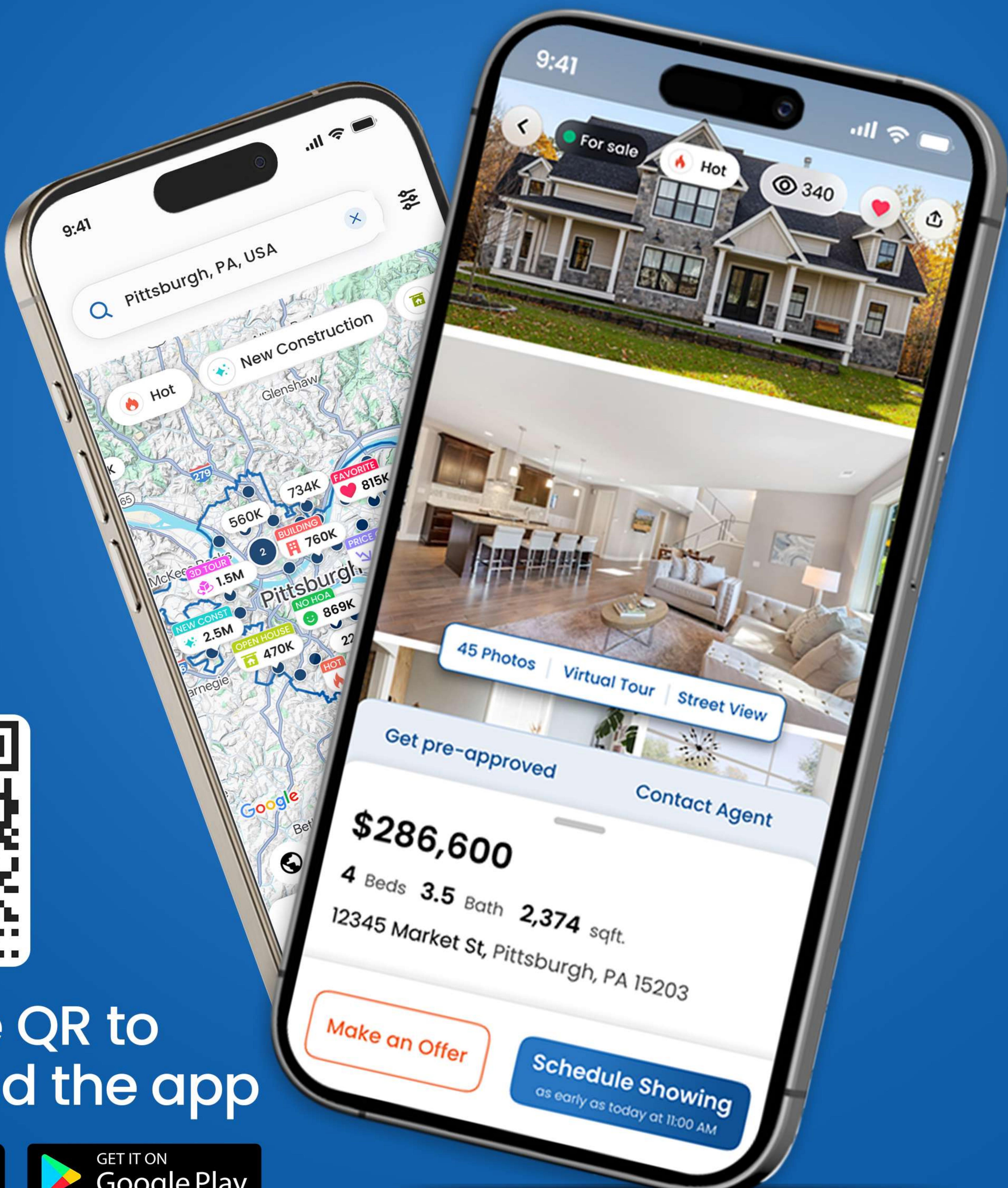


Sell Your Home By Owner With Houzeo



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About Houzeo

Houzeo is a 100% online real estate marketplace. From listing to closing, Houzeo technology makes home selling and buying the easiest it has ever been. Users can list their homes for a flat fee, connect with local real estate pros, and find their dream home on Houzeo.com.

Founded in Manhattan, New York, with additional offices in Charlotte, North Carolina (US), and Mumbai, India, Houzeo is led by our founder, Amit Dhameja. With an Ivy League MBA and a background in finance, real estate, and tech, Mr. Dhameja spearheads this profitable startup.

The Houzeo Universe

Houzeo's product universe includes a wide range of products and services, including:

IntelliList Listing

List your home fast with the right paperwork based on your property's location!

Houzeo Dream Homes

Find your dream home, make offers, and begin your mortgage pre-approval journey.

Home Worth Calculator

Estimate your property's current market value for free

Houzeo Showings

Schedule and manage verified buyer and agent showings

Houzeo Offers

Manage, compare, and counter property offers. Request the highest and best offers in seconds.

Closing Costs Calculator

Estimate buyer and seller expenses for closing day with precision

Houzeo DigiTransact

Simplify your home sale with seamless tasks, milestones, and smart reminders.

Mortgage Calculator

Estimate monthly payments and view amortization schedules for free.

Cost of Living Calculator

Compare city or state expenses to make informed relocation decisions.

THINGS TO REMEMBER WHEN SELLING A HOUSE BY OWNER IN PENNSYLVANIA

1. Prepare your home for sale

- Declutter, clean, and stage the house
- Make necessary repairs (paint, fixtures, curb appeal)
- Take high-quality photos and/or videos

2. Set a competitive price

- Research local market trends
- Use a home worth calculator or get a CMA report
- Hire an appraiser for an accurate valuation

3. Gather legal documents

- Property deed
- Past utility bills and tax records
- Mortgage statement (if applicable)
- HOA documents (if applicable)
- Property survey (if available)
- Certificate of occupancy (if required by municipality)

4. Create a listing

- Choose a service to list your home (preferably on the local MLS)
- Write an appealing description of your home
- Add professionally-clicked photos of your house
- Include property details (sq ft, beds, baths, lot size, etc.)

5. Market the property

- Place a 'For Sale by Owner' sign in the yard
- Share on social media and community groups
- Print flyers and brochures
- Host open houses or private showings

THINGS TO REMEMBER WHEN SELLING A HOUSE BY OWNER IN PENNSYLVANIA

6. Handle inquiries and showing

- Answer questions from buyers
- Schedule and conduct home tours
- Keep records of all showings and offers

7. Submit all disclosures

- Fill out the Pennsylvania Seller's Property Disclosure Statement (required by law)
- Submit the lead-based paint disclosure form (for homes built before 1978)
- Comply with all local and HOA regulations

8. Negotiate offers

- Review offers carefully
- Be prepared to negotiate terms (price, closing date, contingencies)
- Accept the best offer in writing (Purchase and Sale Agreement)
- Provide the floodplain disclosure (if applicable, based on FEMA flood maps)

9. Hire a real estate attorney or title company

- Pennsylvania doesn't require an attorney, but it's highly recommended for contract review
- Title companies usually handle closings and title transfer
- Ensure a title search is done, and the title is clear
- Coordinate with the buyer's agent or representative

10. Close the sale

- Sign the closing documents
- Transfer the ownership and keys
- Settle all remaining fees (mortgage payoff, taxes, etc.)

REAL ESTATE CONTRACT

1. Purchase price and closing details

- Specify the purchase price and down payment
- Include the closing date
- Mention who pays closing costs (seller, buyer, or both)
- Add necessary contingencies like inspection, financing, etc.

2. Financial terms

- Indicate whether the buyer is paying with cash or financing
- **For mortgage purchases:**

- Specify the loan type (FHA, VA, conventional)
- State the earnest money deposit amount
- Set a deadline for securing financing
- Include a clause for the return of earnest money if financing fails

- **For cash transactions:**

- Specify the minimum transfer amount

3. Home inspection contingency

- Include a clause that addresses home inspection findings
- Set a deadline for the inspection and necessary repairs
- Define dealbreakers that allow contract cancellation
- Allow for price renegotiation for minor repair issues

4. Deed and title transfer

- Use a warranty deed for the title transfer
- Verify ownership with the county assessor's office
- Determine the title structure for joint ownership (if applicable)
- Set a timeline for the deed/title transfer

REAL ESTATE CONTRACT

- **Specify:**

- The title company handling the transfer
- Who pays for title insurance (buyer or seller)

5. Default provisions

- **Mention the consequences for:**

- Missed or late payments
- Breaches of contract
- Specify how breaches will be handled
- State the right to terminate the contract without penalty in case of a breach

6. Seller disclosures

- Fill out the Seller's Property Disclosure Statement
- Attach the Lead-Based Paint Disclosure (if applicable)
- Provide HOA documents (if the property is part of a Homeowners Association)

WHAT TO DISCLOSE ON SELLER'S DISCLOSURE?

MATERIAL DEFECTS

1. HVAC, electrical, and mechanical systems

- Report issues like leaks, malfunctions, etc.
- Confirm systems updates

2. Drainage and flooding

- Disclose any past flood damage (include dates)
- Research insurance rate impacts in flood-prone areas
- Consider local market trends when pricing the home
- Disclose sewage facilities (Act 537) (mandatory in rural areas with on-lot septic systems)

3. Plumbing

- Specify the source of potable water
- Mention issues with the water supply
- List unused wells or tanks
- Report any issues with the sprinkler system

4. Pools, hot tubs, and spas

- Confirm the presence of safety features like fences, alarms, and covers
- Ensure compliance with Pennsylvania's Residential Swimming Pool Safety Act (for pools built after October 2000)

5. Structural Issues

- Disclose foundation cracks, prior repairs, or signs of settling
- Indicate roof age and any known leaks
- Note chimney, attic, or basement structural damage

WHAT TO DISCLOSE ON SELLER'S DISCLOSURE?

CODE VIOLATIONS

1. HOA-related disclosures

- Disclose membership requirements
- List any resale restrictions and lease rules

2. Zoning and code compliance

- Report any zoning violations, construction breaches, or code infractions
- Note any restrictions on additions
- Include unrecorded liens (if applicable)

ENVIRONMENTAL HAZARDS

1. Health and Safety Risks

- Disclose any known hazards (lead-based paint, asbestos, mold, radon)
- Mention any past environmental damage or repairs
- Report nearby protected areas (e.g., wetlands, wildlife reserves, or environmental protection zones)

2. Infestations

- Disclose any history of termites, pests, or related structural damage

3. Sinkholes (if applicable)

- Report known sinkholes or areas prone to collapse (especially in karst regions)
- Include past sinkhole-related insurance claims or testing reports

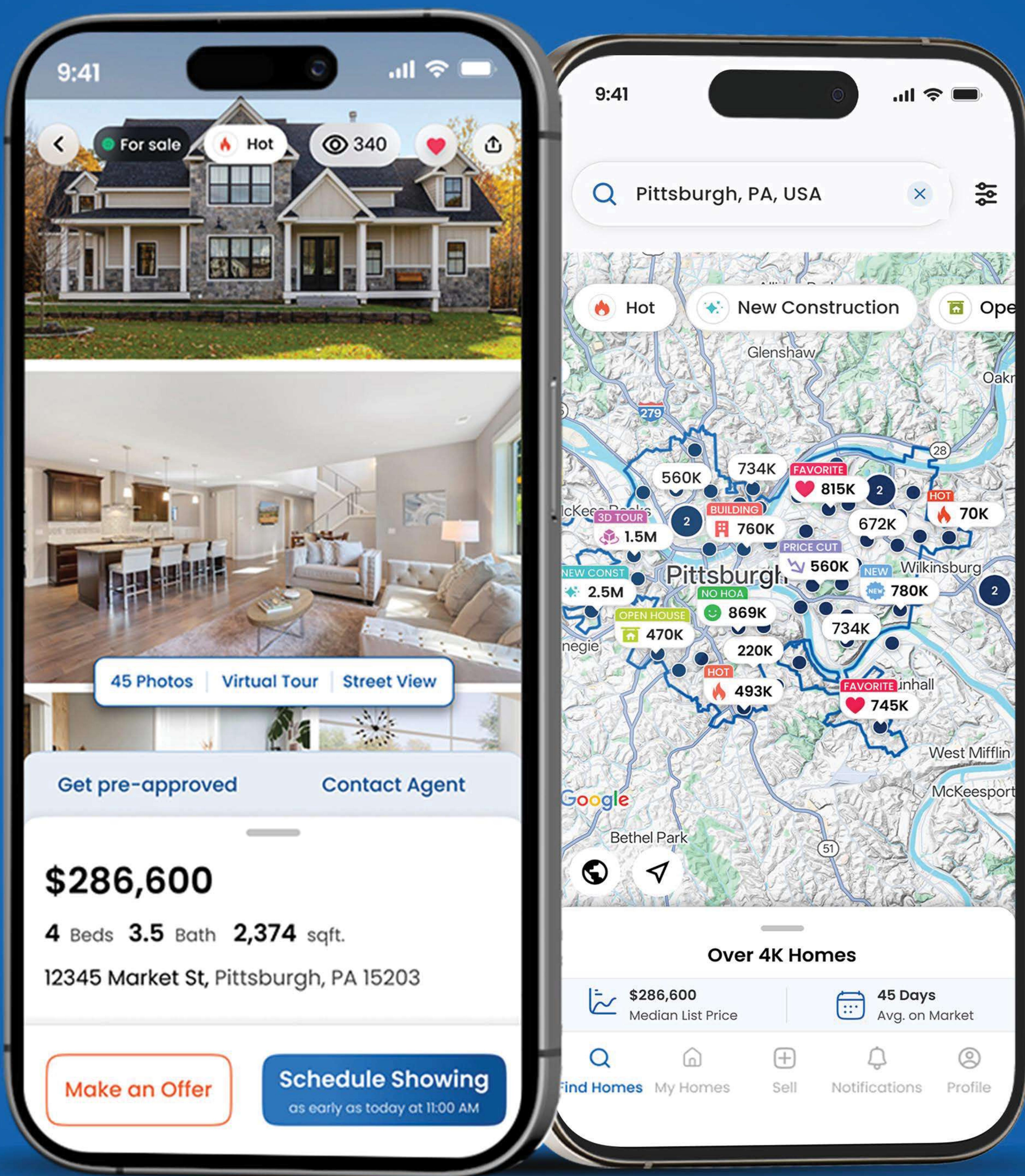
4. Underground Oil Tanks

- Disclose any existing or decommissioned underground storage tanks
- Provide documentation of removal or remediation, if applicable

WHAT TO DISCLOSE ON SELLER'S DISCLOSURE?

FEDERAL DISCLOSURE REQUIREMENTS

- Provide an EPA-approved lead hazard pamphlet
- Include lead-based paint disclosure (for homes built before 1978)



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