



THE FOR SALE BY OWNER GUIDE

**SELLING YOUR HOME IN
THE VILLAGES, FLORIDA**

A Step-by-Step Guide for
Homeowners

*(Prepared by Gibbs Title
Agency)*

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Selling your home **For Sale By Owner (FSBO)** in The Villages can be an exciting opportunity to maintain control over your sale and potentially save on commission.

However, selling a home also involves **contracts, legal documents, title work, and closing procedures** that must be handled correctly.

This guide walks you through the **entire FSBO process in The Villages** so you can avoid costly mistakes and close your transaction smoothly.

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STEP 1: DETERMINE THE RIGHT PRICE

Pricing your home correctly is one of the most important decisions you will make. Overpricing may cause your home to sit on the market longer, while underpricing could leave money on the table.

Most successful FSBO sellers research:

- Recent home sales in their neighborhood
- Current listings competing with their home
- Price per square foot of similar homes
- Market demand in The Villages

Many homeowners also consult a local real estate professional or request a comparative market analysis before deciding on their price.

STEP 2: PREPARE YOUR HOME FOR SALE

Buyers in The Villages are often relocating from other states and are looking for homes that feel move-in ready.

Before listing your home:

- Declutter and simplify spaces
- Complete small repairs
- Clean thoroughly
- Improve curb appeal
- Stage the home for showings

Small improvements can make a big difference in buyer perception.

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STEP 3: MARKET YOUR HOME

When selling FSBO, your marketing strategy will determine how many buyers see your property.

Common FSBO marketing strategies include:

- Online listing platforms
- Social media marketing
- Yard signs
- Word of mouth within The Villages community

Because The Villages attracts buyers nationwide, online exposure is particularly important.

STEP 4: SCHEDULE AND MANAGE SHOWINGS

When buyers begin requesting showings, you will be responsible for:

- Scheduling appointments
- Preparing the home
- Answering buyer questions
- Providing property information

Many FSBO sellers hold open houses or schedule private showings to attract interested buyers.

STEP 5: NEGOTIATING AN OFFER

When a buyer makes an offer, the negotiation process begins.

Offers typically include:

- Purchase price
- Earnest money deposit
- Inspection period
- Financing terms
- Proposed closing date

Review the terms carefully before accepting or countering an offer.

STEP 6: OPEN ESCROW WITH A TITLE COMPANY

Once an offer is accepted, the next step is opening escrow with a professional title company such as Gibbs Title.

The title company will:

- Hold the buyer's earnest money deposit
- Begin the title search
- Coordinate closing procedures
- Prepare required documents

Escrow ensures both buyer and seller are protected throughout the transaction.

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STEP 7: TITLE SEARCH AND TITLE INSURANCE

One of the most important steps in the closing process is the title search.

A title search confirms:

- The seller legally owns the property
- There are no outstanding liens or claims
- The property can be legally transferred to the buyer

Title insurance protects buyers and lenders against potential ownership issues.

STEP 8: INSPECTIONS AND FINANCING

During the contract period, the buyer may complete:

- Home inspection
- Loan approval
- Property appraisal

These steps help ensure the buyer is prepared to move forward with the purchase.

STEP 9: CLOSING PREPARATION

As closing approaches, the title company prepares several important documents including:

- Settlement statements
- Deed transfer paperwork
- Title insurance policies
- Final financial calculations

Both buyer and seller will receive a breakdown of the final financial details.

STEP 10: CLOSING DAY

On closing day, both parties sign the required documents and the transaction is finalized.

The title company will:

- Collect and distribute funds
- Record the new deed
- Complete the transfer of ownership

Once the deed is recorded, the buyer officially becomes the new owner.

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COMMON FSBO QUESTIONS



Do I still need a title company if I sell without a Realtor?

Yes. A title company ensures the legal and financial aspects of the transaction are handled correctly.

Who holds the buyer's deposit?

The earnest money deposit is typically held in an escrow account managed by a title company.

What are closing costs for FSBO sellers?

Closing costs may include:

- Documentary stamp taxes
- Title insurance
- Settlement fees
- Prorated property taxes



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WHY FSBO SELLERS IN THE VILLAGES WORK WITH GIBBS TITLE

Selling a home involves significant financial and legal responsibilities. Even when selling without a Realtor, working with an experienced title company can make the process significantly easier.

Gibbs Title helps FSBO sellers in The Villages navigate the closing process safely and efficiently.

Our team coordinates the details of the transaction so you can move forward with confidence.

THINKING ABOUT SELLING YOUR HOME?

If you're planning to sell your home For Sale By Owner in The Villages, Gibbs Title can guide you through the closing process.

Our team is here to help ensure your transaction is smooth, secure, and successful.



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