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FOR THE OWNER CONSIDERING SELLING ON THEIR OWN

THE FISBO REALITY CHECK

A short, honest look at what selling your own home really takes — before you put up the sign.

KNOW THE JOB.
KNOW THE RISKS.
THEN DECIDE.

Prepared by Kinsey Haddock, P.A. | Coldwell Banker Realty
Forgotten Coast to the Emerald Coast, Florida

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A NOTE FROM KINSEY

You don't need a sales pitch. You need the real picture.

Selling your own home can absolutely work — for the right property, the right seller, and the right amount of time on your hands. This isn't a stack of paperwork to talk you out of it. It's the short version: what the job actually involves, a few questions worth testing yourself on before you list, and where FISBO sellers most often run into trouble.

If you get through these pages and still want to go it alone, good — you'll go in better prepared. If a page or two makes you want a second opinion, I'm here for that too. No pressure, no obligation.

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WHAT YOU'RE ACTUALLY TAKING ON

The job behind the sign

"For sale by owner" is really six jobs at once, layered on top of your regular one. None are impossible — but each one takes real time and real judgment.

- **Pricing analyst** — pull and adjust real comparable sales, not an online home-value estimate, and know when to change course.
- **Marketer** — photography, a property description that actually sells, signage, and online exposure to the right buyers.
- **Gatekeeper** — screen every inquiry, verify who's walking into your home, and protect your calendar and your privacy.
- **Negotiator** — evaluate the entire offer — price, financing, contingencies, timeline — not just the top-line number.
- **Paperwork coordinator** — disclosures, deadlines, inspections, title work, HOA or condo requirements, closing documents.
- **Closer** — keep every one of those pieces moving, on schedule, until you're handing over keys.

You're not just selling a house — you're running a six-role, unpaid part-time job, on top of the one that already pays you.

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A QUICK, HONEST SELF-CHECK

Test yourself before you list

You don't need to answer these perfectly. But if you pause on more than one, that's worth knowing *before* the sign goes in the yard, not after.

PRICING

- [ ] Could you defend your list price using only closed sales from the last 90 days — not an online estimate?

DISCLOSURE

- [ ] Do you know which property facts Florida law requires you to disclose to a buyer — and what it could cost you if one gets missed?

CONTRACT

- [ ] If an offer includes a financing contingency, an appraisal contingency, and a 10-day inspection period, do you know every deadline you're responsible for tracking?

MONEY

- [ ] Could you calculate your true net proceeds today — after payoff, taxes, title costs, and likely concessions — not just price minus zero commission?

SAFETY

- [ ] Do you have a written plan for verifying a stranger's identity and proof of funds before they walk through your home alone?

If you paused on more than one of these, that's not a failure — it's useful information.

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WHAT FISBO REALLY COSTS — AND SAVES

There's a real trade being made

FISBO can save a listing-side commission. That's real, and it's yours to weigh. But "saved" only counts against what you're actually taking on in return.

What FISBO Can Save	What You're Taking On Instead
A listing-side commission	Every hour otherwise spent at work, with family, or off the clock — now spent on pricing, marketing, showings, and negotiation.
Not paying for a pricing analysis	The risk of pricing it wrong in either direction — too high costs you time and buyer trust; too low costs you money at closing.
Not paying for professional negotiation	Negotiating alone against a buyer who very likely has an agent representing only their interests.
Not paying for transaction coordination	Personally tracking every deadline, disclosure, and document — where a missed one can delay or unwind the sale.

FISBO can save a commission. It can't save you from needing an accurate price, a real marketing plan, and someone who's done this before.

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THE PATTERNS WORTH KNOWING

Where FISBO sellers most often get into trouble

- **Pricing missteps** — sitting on the market too long at the wrong number, or accepting less than the home was worth because there was no plan to test the price.
- **Skipped or incomplete disclosures** — creates legal exposure that can surface well after closing, when it's hardest to fix.
- **Missed contract deadlines** — inspection, financing, appraisal, and title windows all move on their own clock, with real consequences for missing one.
- **Safety and screening gaps** — unverified visitors, shared schedules, and personal information given out to strangers.
- **Negotiating alone** — one side of the table has representation. The other, in a FISBO sale, usually doesn't.

None of this means FISBO is the wrong choice. It means it's a choice worth making with your eyes open.

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MORE LOCAL RESOURCES

See what's happening in your specific market

The Panhandle isn't one market — pricing, inventory, and buyer demand shift by city or home location. If your home sits in one of the areas below, this page has local, area-specific info to help you gauge where your listing stands.

Navarre
emeraldcoastbuyersguide.com/navarre-realtor

Crestview
emeraldcoastbuyersguide.com/crestview-realtor

Fort Walton Beach
emeraldcoastbuyersguide.com/fort-walton-beach-realtor

Sandestin
emeraldcoastbuyersguide.com/sandestin-realtor

Santa Rosa Beach
emeraldcoastbuyersguide.com/santa-rosa-beach-realtor

Panama City
emeraldcoastbuyersguide.com/panama-city-realtor

Port St. Joe
emeraldcoastbuyersguide.com/port-st-joe-realtor

St. George Island
emeraldcoastbuyersguide.com/st-george-island-realtor

Niceville
emeraldcoastbuyersguide.com/niceville-realtor

Freeport
emeraldcoastbuyersguide.com/freeport-realtor

Destin
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Panama City Beach
emeraldcoastbuyersguide.com/panama-city-beach-realtor

Mexico Beach
emeraldcoastbuyersguide.com/mexico-beach-realtor

Cape San Blas
emeraldcoastbuyersguide.com/cape-san-blas-realtor

Don't see your city or home location, or not sure which area applies? Reach out directly and I'll point you to the right info.

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NO PRESSURE, NO OBLIGATION

When it's worth a second opinion

You don't have to decide anything today. If any of the last few pages raised a question you couldn't answer with confidence, that's usually the moment for a second opinion — not necessarily to list, just to know where you actually stand.

About Kinsey

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emeraldcoastbuyersguide.com/blog/kinsey-haddock-experience-florida-realtor

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Talk it through

A straight answer on your specific home and situation — good and bad, no obligation to list.

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