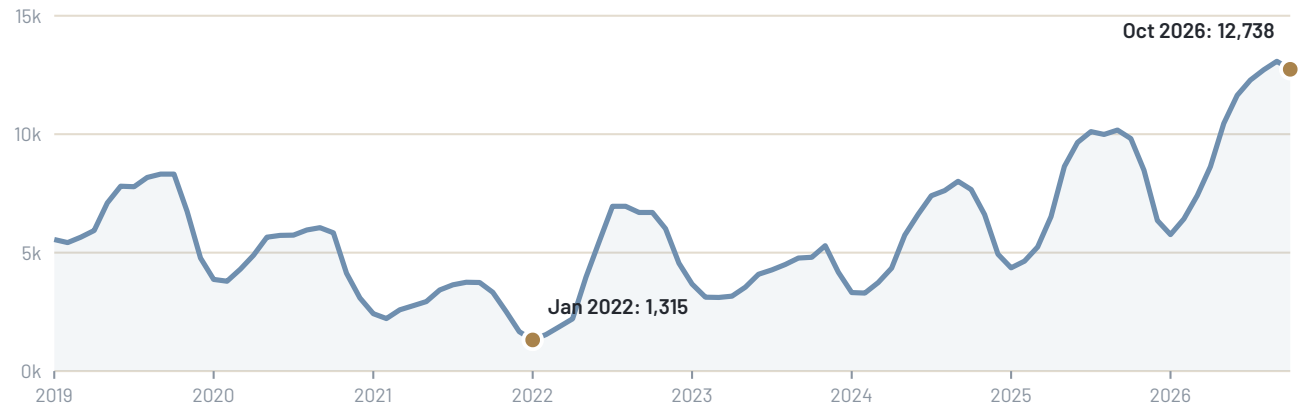
4.3 mo
Inventory in King County, Oct. 2026. Four to six months is usually called balanced.

+33%
More homes for sale in King County than in Oct. 2025.

51 days
Median time on market, Seattle metro, Oct. 2026.

CHART 1

Homes for sale across the Seattle metro



Active listings each month. In January 2022 buyers had about 1,300 homes to choose from. This October they had more than 12,700.

WHAT THIS MEANS FOR YOU AS A SELLER

You have competition

A third more listings in King County than last year means buyers compare. Yours has to win the comparison online first.

Expect to negotiate

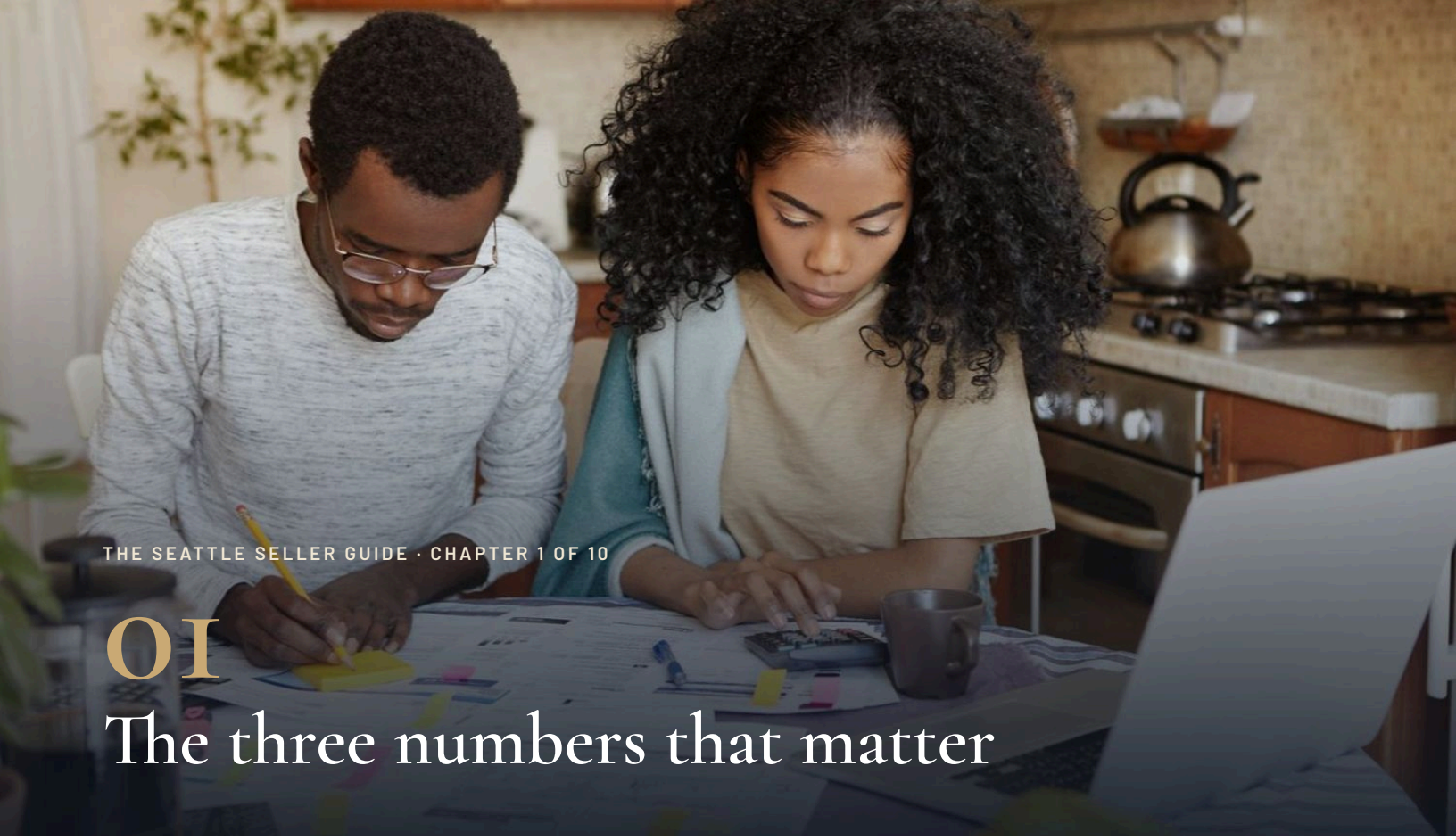
Bidding wars are the exception now. Plan your bottom line around the sales near you, not the asking price.

Time costs money

Every extra month on the market is another mortgage payment, tax installment and gutter to clean. Priced right, you skip most of them.

Sources: tiles, Northwest MLS county recap and Realtor.com via FRED, Oct. 2026; charts, Realtor.com Housing Inventory data for the Seattle-Tacoma-Bellevue metro via FRED (Federal Reserve Bank of St. Louis), Jan. 2019 to Oct. 2026.

The first price you pick matters more than it did a few years ago. Chapter 2 shows why.



01
The three numbers that matter

WHY THIS MATTERS TO YOU

Every decision in this guide, from repairs to which offer to take, comes back to one question: what do you walk away with? Get that number first and the rest gets easier.

Before anyone talks about paint colors or open houses, you need three numbers: what you owe, what it will sell for, and what you keep.

What you owe

Ask your lender for a payoff statement, not the balance on your app. The payoff includes interest through the payoff date and sometimes a small fee. A home equity line or a solar loan comes off the top too.

What it will sell for

Not the Zestimate, and not what your neighbor listed for. Washington sale prices are public, so the online estimates have more to work with here than in some states. They still can't see your updates, your layout or the busy street out back.

A real number comes from MLS sales of homes like yours, adjusted for what matters: square footage, lot, updates, views, schools and how long they sat.

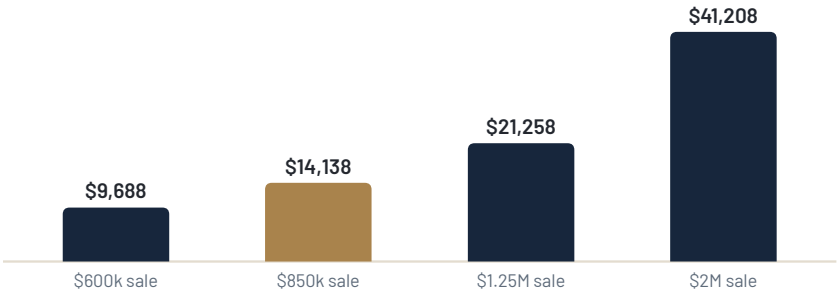
WORKSHEET

Your net, roughly

Expected sale price	$ _____
Mortgage payoff and any liens	− _____
Listing fee (we cover it in person)	− _____
Buyer's agent pay, if offered	− _____
Real estate excise tax	− _____
Owner's title policy	− _____
Your half of the escrow fee	− _____
Prorated property taxes	− _____
Repairs or credits	− _____
What you walk away with	**$ _____**

BY THE NUMBERS

The excise tax on a Seattle sale



Washington charges the seller a **real estate excise tax** on every sale. The state rate climbs as the price does, and Seattle adds 0.5% on top.

On an $850,000 house that's about **$14,100**, more than most sellers expect. It goes on the net sheet before anything else.

Source: Washington Department of Revenue. State rates for sales closing on or after Jan. 1, 2027 (1.1% up to $551,000, 1.28% to $1,551,000, 2.75% to $3,051,000), plus Seattle's 0.5% local rate. Examples only.

What you keep

Sale price, minus payoff, minus costs. In the Seattle area the seller customarily pays the excise tax and the buyer's standard owner's title policy, and the escrow fee is usually split down the middle. Then come our fee, any buyer's agent compensation you agree to, your share of this year's property taxes, and whatever you agree to repair or credit.

We build this out for you line by line before you list. The worksheet on the previous page is the short version. Fill in what you know in pencil. The blanks are the questions to bring us.

The number that matters isn't the sale price. It's the one at the bottom of the worksheet.

ABOUT THAT ZESTIMATE

Zillow puts its median error on off-market homes at 7.2%. On an $851,250 house, that's about $61,000 either way.



YOUR MOVE

- [ ] **Call your lender this week** and ask for a written payoff statement. Do the same for any HELOC or solar loan.
- [ ] **Find your paperwork from when you bought:** the deed and your owner's title policy. Chapter 5 has the full list.
- [ ] **Ask us for a net sheet.** We'll pull real sales and fill in every line, excise tax included, before you decide anything.



02
Price it for the first three weeks

WHY THIS MATTERS TO YOU

Your listing will never get more attention than it does in its first 21 days. The price you launch at decides whether buyers spend that attention on your house or on the one down the street.

When a home hits the market, every buyer searching in that price range gets an alert the same day. They look. If the price makes sense, they book a showing. If it doesn't, they file the house under "too much" and move on.

They don't come back when you drop the price three weeks later. They just get another alert, this time with the word "reduced" on it.

That matters more now than it did in 2021. Seattle-area homes are taking a median of 51 days to sell, and King County has more than four months of inventory. Buyers have choices, and they're using them.

Mind the search brackets

$900,000 and $905,000 sound almost the same. To a buyer whose search tops out at $900,000, the second one doesn't exist.

THE BRACKET PROBLEM

Same house, $5,050 apart

A buyer's saved search: **$750,000 to $900,000**

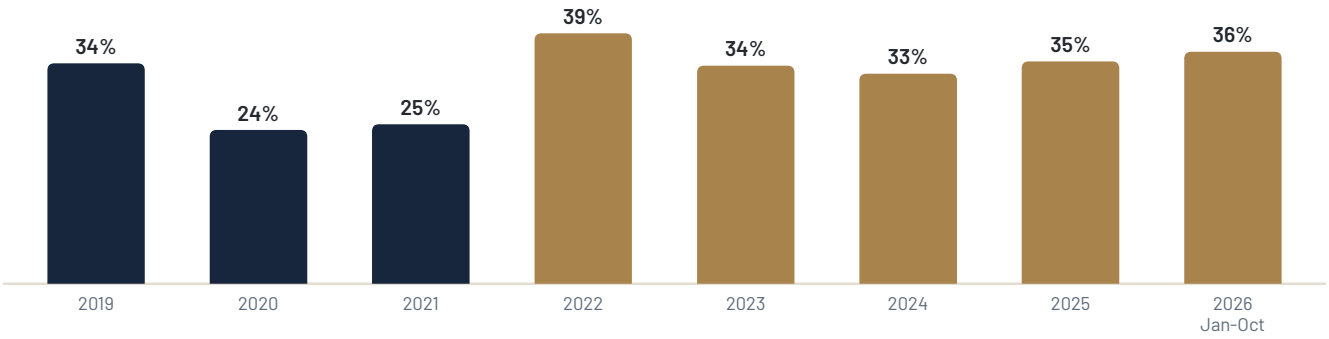
Listed at $899,950	**Shows up**
Listed at $905,000	Never appears

Price just under a round number and you show up in two sets of searches instead of one.

Buyers don't come back for the price cut. They get an alert that says "reduced" and wonder what's wrong.

BY THE NUMBERS

How often Seattle-area listings cut their price



Average share of active Seattle-area listings carrying a price reduction in a given month. Since 2022 it has run about one in three. One reduction is common. Needing two or three is what costs sellers real money.

Source: Realtor.com Housing Inventory data for the Seattle-Tacoma-Bellevue metro via FRED, Federal Reserve Bank of St. Louis, Jan. 2019 to Oct. 2026.

How we land on a price

- Recent closed sales near you, not active listings. Actives tell you what people are hoping for.
- Pending sales, because they're the newest proof of what buyers will pay.
- Listings that expired or got pulled. That's where the market said no.
- The search brackets buyers actually use.

Pricing a little high "to leave room to negotiate" usually leaves room for nothing. The negotiating happens with buyers who showed up, and an overpriced house doesn't get many of them.

Underpricing for a bidding war?

It worked in 2021. With this much for sale, a low list price is more likely to bring one buyer at that price than five buyers fighting over it.

WATCH FOR THESE

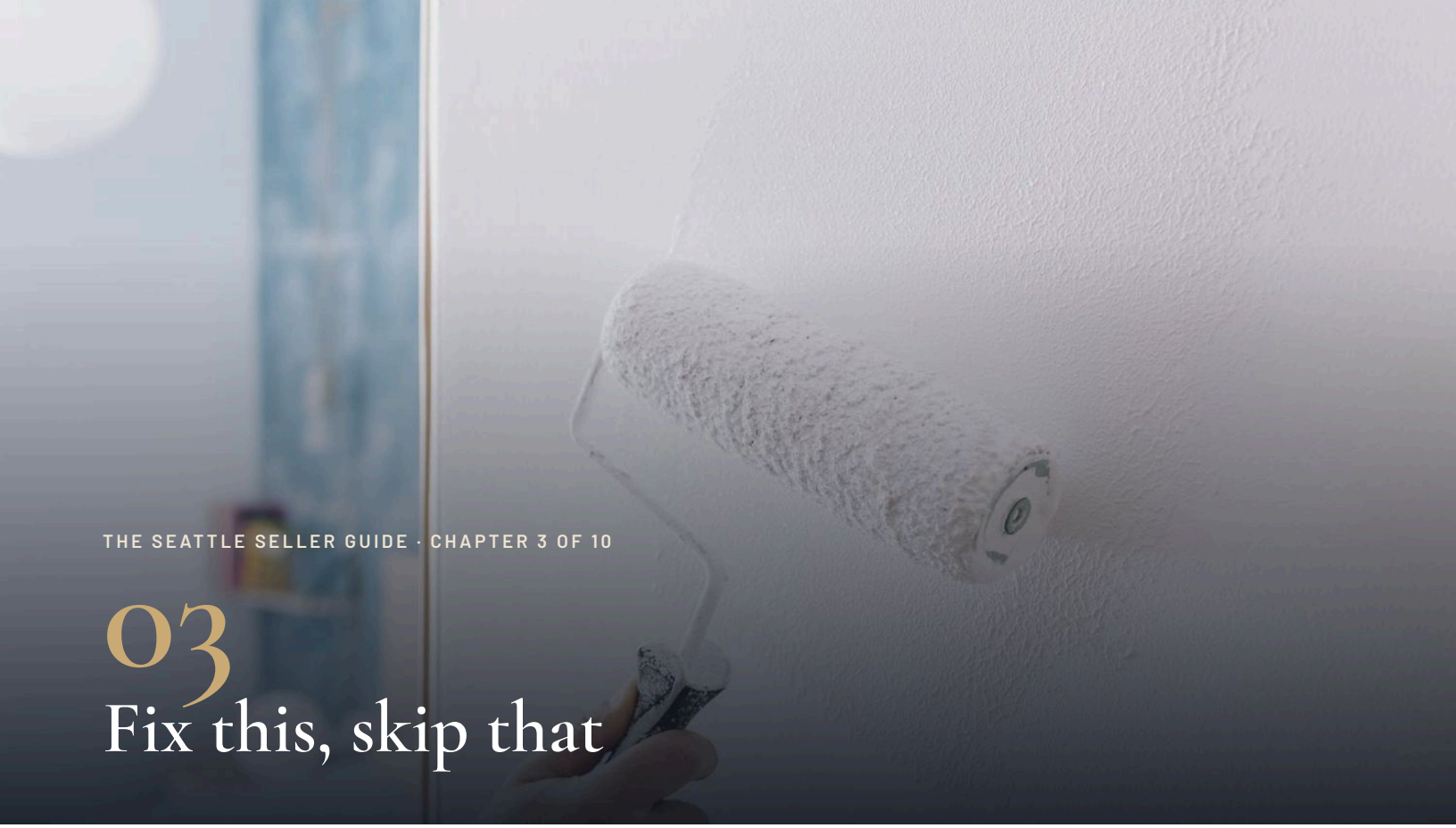
Signs the price is off

- Lots of online views, few showings
- Showings, but no second visits
- Feedback that says "nice house" and nothing else
- Two weekends with no offer

Any two of these in the first 21 days and we'll call you before you call us.

YOUR MOVE

- [ ] **Decide your price from closed and pending sales,** not from what your neighbor is asking.
- [ ] **Price to the bracket.** If you're near a round number, land just under it.
- [ ] **Put a day-21 check-in on the calendar now,** and agree ahead of time what we'll do if the signs show up.



03 Fix this, skip that

WHY THIS MATTERS TO YOU

Every dollar you put into the house before listing should come back to you at closing. Some projects pay you back two or three times over. Others lose you more than half.

The goal is to remove reasons for a buyer to say no, not to remodel the house for someone else.

Worth doing

- **Paint.** Fresh, light, neutral walls do more per dollar than anything else here.
- **Light.** Swap dead bulbs and match the color temperature. On a gray February afternoon, bright rooms sell.
- **Caulk and grout.** Cheap, fast, and the first thing an inspector photographs.
- **The outside.** Moss off the roof and walkways, gutters cleaned, shrubs cut back from the siding.
- **Service the furnace or heat pump.** Buyers will ask how it's heated and how old it is. Have the receipt ready.
- **Fix what you already know about.** Small stuff on an inspection report makes buyers wonder about the big stuff.

SEATTLE DEAL KILLERS

The four we see most

Side sewer

In Seattle you own the pipe all the way to the city main, including the part under the street.

Oil tank

Many older homes were heated with oil. A tank that was never decommissioned is a cost and a negotiation.

Roof and moss

Our rain grows moss, and moss shortens a roof's life.

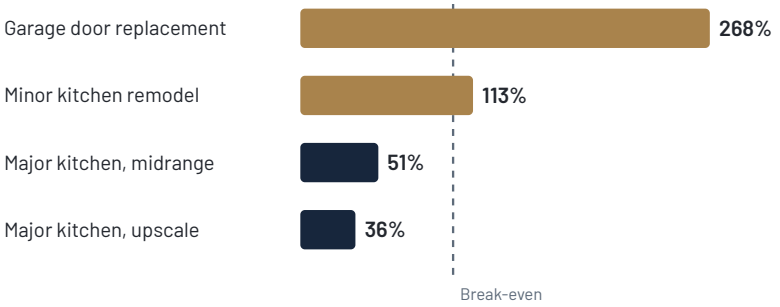
Water underneath

Standing water or damp in the crawlspace usually starts with drainage outside.

If you suspect any of these, it's better to know before a buyer does.

BY THE NUMBERS

What remodeling projects get back at resale



The share of each project's cost that shows up in the home's resale value.

Cheap, visible projects pay you back. A big kitchen gut mostly pays the contractor, and the next owner may rip out your choices anyway.

Source: Zonda, 2025 Cost vs. Value Report, national averages.

Usually not worth it

- × A kitchen or bath remodel right before you sell. You rarely get the money back, and the buyer may hate your picks.
- × New flooring throughout, unless it's damaged or truly dated carpet in the main rooms.
- × Replacing a roof or furnace that still works. Get a quote instead, so you know what a credit would cost.

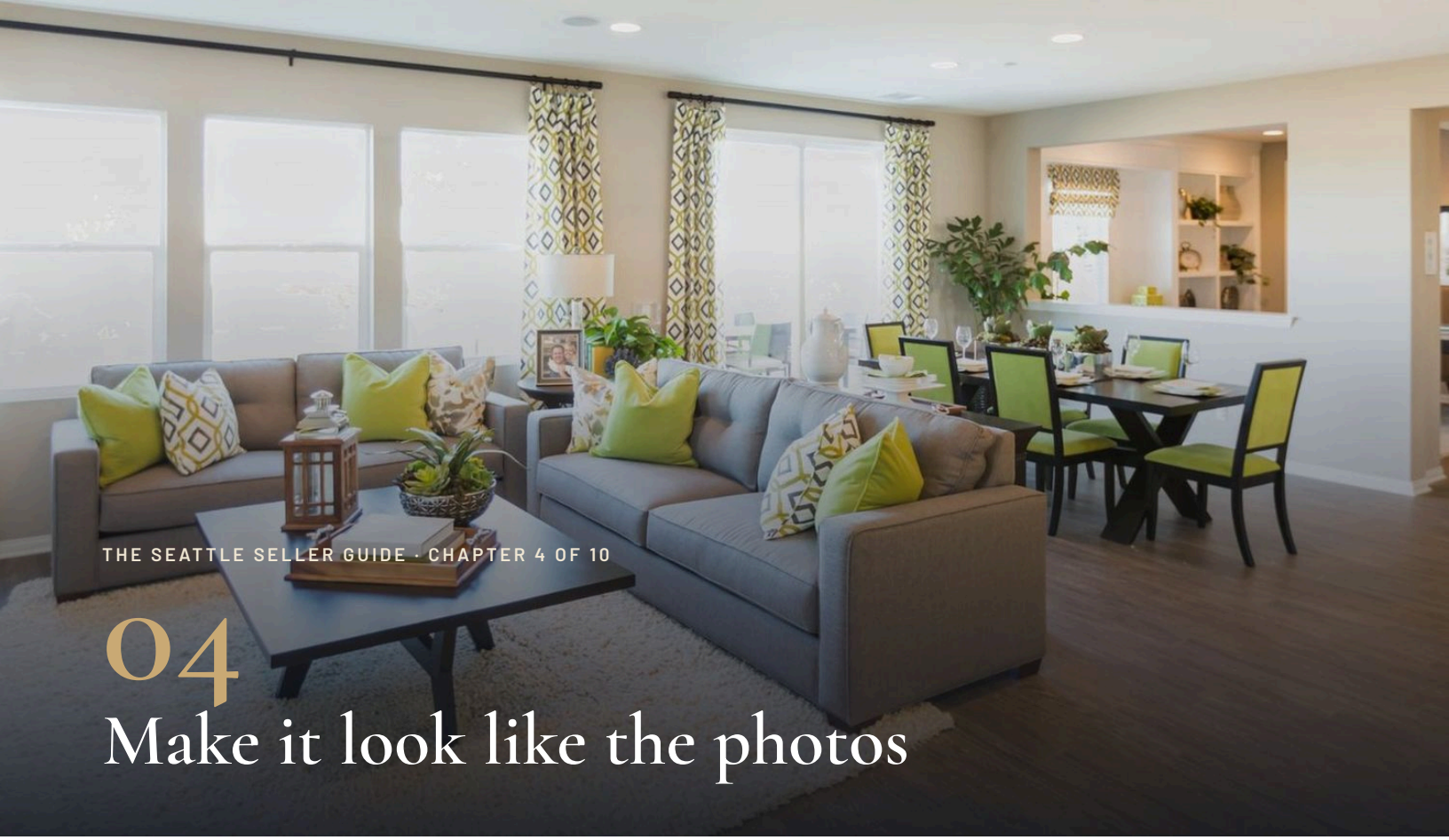
Consider a pre-listing inspection and sewer scope

A few hundred dollars buys you the buyer's inspection report before the buyer has it. You fix things on your schedule, at your price, instead of negotiating them in a ten-day inspection period (chapter 8). Plenty of Seattle listings put both reports in the listing packet.



YOUR MOVE

- ☐ **Walk the house with a notepad** and list every small thing you've been meaning to fix. Fix them.
- ☐ **Book a furnace or heat pump service** and keep the receipt for the listing file.
- ☐ **Ask us about a pre-listing inspection and sewer scope,** especially if the house was built before 1980.



04 Make it look like the photos

WHY THIS MATTERS TO YOU

Nearly every buyer meets your house online before they ever park out front. The photos are the first showing, and you don't get to redo it.

Before the photographer comes

- Clear every counter down to one or two things
- Take down family photos, kids' art and fridge magnets
- Pull a third of the furniture out of each room, especially the big pieces
- Turn on every light and open every blind
- Hide trash and recycling bins, hoses, pet bowls, toothbrushes and the dish rack
- Make the beds with plain, light bedding
- Park the cars somewhere other than the driveway

What we bring

Professional photos, a floor plan, and video when the house calls for it. We schedule the shoot for the light your house looks best in, and here that means watching the forecast. A bright day between rainy ones is worth waiting for.

LAUNCH WEEK

Why we go live on a Thursday

Thu	Fri	Sat	Sun
Goes live	Buyers book	Showings	Showings

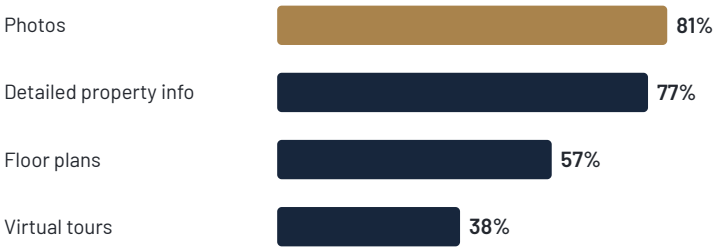
Two days of online buzz, then a full weekend of showings while the listing is still new.

STORAGE IS YOUR FRIEND

A portable container or a month in a storage unit costs less than a single price reduction. Whatever you'd pack first when you move, pack now.

BY THE NUMBERS

What buyers say helps them most online



Share of recent buyers who called each website feature **"very useful."**

Photos beat everything else on the list. That's why we treat the photo day like the first open house.

Source: National Association of Realtors, 2025 Profile of Home Buyers and Sellers.

Launch day

We like to go live on a Thursday. Buyers see it Thursday and Friday, book showings for the weekend, and the first weekend becomes an event instead of a trickle.

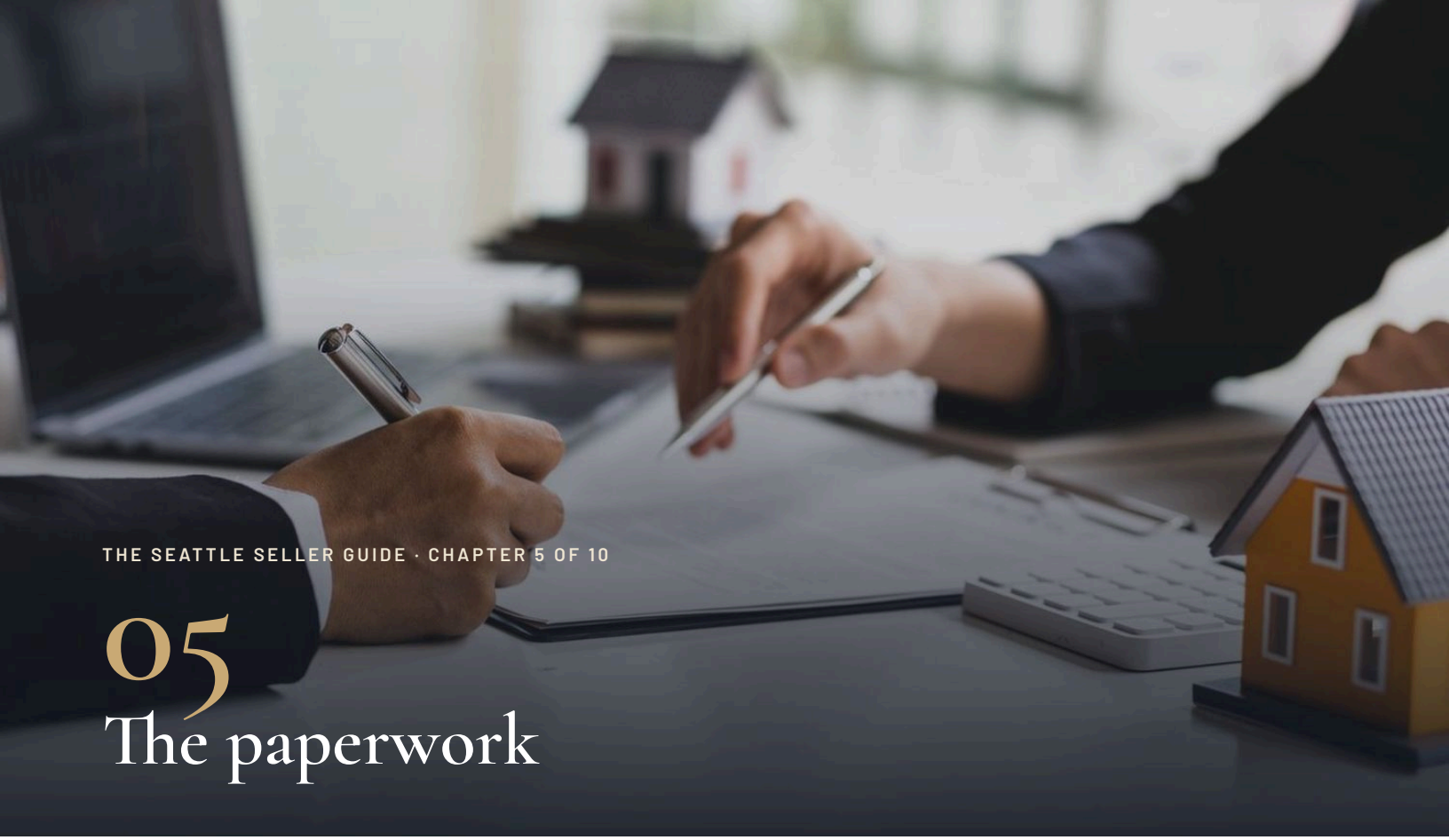
Living there while it's listed

This is the hard part. Keep a basket per person for the morning sweep, and a spot by the door for wet shoes and umbrellas. Leave for showings, because buyers won't open closets while you're standing in the kitchen. Plan on a few weeks of slightly inconvenient tidiness. It ends.



YOUR MOVE

- [ ] **Start packing this weekend.** Everything you won't use in the next two months goes in a box.
- [ ] **Book a storage unit or container** for the big furniture.
- [ ] **Set a showing routine:** one basket per person, lights on, blinds open, everybody out.



05 The paperwork

WHY THIS MATTERS TO YOU

Washington asks you to tell buyers what you know about the house, on a form called Form 17. Done right, the paperwork protects you after closing. Done sloppy, it's how sellers end up talking to lawyers.

The listing agreement

This is your contract with us: how long we list it, what we'll do, and what it costs. Brokerage fees aren't set by law and are negotiable. We walk through every line before you sign.

Form 17, the Seller Disclosure Statement

Washington law requires most residential sellers to fill out a disclosure about the home's condition: the roof, water, the sewer, structural work, permits, environmental items like an oil tank, and more.

A buyer gets three business days after receiving it to back out of the sale. We make it available before buyers write offers, so nothing in it is a surprise after you're under contract.

Answer what you know. If you're unsure whether something counts, disclose it.

A buyer who hears about a problem from you is negotiating. One who finds it after closing is calling a lawyer.

DEPENDING ON THE HOUSE

Other papers you may need

- **Condo or HOA:** the resale certificate. A buyer can back out until five days after receiving it, so we order it early.
- **Built before 1978:** the lead-based paint disclosure
- **Old oil heat:** any tank decommissioning paperwork
- **On a septic system:** the inspection and pumping records

START A FOLDER NOW

Everything you'll be asked for

- Deed and owner's title policy from when you bought
- Mortgage and HELOC account numbers
- HOA or condo contact, dues and documents
- Receipts: roof, furnace, water heater, sewer work
- Oil tank decommissioning certificate, if any
- Permits for remodels and repairs

Every document here takes longer to find than people think.

Starting now means nothing holds up the listing, and nothing surprises the buyer's lender three days before closing.

Why permits matter

Seattle's permit records are public, and buyers, inspectors and appraisers look. If a basement or bathroom was finished without a permit, tell us early. It's far easier to handle on your schedule than in the middle of the inspection period.

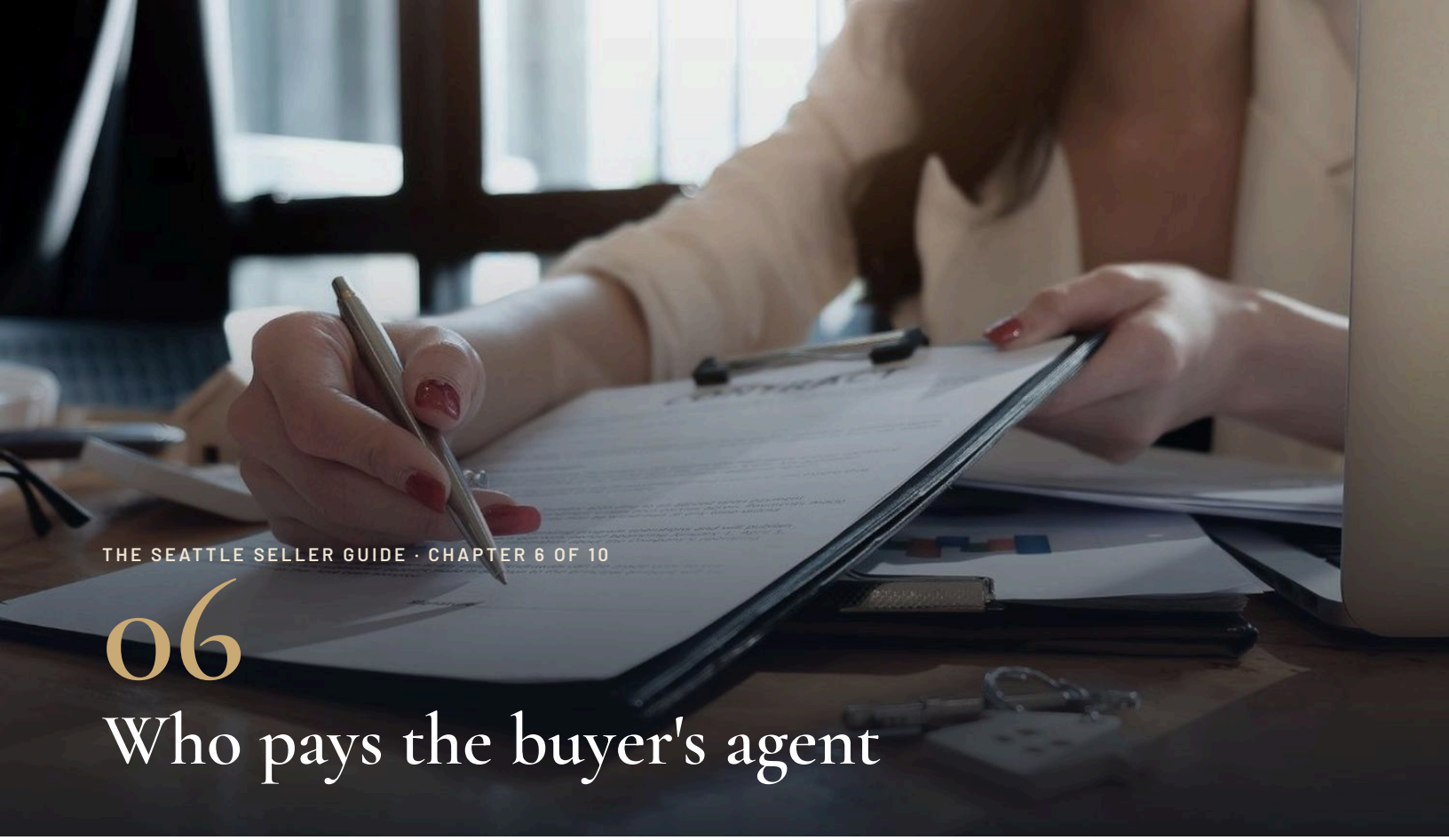
When in doubt, disclose

We'll review your Form 17 with you before it goes to anyone. The point isn't to scare buyers off. It's to make sure nothing comes back to you after the house is theirs.



YOUR MOVE

- [ ] **Make the folder today,** paper or digital, and drop in what you can find.
- [ ] **Start your Form 17** while the house is fresh in your mind. We'll review it with you.
- [ ] **Tell us about an HOA, condo association or old oil tank** so we can line up the right documents early.



06
Who pays the buyer's agent

WHY THIS MATTERS TO YOU

Washington handles this differently from most of the country, and it's the question sellers ask us most. How you answer it changes how many buyers walk through your door, and what you net.

You may have read that a 2024 national settlement took buyer's agent pay out of the MLS. That's true in most places. It isn't true here.

Northwest MLS, which serves the Seattle area, isn't part of the national Realtor association, and it chose to stay out of that settlement. Any compensation a seller offers a buyer's agent still shows in the listing, where buyers can see it too.

Washington also changed the law on January 1, 2024. Before a buyer's agent can work with a buyer, the two need a written agreement that spells out how the agent gets paid.

Your fee and theirs are separate

What you pay us covers our side of the sale. Anything paid to a buyer's agent is its own line, and you decide it.

SO WHO PAYS NOW?

Three ways it can work

1. **The buyer pays their own agent**
   Some can. Many can't, because the down payment already took everything.
2. **You offer to pay it**
   Up front in the listing, or as part of the negotiation.
3. **The buyer asks inside the offer**
   Same way they'd ask for help with closing costs.

Northwest MLS forms handle all three, and any offer from you shows on the first page of the purchase agreement.

WHAT CHANGED

Four rule changes in five years

2019 — Sellers no longer have to offer anything

Oct. 2022 — Any offer comes from the seller directly

Jan. 1, 2024 — Washington requires a written buyer agreement

Aug. 2024 — Offer it, decline, or let the buyer ask in the offer

Northwest MLS kept the compensation field after the 2024 national settlement. Everything about it is negotiable.

What we usually recommend

It depends on your price range and your neighborhood. With more than four months of inventory in King County, being open to paying some or all of it usually brings more buyers through the door, especially first-time buyers who are stretching to cover the down payment.

Because offers show in the listing here, we can see exactly what comparable homes near you are offering. You decide with real information and not a rule of thumb.

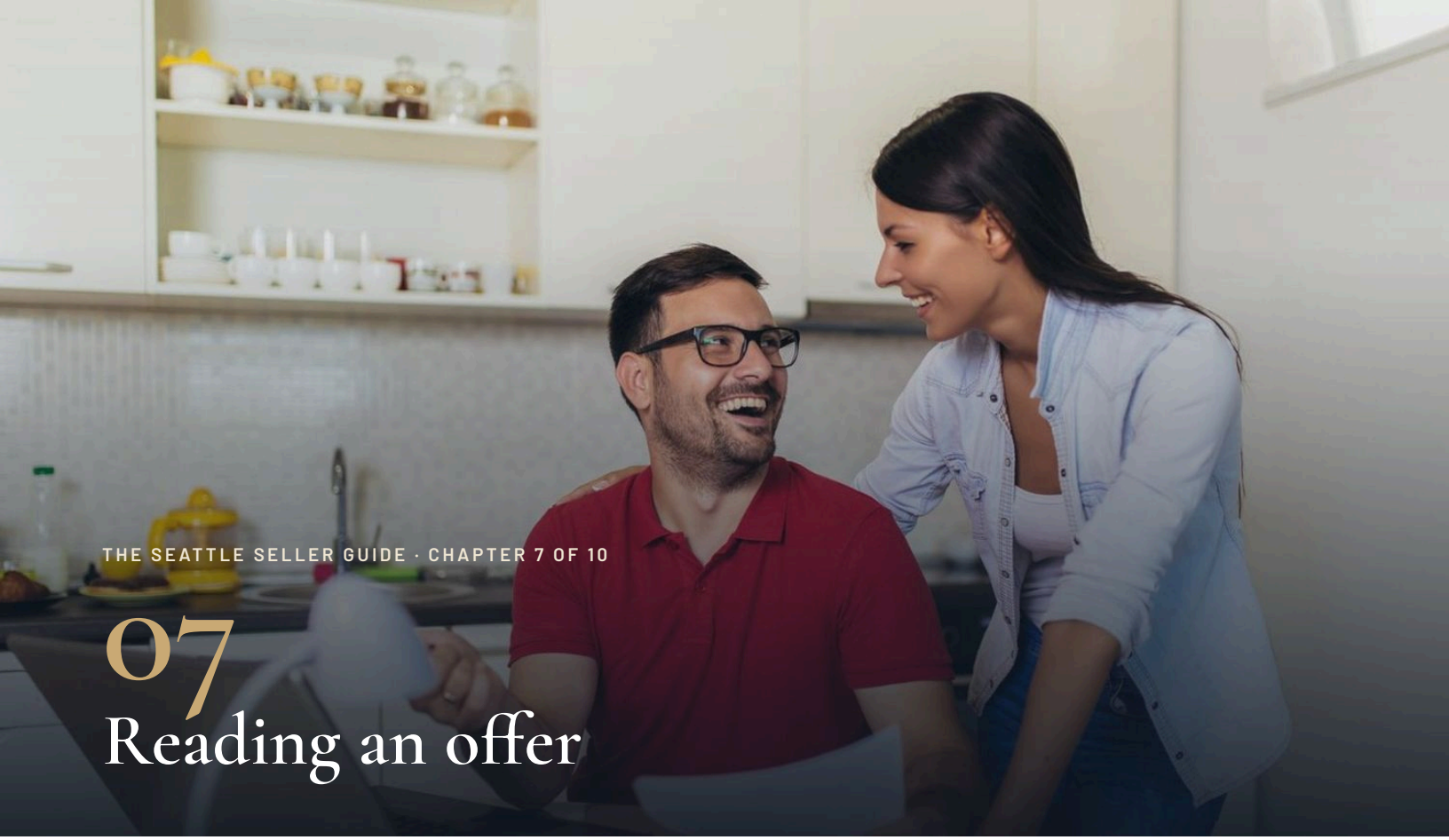
PLAIN ENGLISH

Offering to help with the buyer's agent isn't charity. It opens your door to buyers who can afford your price but can't also cover their own agent.



YOUR MOVE

- [ ] **Ask us what nearby listings are offering** before you decide. Here, we can look it up.
- [ ] **Decide your position before you list:** offer up front, decline, or let buyers ask in their offer.
- [ ] **Talk it through** with whoever else is on the title.



07 Reading an offer

WHY THIS MATTERS TO YOU

The biggest number on the first page isn't the offer. The best offer is the one that actually closes, on terms you can live with, with the most money left for you.

Almost every Seattle-area offer comes on the Northwest MLS purchase and sale agreement (Form 21) plus a few addenda, so they look about the same on paper. The differences are in the blanks. These are the ones we read first:

- **Financing.** Cash, conventional, FHA or VA. Each has its own appraisal and repair rules. Ask to see the pre-approval letter.
- **Down payment.** A buyer putting 20% down has more cushion if the appraisal comes in low than one putting down 3%.
- **Appraisal.** Some buyers agree to cover part or all of a gap between price and appraisal. That's worth real money.
- **Inspection.** How many days they want (10 if the blank is empty), or whether they already did a pre-inspection.
- **Earnest money.** More earnest money means a buyer with more to lose.

ALSO IN THE BLANKS

Seller-paid costs. Closing costs, a rate buydown, or their agent's fee. An $860,000 offer asking for $25,000 is an $835,000 offer.

Escalation clauses. Rarer now, but they still show up on the right house. We read the cap and what proof the buyer owes you.

Closing date and possession. If you need a few weeks after closing to move, a rent-back agreement can cover it.

An offer you don't like is still an opening. Most deals that close started with a counter.

BY THE NUMBERS

Two offers on the same $850,000 house

	Offer A	Offer B
Price on the offer	$860,000	$845,000
Asks you to pay	$25,000 in costs	Nothing
Financing	FHA, 3.5% down	Conventional, 20% down
If it appraises low	No coverage	Buyer covers up to $15,000
What you actually get	**$835,000**	**$845,000**

Illustration only. Your actual offers will vary.

Offer A has the bigger number on top.

Offer B leaves you **$10,000 more**. The buyer has a bigger down payment and will cover a low appraisal, so it's also the one more likely to close.

Multiple offers?

Less common this year, but it still happens with the right house at the right price. We lay them side by side on one page, net to net, so you're comparing what you keep and not just the headline number.

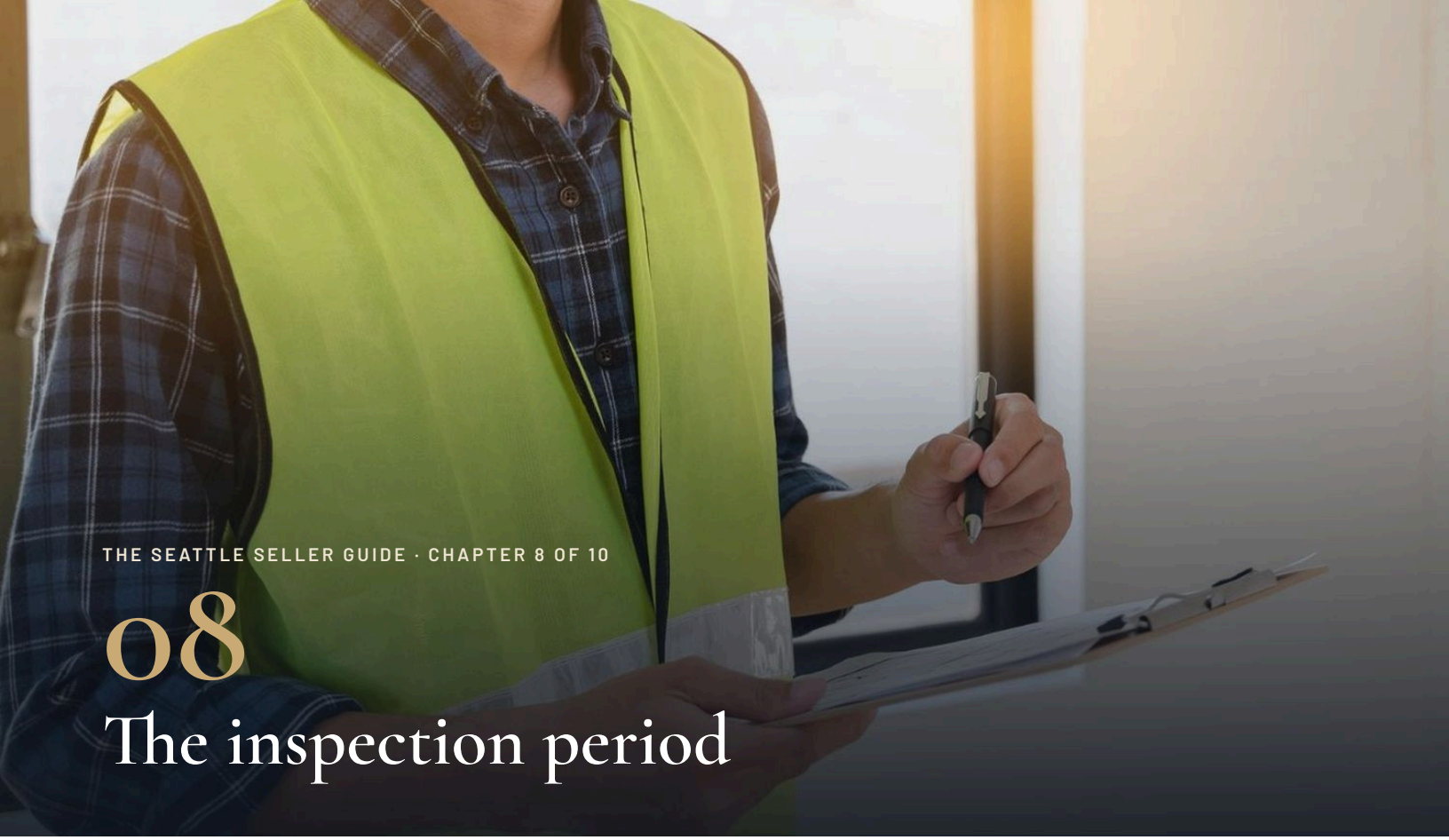
Counter everything

A counter costs you nothing and keeps the buyer at the table. Tell us the two or three terms that matter most to you, whether that's price, timing or repairs, and we'll build the counter around those.



YOUR MOVE

- [ ] **Ask for the pre-approval letter** with every offer, and let us call the lender.
- [ ] **Compare offers net to net** on our one-page sheet, not by the price at the top.
- [ ] **Counter instead of rejecting.** Tell us which terms matter most to you.



08
The inspection period

WHY THIS MATTERS TO YOU

Once you sign, most buyers get about ten days to inspect, and they can walk away if they don't like what they find. How you handle their request in that window decides whether you keep the deal and what it costs you.

The inspection contingency (Form 35) gives the buyer a set number of days after mutual acceptance, 10 if the blank is empty. Their earnest money is due to escrow within 2 days.

During the window they'll have the home inspected, and in Seattle that nearly always includes a sewer scope. On older homes, add an oil tank sweep. If the inspector recommends a specialist, the form lets the buyer ask for a few more days.

Then comes the request

Before the period ends, the buyer either accepts the house, walks away with their earnest money, or sends a request for repairs or a credit (Form 35R). You can agree, say no, or counter. You're not required to fix anything. The buyer isn't required to stay.

SHORT WINDOWS

Once a request arrives, your response time is short, usually a few days. We'll have the numbers ready so you aren't deciding in a rush.

DON'T TAKE IT PERSONALLY

Inspection reports are long on purpose. A 60-page report on a well-kept house is normal. It isn't a verdict on how you took care of the place.

BY THE NUMBERS

A typical 10-day inspection period



Days count from mutual acceptance, and the exact numbers are whatever's written on the form. If the buyer doesn't give notice in time, the contingency is treated as satisfied and the deal gets a lot steadier.

How we usually handle it

- **Separate the real items from the wish list.** A cracked side sewer is real. A loose cabinet hinge isn't.
- **Offer a credit over repairs when you can.** It's simpler, it closes faster, and the buyer gets to pick their own contractor.
- **If you do repairs, use licensed pros and keep receipts.** Sewer work in the street needs a permit, and the buyer will want proof.

The goal is a written agreement on repairs that both sides sign before the deadlines run out.



YOUR MOVE

- [ ] **Keep your calendar open** the first week under contract so inspectors can get in fast.
- [ ] **When the request comes, sort it into must-fix and nice-to-have** before you react.
- [ ] **Price out a credit** before agreeing to do repairs yourself.



09 Appraisal, title and the last two weeks

WHY THIS MATTERS TO YOU

After the inspection period, the deal moves to the lender, the title company and escrow. Most of the work is ours, but a few things you do (or don't do) in these weeks can delay your closing.

The appraisal

If the buyer is financing, their lender orders an appraisal. Washington sale prices are public, so appraisers have county records as well as the MLS. We still send them our comps and a list of your updates before they visit.

If it comes in low, there are three ways out: the buyer covers the gap, you lower the price, or you meet in the middle. What the offer said about appraisal decides who has which options.

Title and escrow

The title company checks that the house is yours to sell: liens, old loans that never got released, judgments, HOA dues. Escrow, a neutral closing agent, collects the money and documents and handles the recording. Here, that's usually an escrow company, not an attorney.

CHECKLIST

Your last two weeks

- Book movers
- Schedule utilities to transfer the day after closing
- Gather keys, garage remotes, codes and manuals
- Set up mail forwarding
- Finish any agreed repairs and get receipts
- Book your escrow signing and tell them where to send your money

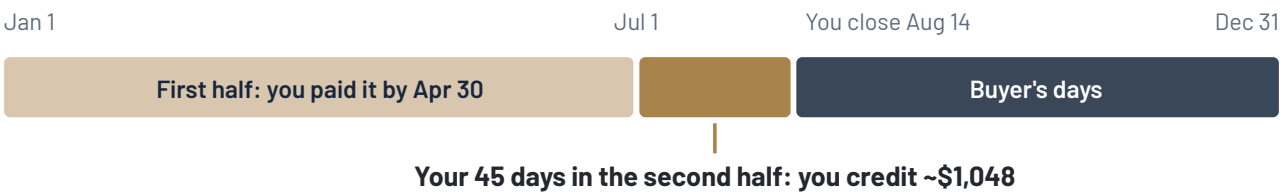
NOT YET

Don't do these until it closes

- × Cancel your homeowner's insurance
- × Shut off the utilities (the buyer gets a final walk-through)
- × Haul off anything the contract says stays, like the fridge

BY THE NUMBERS

How the property tax split works



Your 45 days in the second half: you credit ~$1,048

Example: $8,500 yearly tax bill. The buyer pays the second half by October 31.

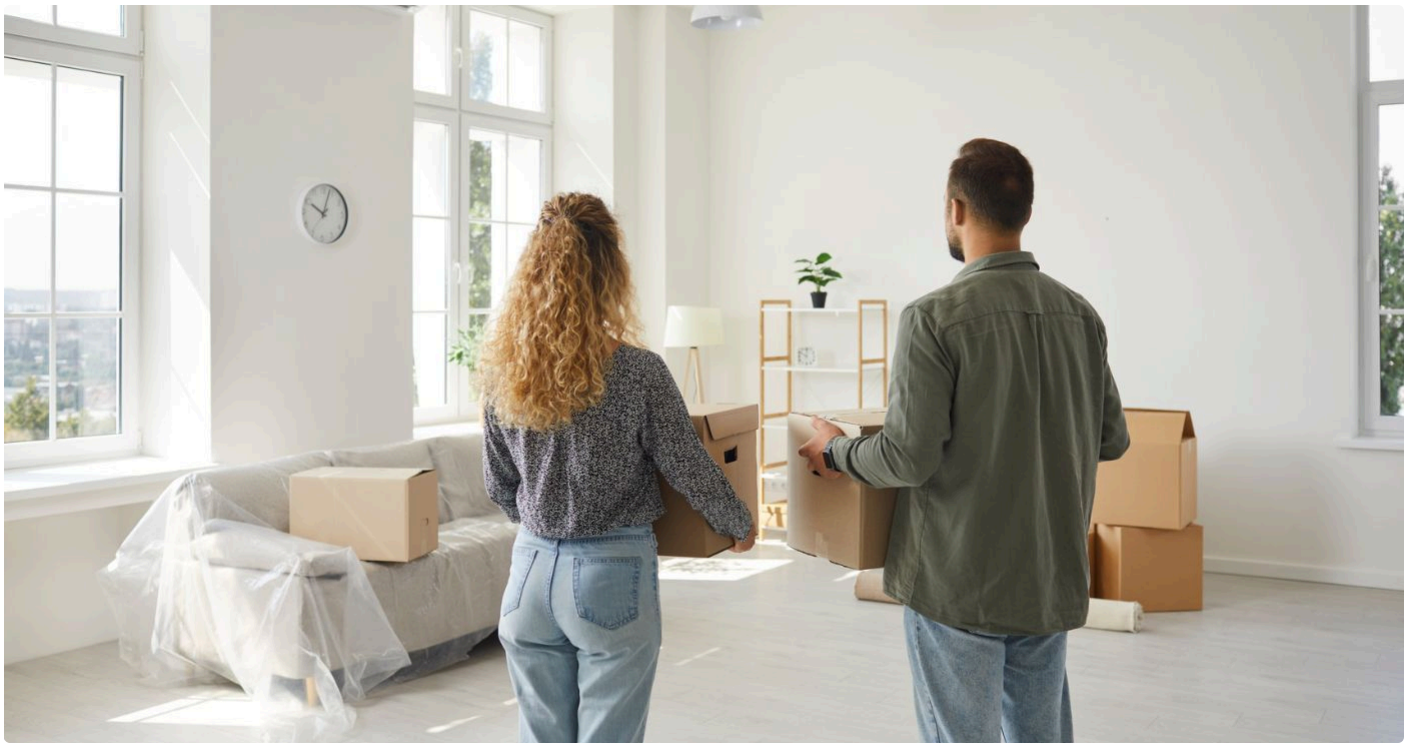
King County bills each February for the current year, and you pay in two halves: April 30 and October 31. At closing, escrow splits the year so you pay only for the days you owned the house. Close after October 31 and it runs the other way: the buyer credits you.

Where the number comes from

By the time you close, this year's tax statement is already out, so escrow works from the real bill, not an estimate. We'll point it out on your settlement statement so it isn't a surprise.

Your part in these weeks

Answer escrow and the title company quickly, keep the house in the condition it was in at signing, and send us repair receipts as you get them. Most late closings come from one missing document, not one big problem.



YOUR MOVE

- [ ] **Book movers now.** Good ones fill up two to three weeks out.
- [ ] **Leave the insurance and utilities alone** until the sale closes.
- [ ] **Put every repair receipt in your folder** and send us copies.



10
Closing day and after

WHY THIS MATTERS TO YOU

Closing is mostly signing your name and handing over keys. The part that can really hurt you is the money transfer, and criminals know exactly when it happens.

The signing

You'll sign at escrow, or with a mobile notary, usually a few days before the closing date. Bring a photo ID. Your part takes 30 to 45 minutes. In Washington the sale closes when the deed records with the county, and your proceeds go out by wire or check once it does.

A word on wire fraud

Criminals send fake emails that look like they're from escrow, asking you to "update" where your money goes. Never change wiring instructions based on an email. Call escrow at a number you looked up yourself.

After the keys

- Cancel your homeowner's insurance once the sale has closed
- Stop automatic mortgage payments after the payoff is confirmed
- Keep your settlement statement. Your CPA will want it.
- Expect leftover escrow money back from your lender, usually within a few weeks

CAPITAL GAINS

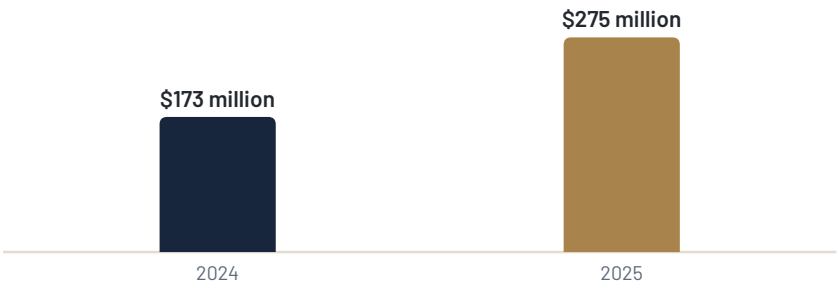
The federal home sale exclusion

$250,000	$500,000
tax-free gain, single filer	married, filing jointly

If this was your main home and you lived in it two of the last five years, federal law lets you exclude this much gain. Washington's own capital gains tax doesn't apply to real estate. For a rental or second home, talk to your CPA before you list, not after.

BY THE NUMBERS

Real estate fraud losses reported to the FBI



Reported losses jumped about **59%** in one year, across 12,368 complaints in 2025.

The fix is boring and it works: confirm wiring instructions by phone, every time, using a number you found yourself.

Source: FBI Internet Crime Complaint Center, 2025 Internet Crime Report.

Buying next?

Selling and buying at the same time is a timing puzzle, not a crisis. We can line up both closings, use a rent-back, or plan a short stay in between. Ask us for the buyer guide too.

Leaving Washington?

We help clients move all over the country. Tell us where you're headed and we'll connect you with an agent we trust there.



YOUR MOVE

- ☐ **Save the escrow company's phone number now,** from their website, before any email about wiring arrives.
- ☐ **Talk to your CPA** if your gain could top the exclusion or the house was ever a rental.
- ☐ **Keep the settlement statement** with your tax records.

THE WHOLE THING ON ONE PAGE

From first call to closing

Every house is different, but most of our listings follow something close to this.

4 TO 6 WEEKS OUT — We walk the house with you, pull comps and build your net sheet, excise tax included. You decide whether it's time.

3 TO 4 WEEKS OUT — Repairs, paint, and a pre-listing inspection and sewer scope if you want them. Start the paperwork folder and your Form 17.

2 WEEKS OUT — Declutter, stage and clean. We set the price together using the newest sales.

LAUNCH WEEK — Photos, floor plan and video. The listing goes live on a Thursday, with showings starting that weekend.

DAY 21 — Check-in. If the signs from chapter 2 show up, we adjust once and cleanly.

UNDER CONTRACT — Earnest money, the inspection period and any repair negotiation. Usually about 10 days.

THE NEXT 3 TO 5 WEEKS — Appraisal, title, the buyer's loan approval and your move. You sign at escrow a few days before closing.

CLOSING DAY — The deed records, your money goes out, and the buyer gets the keys.

QUESTIONS TO ASK ANY AGENT

- How did you arrive at this price?
- What happens if we don't have an offer in 21 days?
- Who takes the photos?
- How will you reach buyers who aren't on Zillow yet?
- How often will I hear from you, and how?
- What does your fee include, and what's extra?

Ask us too. We'd rather you hire us with your eyes open.

WHEN YOU'RE READY

Want the real numbers for your house?

Everything in this guide is general. Your house isn't. Here's what we'll do, at no cost and with no obligation:

1. **A real market analysis.** Not an algorithm. We pull the sales ourselves and walk you through them. Start at raineypropertygroup.com/value.
2. **Your net sheet.** Every cost, line by line, excise tax included, so you know what you'll walk away with.
3. **A prep list for your house.** What's worth fixing, what to skip, and who we'd call to do it.
4. **A plan for what's next.** Buying again here, moving out of state, or not sure yet. We'll help with the next house too.
5. **No pressure on timing.** If the answer is "not yet," that's a fine answer. We'll check back when you want us to.



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SKYLINE PROPERTIES, INC.

127 closings together since 2019.

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