THE COLORADO SELLER'S PLAYBOOK

How to sell your house without losing your mind.

A plain-English walkthrough of the whole thing — what it costs, what it's worth, the order to do it in, and how to buy the next one without owning two houses or none.

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Licensed Colorado Real Estate Brokers · **RE/MAX InMotion**

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What's in here

Ten short chapters. Read it front to back, or jump to the one keeping you up at night — most people start with Chapter 3.

BEFORE YOU START

This book explains how home sales generally work in Colorado. It is not legal, tax, or financial advice, and it is not a substitute for a conversation about your specific house and your specific numbers. Every deal has something weird about it. Yours will too.

CHAPTER ONE

Start 90 days out

Almost every expensive mistake we see traces back to the same root cause: the seller started two weeks before they wanted to be gone.

Selling a house is not one decision. It's about forty of them, and roughly a dozen have to happen in a specific order or they cost you money. Ninety days is the runway where the order is still yours to choose. Under thirty days, the calendar chooses for you, and the calendar does not care what you net.

Here's what a 90-day runway actually buys you, in order of how much it's worth:

Time to fix things cheaply

A furnace that fails inspection in week two of a contract is an emergency, and emergency pricing is real. The same furnace, found in advance, is three quotes and a scheduled appointment. The repair is identical. The price is not, and neither is the leverage — a buyer holding a signed contract and an inspection objection is negotiating from a much better chair than a buyer reading a disclosure before they ever wrote an offer.

Time to be picky about your buyer

When you have runway, you can decline a shaky offer and wait for a better one. When you're closing on a new place in eleven days, you take what's in front of you. Buyers and their brokers can read desperation in a counteroffer. It shows up in your net.

Time to line the two closings up

If you're also buying — and most sellers are — the gap between the two closings is the single most stressful variable in the whole transaction. Ninety days is enough to engineer that gap down to a few days, or to zero. Three weeks is not. Chapter 3 is entirely about this.

> **THE ONE THING TO DO THIS WEEK**
>
> Pull your mortgage payoff statement. Not your balance from the app — the actual payoff quote from your servicer, which includes interest through the payoff date and any fees. Every number in this book builds on that one, and it's the number people guess at most often. It's usually a phone call or two clicks in your servicer's portal.

What you don't need to do yet

You don't need to pick a paint color, interview photographers, or declutter the garage. Those are week-eight problems, and doing them early just means doing them twice. The early weeks are for information: the payoff, a real valuation, and an honest look at what has to be repaired versus what merely bothers you.

CHAPTER TWO

What your house is actually worth

There are four numbers people call "the value of my house," and three of them will cost you money if you plan around them.

The four numbers

NUMBER	WHAT IT REALLY IS	TRUST IT?
The online estimate	An algorithm's guess from public records and past sales. It has never been inside your house.	As a starting point only
Your county assessment	A mass-appraisal figure for taxing purposes, often on a lag and rarely tracking the market.	No
The appraisal	A licensed opinion for the lender's benefit, done after a contract, to protect the loan.	Yes — but it comes late
The CMA	A broker's analysis of comparable sales, adjusted for your house's actual condition and features.	Yes — this is your planning number

Online estimates get blamed a lot, and mostly unfairly — they're decent at the middle of a homogenous subdivision and poor everywhere else. The trouble is that "everywhere else" includes most of what makes a house yours: the finished basement, the fact that your lot backs to open space instead of a collector road, the kitchen you redid in 2023, the foundation work you had done and documented.

What actually moves the number

- **Location within the neighborhood.** Two identical floor plans four blocks apart can differ by real money — busy street, school boundary, backing to a greenbelt versus a parking lot.
- **Condition relative to the comps**, not relative to your memory of the house when you bought it. Buyers price against what else they can tour this weekend.
- **Finished square footage and how it's counted.** Below-grade space is generally valued differently than above-grade space, even when it's beautifully finished. This surprises people every time.
- **Recency of the comps.** In a moving market, a sale from nine months ago is history, not evidence.

> **WATCH FOR THIS**
>
> If a broker's valuation is dramatically higher than everyone else's, ask to see the specific comparable sales and the adjustments. "Buying the listing" — quoting a high number to win the signature, then pushing for price reductions three weeks later — is an old move and it's still around. The comps either support the number or they don't.

Ask for the CMA in writing, with the comps attached. A broker who can't show their work is guessing, and you can guess for free.

CHAPTER THREE

Sell first or buy first — the four paths

This is the question that keeps sellers awake, and it has exactly four answers. Each one trades a different risk. None of them is free.

Path 1 — Sell first, then buy

You list, you close, you have cash and no mortgage. You are also, briefly, a person without a house.

- **You get:** maximum buying power, no contingency weakening your offer, no risk of carrying two payments.
- **You risk:** needing somewhere to live. A short-term rental, family, or a post-closing occupancy agreement that lets you stay in your old house for a few days after closing.
- **Best when:** the market is uncertain, your equity is the down payment, or two payments would genuinely hurt.

Path 2 — Buy first, then sell

You purchase the next house while still owning this one. You move once, calmly, and sell an empty house that shows beautifully.

- **You get:** no interim housing, no rushed sale, a vacant home to stage and show.
- **You risk:** qualifying for both loans at once, and carrying two payments for however long the sale takes. If the sale takes longer than you planned, that number gets uncomfortable fast.
- **Best when:** you have strong income or reserves, or a bridge loan makes sense.

Path 3 — Simultaneous close

Both transactions close the same day, often hours apart, with proceeds from the sale funding the purchase.

- **You get:** one move, no double payments, no interim housing. When it works, it's the cleanest outcome available.
- **You risk:** everything depending on everything. If your buyer's loan slips two days, your purchase slips too. It requires both sides to cooperate and a transaction coordinator who is genuinely paying attention.
- **Best when:** both deals are healthy and everyone is realistic about the calendar.

Path 4 — Sell with a rent-back

You close the sale, then rent your own house back from the new owner for an agreed period while you close on and move into the next one.

- **You get:** cash in hand, a strong non-contingent offer on your purchase, and time.
- **You risk:** less than most people assume — but the terms matter, and a buyer using certain loan programs may face occupancy restrictions on how long they can let you stay.
- **Best when:** your buyer isn't in a hurry. Investors and relocating buyers often aren't.

How to actually choose

Answer these three, honestly, and the path usually picks itself:

1. **Could you carry both payments for three months without changing how you live?** If yes, Path 2 opens up. If the honest answer is "probably, but it would be tight," treat that as a no — tight becomes unbearable around month two, and it makes you accept a worse offer on the sale.
2. **Is your equity the down payment on the next house?** If yes, you're choosing among Paths 1, 3, and 4, because the money has to move before you can buy.
3. **How bad is a temporary move, really?** Some people would rather move twice than carry risk. Others would pay a great deal to never pack twice. Both are legitimate. But price it out before you decide — the cost of a short-term rental plus storage plus a second move is a knowable number, and it's often smaller than people fear.

> **THE MOVE MOST PEOPLE MISS**
>
> You can strengthen a contingent offer without removing the contingency. A shorter inspection window, a larger earnest money deposit, flexibility on the seller's closing date, or simply having your own house already under contract — all of these make a contingent offer look materially less risky to a seller. "Contingent" is not one thing; it's a spectrum, and where you land on it is negotiable.

A note on the products that promise to solve this

You'll see companies offering to buy your house instantly, or to make a cash offer on your behalf so you can buy before you sell. Some of these are genuinely useful tools, particularly if certainty matters more to you than the last few percent of price. But every one of them charges for that certainty, somewhere — in the offer price, in fees, or in both. Read the full cost sheet and compare it against what a traditional sale would likely net you. Sometimes the convenience is worth it. Sometimes it's expensive. You can't tell which without running both numbers.

CHAPTER FOUR

What you actually keep

Sale price is not proceeds. The gap between them surprises people by tens of thousands of dollars, and it is entirely predictable in advance.

Here is every category that comes out between the contract price and the wire that hits your account. Not all of these apply to every sale, and several are negotiable.

WHAT COMES OUT	NOTES
Mortgage payoff	Principal plus interest through the payoff date, plus any servicer fees. Get the real quote.
Second loan or HELOC	Easy to forget if you haven't drawn on it in years. It still has to be released.
Brokerage compensation	Negotiable, and set by agreement — not by law or by any standard rate. See below.
Title insurance	The owner's policy protecting your buyer is customarily a seller cost in much of Colorado, but it is negotiable like everything else.
Closing/settlement fees	Usually split between the parties per the contract.
Property tax proration	Colorado property taxes are paid in arrears, so you'll typically credit the buyer for your share of the current year. This one catches people.
HOA fees & transfer costs	Status letter, transfer fee, prorated dues. HOA document fees can be surprisingly high.
Documentary fee	Colorado's recording fee on the sale — modest, but it's a line item.
Inspection resolution	Repairs you agree to, or the credit you give instead. Budget something here.
Buyer concessions	If you agreed to help with the buyer's closing costs or rate buydown.
Seller-paid warranty	Optional, sometimes offered to make a listing more attractive.

ON COMMISSIONS — THIS CHANGED

Broker compensation is negotiable and always has been, but the mechanics changed industry-wide in 2024. Compensation offered to a buyer's broker is no longer advertised through the MLS, buyers now sign written agreements with their own brokers before touring homes, and whether a seller contributes to the buyer's broker is an open negotiation on every deal. Ask any broker you interview to explain in writing what you're paying, what it covers, and what happens if a buyer comes unrepresented. A clear answer is a good sign.

The number that actually matters

Once you subtract all of it, you have **estimated net proceeds** — the money that funds your next down payment. That's the number to make decisions against. Not list price. Not the online estimate. The net.

Ask for a written estimated net sheet *before* you list, and again when you're evaluating offers. Any broker can produce one in a few minutes. The worksheet on page 15 is the same structure, so you can run it yourself first and compare.

Two offers, same price, different money

A worked example of why the price on the front page isn't the deal:

	OFFER A	OFFER B
Contract price	$650,000	$650,000
Closing cost concession	— $0	— $12,000
Expected inspection credit	— $3,000	— $3,000
Seller-paid warranty	— $0	— $600
Effective price	**$647,000**	**$634,400**

Both offers say $650,000. They are $12,600 apart. And Offer B might still be the better one — if its financing is stronger, its closing date fits your purchase, or its buyer has waived the appraisal gap. The point isn't that concessions are bad. The point is that **you cannot compare offers on price alone**, and the highest number on the first page is not reliably the most money in your pocket.

> **ASK ABOUT TAXES EARLY, NOT LATE**
>
> Federal rules generally allow many homeowners to exclude a substantial amount of gain on the sale of a primary residence if they've owned and lived in it long enough, but the requirements are specific and the exceptions are real — especially for rentals, inherited property, or homes you've moved out of. This is a question for your CPA before you list, not for your broker after you close.

CHAPTER FIVE

Repairs that return money — and the ones that don't

The instinct is to renovate. The instinct is usually wrong. Buyers pay for *move-in ready*, not for *recently expensive*.

Nearly always worth doing

- **Deep clean, including windows and carpets.** The highest return per dollar in all of real estate, every time, without exception.
- **Declutter and depersonalize.** Free. Makes rooms read larger and lets buyers imagine themselves living there instead of touring your life.
- **Paint, where it's actually scuffed or bold.** Neutral, consistent.
- **Fix the small broken things.** The sticking door, the dead bulbs, the running toilet, the cracked switch plate. Individually trivial. Collectively they signal "this house has been neglected," and buyers apply that suspicion to the furnace and the roof, which they can't see.
- **Landscaping cleanup and the front door.** The photo that stops the scroll and the first ten seconds of every showing.

Usually not worth doing right before selling

- **Full kitchen or bath remodels.** Expensive, slow, and you'll pick finishes the buyer would not have picked. Price the house for its current kitchen instead and let the buyer spend their own money on their own taste.
- **Room additions or finishing a basement.** Rarely returns the cost on a compressed timeline.
- **Premium upgrades the neighborhood doesn't support.** There's a ceiling on every street, and you can't remodel past it.
- **Solar, pools, high-end smart-home systems.** Polarizing. Some buyers pay more; others deduct for removal.

> THE JUDGMENT CALL: PRE-LISTING INSPECTION
>
> Paying for your own inspection before listing surfaces problems while you still control the timeline and the contractor. The tradeoff is that in Colorado, sellers have disclosure obligations about known material defects — so once you know, you generally have to tell. For most sellers that's a fair trade: an informed disclosure up front beats a surprise objection at day twelve of a contract. But it is a real decision, and worth talking through for your specific house.

CHAPTER SIX

Pricing: the first ten days decide everything

Your listing gets one burst of attention. It arrives immediately, it is larger than anything that follows, and you cannot order a second one.

The moment a listing goes live, it pushes to every buyer whose saved search matches and to every broker with a client in that range. Those people look once. If the price reads wrong, they move on — and they don't come back next week to check whether you reconsidered.

What overpricing actually costs

The common belief is that a high price is a free option: start high, come down if you have to. It isn't free, and here's the mechanism.

1. **You miss the burst.** The most motivated buyers see it priced wrong and filter you out.
2. **Days on market accumulate**, and that number is public. Buyers read it as a signal that something is wrong with the house.
3. **Reductions read as weakness.** A listing with two price cuts invites lowball offers, because the pattern suggests more cuts are coming.
4. **You end up under where you'd have started.** The stale, reduced listing routinely sells for less than the correctly-priced one would have, and it takes months longer to get there.

> PRICE TO THE SEARCH BRACKETS
>
> Buyers search in round numbers. A house at $525,000 appears in searches capped at $525,000; the same house at $529,000 does not. Pricing just above a common bracket can quietly hide your listing from the exact people most likely to buy it. It's a small detail that costs real showings.

Reading the market's response

Your listing tells you what's wrong if you watch the ratios:

- **Lots of online views, few showings** → the photos or the price are wrong for what people see online.
- **Lots of showings, no offers** → the house shows worse than it photographs. Condition, smell, layout, or a deferred-maintenance signal.
- **Neither views nor showings** → the price is wrong for the bracket, full stop.

If you're going to adjust, adjust meaningfully and early. A trivial reduction reads as reluctance and buys you nothing.

CHAPTER SEVEN

Photos, listing, and living through showings

Essentially every buyer meets your house on a screen first. The photos aren't marketing for the showing — they *are* the first showing.

Photography is not optional

Professional photos, taken in good light, after the house is fully staged and cleaned. Not phone photos. Not photos taken the morning you listed with the laundry basket cropped out. The first image determines whether anyone reads the second one, and listings with weak photography measurably underperform.

- Shoot after cleaning and staging, never before.
- Every light on, every blind open, every ceiling fan off.
- Cars out of the driveway, trash bins out of frame, pet bowls put away.
- A floor plan and a walkthrough video for anything above entry price — out-of-area buyers rely on them heavily.

Surviving showings

This is the genuinely miserable part, and nobody warns people how much. A few things make it survivable:

- **Pack an exit kit** — one tote with the things that have to disappear in four minutes: mail, medications, valuables, chargers, the dog's stuff.
- **Set showing windows in advance** rather than fielding each request. Predictability beats flexibility for your sanity, and buyers adapt.
- **Say yes to the inconvenient showing anyway.** The 7pm Sunday request is disproportionately the serious buyer. It's the one worth the annoyance.
- **Leave for showings.** Always. Buyers won't talk honestly in front of you, and they need to feel like it could be their house. It's the single most common thing sellers get wrong.
- **Secure valuables and prescriptions** before the first showing, not after something goes missing.

> A NOTE ON FAIR HOUSING
>
> Marketing must describe the property, never the people who might live in it. Phrases about who a neighborhood is "perfect for" are a legal problem, not a style problem. A good broker will steer you away from this automatically — and if they don't, that's informative.

CHAPTER EIGHT

Reading an offer past the price

An offer is a set of promises about money, timing, and risk. Price is the loudest of them and frequently not the most important.

The terms that decide whether you actually close

- **Financing type and lender quality.** Cash closes fastest. Beyond that, a fully underwritten pre-approval from a responsive local lender is worth more than a slightly higher price backed by a form letter from a call center. Ask your broker to actually call the lender — good ones do, and what they learn is often decisive.
- **Earnest money.** How much the buyer stands to lose if they walk. A larger deposit is a signal of seriousness and a real disincentive.
- **The deadlines.** Colorado's standard contract runs on a dense schedule of dates — inspection objection and resolution, loan milestones, appraisal, title review. Shorter windows mean less time hanging in limbo. Missed deadlines have consequences, so put every one on a calendar the day you go under contract.
- **Appraisal terms.** If the appraisal lands below the contract price, who covers the gap? A buyer who agrees to bring cash to close a shortfall is absorbing risk that would otherwise be yours.
- **Sale contingency.** Is this buyer's purchase dependent on selling their own house? If so, is that house under contract already, or still just an intention?
- **Possession.** When do they get the keys — at closing, or days later? If you need a rent-back, this term may matter more than several thousand dollars of price.

> MULTIPLE OFFERS
>
> If you get several, resist the urge to simply take the top number. Ask your broker to build a comparison grid: effective price after concessions, financing strength, deadlines, contingencies, possession. The winner on that grid is frequently not the winner on price. And handle the process transparently — how you treat competing offers has both practical and legal dimensions.

On lowball offers

Counter them. Almost always. A buyer who writes low is a buyer who is interested enough to write, and a surprising share of low offers become reasonable contracts. Declining to respond feels satisfying and accomplishes nothing.

CHAPTER NINE

Inspection, appraisal, and the second negotiation

Going under contract feels like the finish line. It isn't. It's halftime, and the second half is where deals actually die.

The inspection

The buyer hires an inspector who spends a few hours documenting everything imperfect about your house, then hands them a report that is long, photographic, and alarming to anyone who has never read one. Every house generates one of these. Yours will too.

What follows is an objection listing what the buyer wants addressed. You can agree, refuse, or counter — commonly with a credit rather than doing the work, which is usually better for everyone. You avoid coordinating contractors under deadline; they get to hire someone they chose.

- **Prioritize safety and systems.** Roof, furnace, water heater, electrical, plumbing, sewer line, foundation, radon. These are legitimate and worth resolving.
- **Push back on cosmetic and age-based items.** "The water heater is eleven years old" is not a defect. It's a water heater that is eleven years old.
- **Watch for renegotiation disguised as inspection.** A buyer with cold feet sometimes uses the objection to reprice the deal. An experienced broker can usually tell the difference, and the response is different in each case.

> **COLORADO-SPECIFIC: SEWER, RADON, AND WATER**
>
> Sewer line scopes are common here and can surface genuinely expensive problems in older neighborhoods. Radon testing is routine along much of the Front Range, and mitigation is a well-understood, moderate cost. If your property is on a well or has water rights attached, those add their own review period and their own questions — start that conversation early, because it doesn't compress well.

The appraisal

If the buyer is financing, their lender orders an appraisal to confirm the house supports the loan. Come in at or above contract price and nothing happens. Come in below and you're negotiating again: reduce the price, have the buyer bring the difference in cash, meet somewhere between, or part ways. What you can do depends heavily on how the appraisal terms were written back in the offer — which is why Chapter 8 spends time on them.

CHAPTER TEN

Closing day and the move

The last two weeks are mostly logistics. Logistics are where tired people make expensive mistakes.

Two weeks out

- Schedule movers. Confirm in writing, including the arrival window.
- Notify utilities — but schedule shutoff for the day *after* closing, never the day of. A dark house on final walkthrough day creates problems you don't need.
- Forward mail. Update your address with your bank, employer, insurer, and the DMV.
- Order the HOA status letter if you haven't. These take longer than anyone expects.
- Gather warranties, manuals, remotes, spare keys, gate codes, and the garage opener into one box for the buyer. It costs nothing and it's the last impression you leave.

The final walkthrough

Shortly before closing, the buyer walks the house to confirm it's in the agreed condition, that agreed repairs happened, and that everything included is still there. Problems found here get solved under time pressure at closing, so don't create any: leave the house broom-clean, leave what the contract says stays, and take what the contract says goes. The chandelier you always meant to keep needed to be excluded in the contract, not removed the night before.

At the closing table

In Colorado, closings are typically handled by a title company. You'll sign a stack of documents, the deed transfers, funds disburse, and your proceeds arrive by wire or check. Bring government-issued photo ID and your wire instructions if you're being paid electronically.

> **WIRE FRAUD — READ THIS ONE TWICE**
>
> Real estate wire fraud is common, sophisticated, and devastating. Criminals monitor transactions and send convincing emails with altered wire instructions, often at exactly the right moment in the process. **Never accept wire instructions by email.** Call your title company at a number you independently looked up — not one from the email — and verbally confirm every digit before any money moves. Wired funds are frequently unrecoverable. This single paragraph may be the most valuable page in this book.

Then it's done. Keep your closing documents somewhere permanent — your CPA will want them, possibly years from now.

WORKSHEET

Your net sheet

Fill this in with real numbers. Estimate where you must, but get the payoff exact — everything else compounds off it.

LINE	YOUR NUMBER
Expected sale price	
— First mortgage payoff *(from your servicer)*	
— Second loan / HELOC balance	
— Brokerage compensation *(per your agreement)*	
— Title insurance	
— Closing / settlement fees	
— Property tax proration	
— HOA status letter, transfer, prorated dues	
— Documentary fee & recording	
— Inspection repairs or credit *(budget something)*	
— Buyer concessions	
— Home warranty *(if offered)*	
— Moving, storage, interim housing	
= ESTIMATED NET PROCEEDS	

Then the question that matters

Take that bottom number and subtract the down payment the next house requires, plus its closing costs. What's left — positive or negative — is the real answer to "can we do this, and in what order."

> **WANT IT FILLED IN FOR YOU?**
>
> We'll build this for your specific address, with real local figures instead of placeholders, at no cost and with no obligation. Details on the last page.

WORKSHEET

The 90-day checklist

Days 90–61 · Information

- Request your mortgage payoff statement
- Get a written CMA with comparable sales attached
- Complete the net sheet on page 15
- Decide your path from Chapter 3 — write down which one and why
- Talk to a lender about qualifying for the next house
- Ask your CPA about the tax picture
- Decide on a pre-listing inspection

Days 60–31 · Preparation

- Complete repairs — systems and safety first
- Declutter room by room; move excess to storage
- Paint where it's scuffed or bold
- Deep clean, including carpets and windows
- Landscaping cleanup, front door refresh
- Order the HOA status letter if applicable
- Gather warranties, manuals, remotes, spare keys

Days 30–8 · Launch prep

- Stage — furniture placement, lighting, neutralize
- Professional photography, floor plan, video
- Final pricing decision against the search brackets
- Complete seller property disclosure carefully and honestly
- Build your showing exit kit and set showing windows
- Line up interim housing if your path requires it

Days 7–0 · Live

- Listing goes live — ideally mid-week, ahead of a weekend
- Leave for every showing, without exception
- Track views-to-showings and showings-to-offers
- Review offers on effective price, not contract price
- Calendar every contract deadline the day you go under contract
- Verify wire instructions by phone before closing

THE NEXT STEP

Come ask us the awkward questions.

This book covers the general shape of a home sale. It can't tell you what your house is worth, whether to sell first or buy first in your situation, or what your net actually comes to. Those answers need your address and your numbers.

So we run a free live workshop where you can ask directly — no pitch, no pressure, and you can keep your camera off.

What Is Your Home REALLY Worth?

Friday, August 28 · 6:30 PM Mountain

Sixty minutes, online, free. We cover what you actually keep after every cost, what that number lets you buy next, sell-first versus buy-first, and a 90-day plan you can start Monday — then we stay on for questions until they run out.

rebygene.com/webinar

Prefer to skip straight to your own numbers? Ask us for a written net sheet and CMA for your address. It's free, there's no obligation, and you'll know more in a week than most sellers know at closing.

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The necessary disclosures

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