SELLING · FLORIDA PANHANDLE + COASTAL ALABAMA

Your home sale, step by step.

Preparation, offers, negotiations and the closing handoff.

THE CLIENT COLLECTION · SEPTEMBER 2026

Gregg Costin
Practical guidance for your next real estate decision.
(850) 266-5005 · GreggCostin.com

04

THE TWO-MINUTE ORIENTATION

What matters. Where to find it.

THE SHORT ANSWER

A successful sale coordinates pricing, property preparation, disclosure, buyer qualification, contract deadlines, and closing logistics. Your strongest offer is the combination of net proceeds, terms, evidence, and the likelihood of closing.

1 **Prepare**
Set the timing, price strategy and property plan.

2 **Compare**
Read each offer as a complete package.

3 **Deliver**
Track obligations through proceeds and possession.

INSIDE THIS GUIDE

Use this with your team

Official figures carry sources and dates. Worked examples are hypothetical, not current quotes or promises of approval. Your signed contract, lender requirements, insurance policy and military orders control the actual transaction. Keep private documents in the responsible professional’s secure channel.

01 Begin with the outcome

Set the destination before choosing a list price.

Write down your move date, whether you need sale proceeds for another purchase, and your flexibility.

Coordinate replacement housing and a backup plan before choosing the launch date.

The seller sequence

Phase	Decision or deliverable
Prepare	Representation agreement, objectives, disclosures, property and ownership documents
Price	Comparable sales, current competition, condition adjustments, initial net sheet
Launch	Repairs/staging choices, accurate photography, listing details, showing plan
Negotiate	Compare price, credits, contingencies, deposit, financing, and dates
Under contract	Meet disclosure/access obligations; manage inspection, appraisal, title and association work
Close	Confirm payoff, final figures, signing, funds, and possession
After the sale	Retain records and complete tax, insurance, utility, and address follow-up

KEEP IN MIND

Define success in dollars and dates

A higher price can be offset by larger credits, repairs, uncertain financing, or a timing mismatch. Compare the entire agreement with your objective.

YOUR WORKING NOTES · CONFIRM WITH THE RESPONSIBLE PROFESSIONAL

Your sale brief

Closing / possession / replacement housing plan: ________________

Mortgage payoff / desired proceeds: ________________

Sources reviewed 2026-09-06: The Costin Team planning framework; numerical examples are hypothetical.

02 Prepare the property and the file

Make informed preparation choices and disclose accurately.

Collect before launch

- [ ] Mortgage and lien information, ownership/trust/entity documents if applicable, and any power-of-attorney needs.
- [ ] Survey, prior title policy, permits, warranties, repair records, and insurance-claim information you have.
- [ ] Association contact, current dues, special assessments, rental/occupancy restrictions, and transfer requirements.
- [ ] Existing leases, tenant notices, service contracts, solar/equipment agreements, and items excluded from the sale.
- [ ] Property disclosures required for this transaction, completed honestly with professional guidance.

Ask which work is necessary for safety, insurance, financing, marketability, or presentation. A cosmetic improvement and a condition that prevents insurance coverage deserve different priority.

Obtain written estimates for significant work, document completion, and avoid guaranteeing a return for every dollar spent.

Preparation decision

Question / Useful evidence

Repair or disclose and price accordingly?
Inspection or specialist opinion, written estimate, contract implications

Improve presentation?
Condition of competing homes and likely buyer use

Pre-list inspection?
Time to address findings and disclosure implications

Tenant-occupied?
Lease terms, notice requirements, access and possession plan

KEEP IN MIND

State-specific obligations

Florida and Alabama have different legal rules and transaction customs. Your agent and closing attorney should identify the applicable disclosures and duties; a generic form is not a substitute for that review.

Sources reviewed 2026-09-06: The Costin Team planning framework; numerical examples are hypothetical.

03 Price and launch with evidence

A useful pricing conversation separates sales evidence from seller goals.

Review recent comparable closed sales, pending activity where available, current competing listings, and differences in condition, size, location, waterfront exposure, and ownership costs. A neighbor's asking price is evidence of competition, not proof that a buyer paid that amount. An automated estimate is one input and cannot inspect your property.

Before the listing goes live

- ☐ Approve the factual description, room counts, measurements or their source, included items, and association information.
- ☐ Agree on showing instructions, notice, pet arrangements, valuables, access security, and feedback cadence.
- ☐ Confirm how your agent will report inquiries, showings, offers, and changes in comparable competition.
- ☐ Confirm professional photography accurately represents the property and that any virtual staging is identified.
- ☐ Set the initial pricing rationale and a review date based on the actual response.

KEEP IN MIND

Agree on what will change the plan

A pricing review should consider qualified buyer response and current competing options. It should not follow an automatic percentage reduction every few days.

YOUR WORKING NOTES · CONFIRM WITH THE RESPONSIBLE PROFESSIONAL

Launch control sheet

List price / supporting comparable evidence:

Preparation complete / photographer / launch date:

Showing rules / feedback method:

Review date / evidence that would trigger a change:

Sources reviewed 2026-09-06: The Costin Team planning framework; numerical examples are hypothetical.

04 Compare offers as complete packages

Evaluate the buyer's obligations and your remaining exposure.

Offer comparison

Term	What to establish
Price and credits	Expected proceeds after concessions, negotiated compensation, repairs, and other costs
Financing evidence	Preapproval depth, loan type, down payment, proof of funds, and property eligibility
Deposit	Amount, due date, holder, and circumstances governing return or retention
Contingencies	Inspection, financing, appraisal, existing-home sale, association approval, and other rights
Closing and possession	Whether the dates match your move and replacement-home needs
Included items / repairs	Exactly what is being conveyed or completed
Assumption, if proposed	Servicer process, buyer cash gap, liability release, and VA entitlement implications

Preapproval is useful but conditional. Ask about the review supporting the letter and whether the lender can work with the proposed property and schedule. If an offer relies on an assumption or a buyer's home sale, identify the additional decision-makers and dependencies before accepting.

KEEP IN MIND

Written changes only

Have every negotiated change documented in the signed contract or amendment. Verbal assurances about repairs, timing, possession, or credits can create avoidable disputes.

Sources reviewed 2026-09-06: CFPB: Get a preapproval letter · VA: Assumption entitlement acknowledgment, Form 26-10291

05 Manage the contract period

Keep the property ready, the records available, and the calendar current.

Your responsibilities after acceptance

- ☐ Confirm the fully executed contract and every deadline with your agent.
- ☐ Keep utilities available for inspections, appraisal, and the final walkthrough as required.
- ☐ Help the closing professional resolve liens, ownership, survey, estate, trust, or title exceptions.
- ☐ Continue maintaining and insuring the property through the agreed transfer of risk and possession.
- ☐ Provide agreed disclosures, association documents, access, and other required information on time.
- ☐ Respond to inspection negotiations through the agreed process; obtain written repair scope and receipts.
- ☐ Confirm any association transfer, estoppel, approval, or assessment work is underway.

An inspection request, appraisal issue, or financing condition does not automatically end the transaction. The contract determines rights and notice deadlines. Ask what decision must be made now, what evidence is needed, and what happens if the parties do not agree.

YOUR WORKING NOTES · CONFIRM WITH THE RESPONSIBLE PROFESSIONAL

Track open matters

Inspection decision / repair obligations:

Appraisal or finance issue / responsible person:

Title / association documents still needed:

Amendments changing closing or possession:

Sources reviewed 2026-09-06: CFPB: Documents before closing · Florida DBPR: Condominium FAQs

06

Closing day and the handoff

Know the difference between signing, disbursement, and possession.

Obtain the final seller settlement statement and review the price, mortgage payoff, liens, negotiated charges, credits, taxes, assessments, and expected proceeds. A loan balance shown online may differ from a formal payoff because of daily interest and fees. The closing professional should obtain the applicable payoff.

The final checklist

- ☐ Confirm your identification, signing appointment, approved remote-signing method, and any required witnesses or notarization.
- ☐ Verify where proceeds will be sent using the closing professional's trusted contact process.
- ☐ Complete agreed repairs and retain supporting invoices or permits.
- ☐ Remove belongings and provide keys, remotes, codes, and included items according to the contract.
- ☐ Confirm funding and possession before cancelling coverage or handing over access.
- ☐ Plan utility termination and forwarding without interrupting a required walkthrough.

KEEP IN MIND

A post-closing stay needs its own plan

If you remain after closing, document dates, payment, deposit, insurance, utilities, liability, and enforcement with professional guidance. Do not rely on an informal understanding.

Retain your closing statement, purchase/improvement records, payoff confirmations, and other relevant documents for your tax adviser. Discuss gain, exclusions, reporting, and out-of-state or other special circumstances with that adviser rather than assuming every sale is tax-free.

Sources reviewed 2026-09-06: CFPB: Documents before closing

07 Your seller deadline and proceeds sheet

Use exact dates and written estimates from the people handling the transaction.

YOUR WORKING NOTES · CONFIRM WITH THE RESPONSIBLE PROFESSIONAL

Transaction control

Listing agreement / disclosures complete:

Launch / feedback review:

Contract effective date / deposit due:

Inspection decision / repair completion:

Title / association / appraisal milestones:

Formal payoff valid through / final proceeds estimate:

Signing / funding / possession / move-out:

Replacement housing contingency / backup plan:

KEEP IN MIND

Keep a current net sheet

Update the proceeds estimate whenever price, credits, repair obligations, assessments, payoff timing, or negotiated costs change. The initial estimate is a planning document; the final settlement statement controls actual disbursement.

Sources reviewed 2026-09-06: The Costin Team planning framework; numerical examples are hypothetical.

FOLLOW THE EVIDENCE

The original guidance.

Consult the source before relying on a changing amount, deadline, policy or contact. Source review: 2026-09-06.

01

CFPB: Get a preapproval letter

https://www.consumerfinance.gov/owning-a-home/explore/get-a-preapproval-letter/

02

VA: Assumption entitlement acknowledgment, Form 26-10291

https://www.vba.va.gov/pubs/forms/VBA-26-10291-ARE.pdf

03

CFPB: Documents before closing

https://www.consumerfinance.gov/ask-cfpb/what-documents-should-i-receive-before-closing-on-a-mortgage-loan-en-181/

04

Florida DBPR: Condominium FAQs

https://condos.myfloridalicense.com/faqs/

Apply the rule to your situation

This is an educational resource. Your lender, closing professional, insurer, property appraiser and installation offices confirm matters within their roles. No government agency, military installation or lender sponsors or endorses this publication. Source review dates change only after actual verification.

THE COSTIN TEAM

LEVIN RINKE REALTY

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Gregg Costin

REALTOR® · Licensed in Florida & Alabama

Coastal expertise. Personal attention.

From waterfront homes and first purchases to complex military moves, I bring disciplined planning, clear advice and skilled negotiation to one of your most consequential decisions.

RECOGNITION

2025 Rookie of the Year

Levin Rinke Realty / Forbes Global Properties

Retired U.S. Air Force Captain · E-3 AWACS Combat Systems Officer · Prior-enlisted Staff Sergeant

20 years of military service. 11 personal PCS moves.

$25M+
Transaction volume

60+
Families helped
in the past year

99.89%
List-to-price ratio
Seller clients

8.1%
Average price reduction
Buyer clients

Credentials behind the guidance.

ABR®	Accredited Buyer’s Representative
RENE®	Real Estate Negotiation Expert
MRP®	Military Relocation Professional
MCA®	MORE Certified Agent
SRS®	Seller Representative Specialist
HFR®	Home Finance Resource
FMS®	Florida Military Specialist
FAA	Part 107 Certified

Let’s plan your next move.

(850) 266-5005

greggcostin@gmail.com

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Performance figures provided by Gregg Costin, September 6, 2026.
Credentials & recognition: Brokerage profile · Biography · Reviewed September 6, 2026. All contact links.
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