BELVEDERE / REAL ESTATE GROUP

THE SELLER GUIDE

From pricing strategy to the closing table.



A better launch. A smarter sale.

A practical, step-by-step Colorado real estate reference prepared for Belvedere clients. The best decisions combine good market information, experienced professional guidance, and careful attention to deadlines.

Edition: November 2026 | Educational information; not legal, tax, lending, inspection, or title advice. Confirm the current forms and every deadline with your transaction professionals.

01 / CHOOSE YOUR ADVISOR

A knowledgeable agent is a strategic advantage

Your listing professional should explain neighborhood-level demand, recent sold comparables, pending competition, negotiation terms, marketing distribution, inspection strategy, and the steps required to reach a successful closing. Ask for a written marketing plan, a realistic pricing opinion, and an explanation of seller expenses and net proceeds.

Discuss the listing agreement, agency duties, compensation arrangements, marketing permissions, showing procedures, and what happens if the listing does not sell. Compensation and services are negotiated, not set by law or industry rule.

02 / PRICE FOR THE MARKET

The opening price is part of your marketing

Correct pricing should reflect the most relevant closed comparable sales, competing active properties, pending activity, location, lot and condition differences, upgrades, buyer financing and current absorption. A home's value is what qualified buyers are willing and able to pay today — not simply what was invested in improvements.

Overpricing can suppress early showing traffic, create a stale listing and ultimately lead to reductions. Underpricing can generate interest but offers are never guaranteed. Have your agent present a clear pricing range and pre-agreed review points based on actual traffic, buyer feedback and changing competition.

Your net sheet should account for mortgage payoffs, transfer and closing costs, prorated taxes, negotiated concessions, repairs, and any agreed broker compensation.

- Analyze comparable closed homes first; then evaluate active listings as competition.
- Request showing, online-engagement and feedback reports.
- Plan price changes from market evidence, not arbitrary elapsed days.

03 / PREPARE THE HOME

Clean, repair, stage and secure

Deep-clean kitchens, appliances, bathrooms, baseboards, windows, vents and flooring; remove odors and address pet-related issues. Declutter counters, closets, garages and storage. Secure prescriptions, firearms, jewelry, mail, photos and personal information.

Complete practical repairs such as dripping faucets, failed lightbulbs, loose hardware, chipped paint and damaged screens. Use a pre-list inspection when it fits the strategy, especially for older properties or systems with known concerns. Make sure any needed permits, warranties and invoices can be located.

Staging should define each room's purpose and create a sense of scale. Remove oversized pieces and excess decor; use neutral bedding, restrained art and cohesive lighting. Improve curb appeal through landscaping, power washing and tidy entries. For occupied homes, plan daily showing readiness.

- Hire insured specialists for significant electrical, structural or roofing work.
- Do not conceal known adverse material facts or defects with cosmetic treatments.
- Confirm whether virtual staging must be disclosed under applicable marketing rules.

04 / PRESENT THE HOME

Excellent photography is not optional

Professional wide-angle photography with natural-looking exposure and accurate room proportions is central to first impressions. Depending on the property, consider twilight exterior images, carefully edited drone photography, a measured floor plan, guided video tour, 3D walkthrough and dedicated detail photographs of design features.

Photography works best after final cleaning and staging; remove vehicles and trash bins from principal exterior shots and turn on matching interior lighting as appropriate. Write accurate, appealing property descriptions and verify square footage, lot size, room count and features before publication.

The first photo should be selected strategically for the target buyer, not chosen by habit. Marketing should reflect the real home and follow the applicable MLS rules.

BROKERAGE-COMMISSIONED PHOTOGRAPHY AND MARKETING MATERIALS

Unless otherwise agreed in writing, all professional photographs, videos, virtual tours, floor plans, graphic designs, and other marketing materials commissioned and paid for by Brokerage Firm shall remain subject to the ownership, licensing, and usage rights held by Brokerage Firm and/or the applicable content creator. Seller acknowledges that payment for such materials by Brokerage Firm does not transfer ownership or usage rights to Seller. Upon expiration or termination of this Listing Contract, Seller shall not reproduce, distribute, publish, transfer, license, or authorize another brokerage or third party to use such materials without the prior written consent of Brokerage Firm and any other required rights holder.

This provision shall survive expiration or termination of the Listing Contract, subject to applicable law, existing licenses, and any separate written agreement concerning the materials.

05 / LAUNCH AND SHOW

Manage access, privacy and feedback

Coordinate a launch date, MLS syndication, brokerage website placement, buyer-agent exposure, showing instructions and any open-house plan. Decide how pets, alarms, work-from-home schedules and valuables will be handled.

A well-executed launch produces evidence: inquiries, qualified showings, repeated visits, feedback and offers. Review that evidence with your agent frequently, especially during the first weeks.

06 / OFFERS

Choose the strongest transaction, not just the highest headline price

Your agent should compare purchase price, down payment, earnest money, lender strength, financing type, appraisal contingency, inspection provisions, concessions, requested personal property, closing date, possession, and the buyer's ability to perform. An all-cash offer may still carry contingencies; a financed offer can be strong when a reliable lender has fully reviewed the borrower.

Possible responses include accepting, countering, rejecting, or requesting clarification. Counters can change deadlines and other terms; all parties should use proper written contracts and documented communications. Your agent can model probable net proceeds and risks side by side.

- Ask whether the buyer has verified funds or meaningful underwriting.
- Evaluate any sale-of-home contingency and appraisal-gap language.
- Consider certainty, timing and likely repair negotiations.

07 / UNDER CONTRACT

Disclose accurately; track the contract calendar

Colorado seller disclosure obligations include adverse material facts actually known, with additional disclosures for conditions such as radon where required. For pre-1978 housing, federal lead-based paint disclosure rules may apply. Answer forms carefully and update disclosures if new information arises.

Calendar all dates in the signed agreement: earnest money, property disclosures, title, HOA documents, inspection, appraisal, buyer financing, closing and possession. Your contract — not a generic timeline — controls. The buyer may raise inspection objections, terminate under a permitted right, or request an amendment; consult your agent on options and timing.

08 / INSPECTION AND APPRAISAL

Respond to requests with evidence and discipline

Keep the property accessible and utilities operational for agreed inspections. When a concern arises, obtain qualified estimates as needed. Consider repairs, a credit, a price adjustment, alternative solutions, or declining a request, depending on the contract and overall market.

Appraisers may consider closed comparable sales, condition, and property attributes. Provide a documented improvement list through appropriate channels; do not pressure an appraiser to reach a target valuation. A low appraisal may require renegotiation or another contractual path.

09 / READY TO CLOSE

Title, payoffs, final condition, and possession

Coordinate payoff statements, liens, title issues, mortgage releases, HOA status and any leased equipment. Confirm property tax prorations, special assessments, utility balances, closing costs and net proceeds with the settlement company. Avoid large last-minute changes to the property.

Complete contracted repairs and preserve invoices. Remove belongings and debris as required, maintain agreed inclusions, and ensure systems remain functional for final walk-through. Confirm when possession transfers — this may differ from signing or recording.

At closing, review settlement figures, verify your payout instructions through a known telephone number, sign required conveyance documents, and coordinate keys, remotes, codes and utility transfers.

10 / AFTER CLOSING

Complete the transition

Keep the settlement statement, repair invoices, tax records, closing correspondence, warranties and disclosure copies. Ask your tax adviser about capital-gains rules and local tax implications; discuss any estate, trust, divorce or probate complexities with qualified counsel before marketing, not at the closing table.

Review your final net proceeds against the original estimate and document lessons for your next purchase or move.

> **Belvedere advice for sellers:** A strong sale is built in the preparation weeks, not at the closing table. Accurate pricing, complete documentation, professional photography and disciplined response to buyer requests consistently produce better outcomes than aggressive tactics.

FIELD GUIDE / SHOWINGS & MARKETING

Inside the open house

An open house can expand exposure and provide useful feedback. It is one part of your marketing plan, not a substitute for strategic pricing, strong listing photographs, private showings or qualified buyer follow-up.

BEFORE THE EVENT

Agree on a date and time with your broker. Consider neighborhood traffic, competing listings, parking, access limitations, weather and whether the property is occupied. Your agent should coordinate permitted promotion and confirm any HOA or building-access rules.

YOUR PREPARATION

- Complete cleaning, light staging, landscaping and fresh-air preparation.
- Turn on appropriate lighting; set a comfortable temperature.
- Secure valuables, medications, weapons, keys, documents, cameras and personal photographs.
- Arrange pets, children and residents to be away from the property.

BROKER PREPARATION

- Confirm which areas may be viewed and any accessibility concerns.
- Review parking and entry instructions; keep walkways safe.
- Have accurate feature sheets and disclosures ready for legitimate questions.
- Agree on how attendees are greeted, sign-ins managed and follow-up handled.

WHAT HAPPENS WHILE THE HOME IS OPEN

Your agent typically welcomes visitors, answers factual property questions, observes traffic, explains the showing process, and discusses next steps. Attendance can include curious neighbors, early-stage shoppers, and ready buyers. Sign-in or contact collection should be handled appropriately; not every attendee will share personal information.

You generally should not remain to conduct the tour. Let your broker handle questions about pricing, offers, disclosures and negotiations. Do not disclose personal motivations, financial pressure, or private details about the household.

After the doors close: Ask for a concise report: number of visitors, serious buyer signals, repeated questions, feedback on condition and price, any requested showings, and follow-up actions. Avoid making price decisions from one event alone.

COLORADO HOMEOWNERSHIP / WARRANTY GUIDE

Weighing seller-provided coverage

Seller-paid home warranties can reassure buyers, but they also carry cost, exclusions, and limits that should be evaluated against the alternative of simply improving documentation, pricing, or negotiation terms.

POSSIBLE BENEFITS

- May help differentiate a comparable listing when buyers have repair concerns.
- Can offer modest reassurance about eligible mechanical failures.
- May be a simple negotiated concession.

POTENTIAL RISKS

- The premium costs money and may not strengthen the offer.
- Exclusions, claim fees, service delays and limits may frustrate the buyer later.
- Coverage can be mistaken for a guarantee or lead to disputes if marketed inaccurately.

HOW TO CHOOSE THE RIGHT APPROACH

- Compare against alternatives. Sometimes an agreed repair, credit, price adjustment or updated documentation is more useful than a service contract.
- Review the actual contract. Compare coverage, per-claim caps, exclusions, age/condition rules, contractor network, fees and refund/transfer provisions.
- Keep disclosures separate. Disclose known adverse material facts as required; do not suggest a warranty cures or conceals an existing problem.
- Coordinate the paperwork. Confirm the buyer wants the selected plan and title/closing staff know the negotiated cost and effective date.

A practical rule: Offer a warranty only when it improves the overall pricing and negotiation strategy. Buyers should still inspect the property, obtain insurance, and understand the limitations before accepting coverage.

Consumer resource: Federal Trade Commission • consumer.ftc.gov (home warranty/service contracts)

COLORADO HOMEOWNERSHIP / SELLER FIELD NOTES

The Colorado details that protect the sale

Property-specific diligence that protects the plan, the budget, and the contract.

01 / RADON — Disclose what is known and documented

Colorado residential sellers should supply known radon reports and mitigation information in the required disclosure process. Find previous test results, mitigation installation paperwork and retests. If a buyer requests new testing, coordinate access while protecting agreed inspection deadlines.

Prepare: radon reports, equipment service records and known prior results.

02 / INSURANCE — Organize roof and loss history

Buyers may need time to obtain property insurance. Assemble roof permits, warranties, invoices, repair records and any known insurance claims. Hail or wildfire risks can affect buyer financing or carrying costs. Avoid describing a roof as insurable or hail-proof without verified support.

Prepare: roof age and material, storm repairs and mitigation records.

03 / TAXES — Understand seller net and proration

Colorado property taxes are normally paid in arrears, with closing allocations governed by the negotiated contract. Check the current tax bill, any exemptions and district levies. Your estimated seller net should include expected taxes, payoff, title charges, concessions and other contractual expenses.

Prepare: latest tax statement and any special assessment notices.

04 / METRO DISTRICTS — Identify district notices early

A metro district is a public taxing entity that can operate alongside an HOA. Gather available notices, contact information, fee schedules and special-district information. Avoid assuming the buyer knows about district debt or taxes. Point buyers to independent verification from the county and district.

Prepare: district name, current notices and any known charges.

05 / HOA — Make the document handoff smooth

Order current association documents early when feasible. Include budgets, rules, dues, master insurance details and known special assessments. Review the listing description for accurate amenities and ownership responsibilities. Late or missing records can create avoidable contract risk.

Prepare: management contact, resale/transfer fees and current disclosures.

06 / SEWER — Be ready for specialty inspections

Buyers may request a sewer-camera inspection, especially with older homes or mature landscaping. Find plumbing invoices, scope reports and warranties. Address known defects through the disclosure process and discuss repair options with your broker instead of making informal promises.

Prepare: maintenance history, cleanout location and relevant permits.

Official starting points: Radon, Insurance, Special districts, HOA. See website for direct source links. Educational only; confirm local records, current rules and the signed contract.

DUE DILIGENCE / SELLER GUIDE

Be prepared for buyer scrutiny

A complete, accurate record can prevent surprises and protect the transaction.

01 / PROPERTY DISCLOSURE — Tell buyers what you actually know

Complete the current Colorado Seller's Property Disclosure personally and accurately, based on your current actual knowledge. Disclose known adverse material facts in writing and promptly update new discoveries. Your disclosure is not a warranty, and buyers should perform independent inspections.

Prepare: Reports, insurance claims, repairs and recurring issues to discuss with your broker.

02 / CONDITION, IMPROVEMENTS AND PERMITS — Gather documentation — not unsupported claims

Organize roof, radon, HVAC, sewer, foundation, remediation, warranty and major-improvement records. Locate permits and final approvals for additions, basement conversions and other significant work when available. Make no assurance about square footage, room conformity, boundaries or code compliance without support.

Ask: Which claims in the listing or disclosures require verification?

03 / TITLE, HOA AND FINANCIAL READINESS — Clear avoidable closing obstacles early

Review ownership, loans, liens, judgments, solar or equipment leases, title exceptions, special assessments and payoff requirements. For HOA property, locate governing documents, fees, reserves, transfer costs and current notices; distinguish metro-district obligations from HOA dues. Discuss tax consequences with an appropriate professional.

Prepare: Information title and buyers will request once under contract.

04 / INSPECTIONS AND BUYER REQUESTS — Give access, evaluate facts and negotiate in writing

Coordinate agreed access for inspectors and specialists. Review requests with your broker, obtain qualified repair bids where appropriate, and compare fixes, credits, price changes or declining requests. Do not conceal a newly discovered issue or assume a buyer's inspection removes your disclosure responsibilities.

Ask: What response is commercially sound and consistent with the contract?

05 / APPRAISAL, FINANCING AND CONTRACT TERMS — Monitor the parts beyond physical condition

Review buyer financing deadlines, appraisal outcomes, sale-of-home provisions, possession needs and any negotiated concessions. Keep communication through the brokers and settlement professionals. Confirm how repair agreements, appraisal disputes and closing extensions are documented; verbal promises do not amend the written contract.

Ask: What is the risk of delay, renegotiation or termination under signed terms?

06 / FINAL REVIEW AND SECURITY — Finish without creating new problems

Track notice and document deadlines; provide agreed materials promptly. Coordinate title payoffs, settlement figures, utilities, keys and final property condition. Verify wiring instructions independently using trusted phone numbers; fraudulent last-minute email changes are a common risk. Preserve files and consult legal or tax counsel when required.

Do this: Confirm who handles each deadline and when possession transfers.

Education only. Verify current Colorado Commission forms and your signed contract with professionals. Source: dre.colorado.gov/real-estate-broker-contracts-and-forms

YOUR SELLER CHECKLIST

A quick reference from first preparation to closing day.

Before listing	Confirm pricing, agency terms, expected net, repairs and disclosures.
Photo preparation	Deep clean, stage, secure valuables, improve curb appeal, finish repairs.
While marketed	Keep showing access consistent; review traffic, feedback, pricing and competing inventory.
Under contract	Track earnest money and deadlines; respond to inspection/appraisal issues in writing.
Closing	Verify title and payoffs; finish repairs; clear belongings; deliver possession as agreed.

Official resources and further reading

- Colorado Division of Real Estate contracts and broker resources: https://dre.colorado.gov/
- EPA lead-based paint disclosure guidance: https://www.epa.gov/lead/real-estate-disclosures-about-potential-lead-hazards
- Colorado radon information: https://cdphe.colorado.gov/radon

Educational guide. All offers, deadlines, disclosures, compensation and negotiated terms depend on the property and signed documents.

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