



Safe Harbor Title Agency, LLC – 513-424-1660 – www.safeharbortitleagency.com

Ohio For Sale By Owner (FSBO) Guide & Packet

Property Address: _____

Date: _____

DISCLAIMER: This guide is for informational purposes only. It is always advised to seek the advice of a qualified real estate attorney when considering selling your home. Contact our knowledgeable attorneys at Singer, McCausland, Ball & Schaefer Co. LLC to schedule a consultation! 513-424-1660 – www.smb attorneys.com

1. Quick Start: 10-Step Ohio FSBO Timeline

1. Week 1: Prep & Price — Clean, declutter, minor fixes; pull comps; set list price; start required disclosures.
2. Week 2: Media & Listing — Photos/video, draft description, arrange MLS flat-fee listing (optional).
3. Days 1–3 on Market: Launch — Go live Fri a.m.; weekend open houses; respond to inquiries fast.
4. Days 4–10: Showings & Feedback — Track interest; adjust if low traffic or feedback repeats.
5. Offer Window: Receive & Compare — Verify pre-approval/funds; evaluate contingencies and timing.
6. Contract Week: Sign & Open Title — Deliver signed contract to title company; begin inspections.
7. Inspection Period: Negotiate repairs/credits; keep receipts and amendments organized.
8. Appraisal: Cooperate with appraiser; provide upgrades list & comps.
9. Clear-to-Close: Satisfy title conditions; schedule closing & utilities transfer.
10. Closing Day: Review settlement statement; bring ID; hand off keys, remotes, warranties.

2. Required Ohio Forms & Disclosures (What, When, Who Signs)

Document	Timing	Who Signs/Prepares
Residential Property Disclosure Form (ORC 5302.30)	Before buyer signs a purchase offer/contract	Seller completes; Buyer acknowledges receipt
Lead-Based Paint Disclosure (pre-1978 homes)	Provide with contract package	Seller + Buyer sign; give EPA pamphlet
Purchase & Sale Agreement	At offer/acceptance	Buyer + Seller
<u>Our attorneys can prepare for you!</u>		
MLS Listing Agreement & Data Input (if using MLS)	Before listing	Seller + Listing Broker (flat-fee if applicable)
Title Commitment & Closing Disclosure/Settlement Statement	During escrow & at closing	Title Co. + Buyer + Seller (acknowledge)

3. Pricing Your Home (DIY CMA & Appraisal Tips)

- Gather 3–6 most comparable sold homes within ~0.5–1.0 mi and last 3–6 months; bracket by size/age/condition.
- Adjust for key differences (beds/baths, finished basement, garage spaces, lot, renovations).
- Cross-check with active and pending listings to understand competition and momentum.
- If unique property or thin comps, consider a pre-list appraisal or broker price opinion (BPO).
- Price to the market: aim slightly below top-of-range to maximize traffic in first 10 days.

4. Marketing Plan (Listing Copy, Photos, MLS, Social)

- Photography: Shoot on a bright day; wide-angle lens; horizontal shots; declutter; turn on all lights.
- Listing Copy Template: Headline with 3 value hooks (e.g., school, updates, yard). Bullet the top 6 features; then narrative.
- Distribution: MLS via flat-fee service (optional), plus Zillow, Realtor.com, Redfin, social media, and neighborhood groups.
- Yard Sign & Flyers: Ensure compliance with local ordinances/HOA; include QR code to listing link.

- Open House: Weekend 2-hour windows; prepare sign-in; safety: secure valuables and meds.

5. Showing Playbook (Safety, Scheduling, Scripts, Sign-In Sheet)

- Pre-showing: lights on, blinds set, temp comfortable, pets out; hide documents and valuables.
- Scheduling: Stagger 20–30 minutes; use a calendar; confirm via text/email with directions and parking notes.
- Script: Greet, hand fact sheet, step back; let buyers explore; close with “Any questions or concerns I can clarify?”
- Follow-up within 24 hours for feedback and interest level.

Showing Sign-In Sheet:

Name	Phone/Email	Agent? (Y/N)	Notes

6. Offer Management (Offer Comparison Matrix & Negotiation Tips)

Buyer	Price	Financing	Down %	Contingencies	Closing Date	Seller Credits	Net to Seller

- Request lender pre-approval letter or proof of funds with every offer.
- Clarify appraisal gap coverage and inspection caps/limits in writing.
- Use counters to tighten timelines (inspection days, financing contingency).
- Evaluate net proceeds, not just price (credits, repairs, closing costs).

7. Inspections & Appraisal (What to Expect & Repair Strategy)

- Expect general home inspection; may also see radon, pest, sewer, chimney tests as applicable.

- Decide early whether you prefer repair credits versus making repairs (get 2–3 quotes for leverage).
- For appraisal: leave upgrades list, major improvements with dates/costs, and 3–5 good comps for the appraiser.

8. Title, Escrow & Closing in Ohio (Step-by-Step + Funds Flow)

- Open title with a reputable Ohio title company when contract is signed such as Safe Harbor Title Agency
- Title search produces a title commitment; resolve liens or issues promptly.
- Buyer's lender issues Closing Disclosure; title/settlement statement itemizes all costs.
- Sign closing documents (some counties offer remote/online notarization).
- Handover: keys, garage remotes, manuals; schedule utility transfers/termination.

9. Checklists

Pre-Listing Checklist

- Clean/declutter; touch-up paint; curb appeal tune-up
- Gather deed, survey, HOA docs, utility/tax records
- Complete Ohio Residential Property Disclosure (and Lead Disclosure if needed)

Showing Checklist

- Lights on, blinds set, temp comfortable
- Fact sheets printed; sign-in sheet ready
- Secure valuables, prescriptions, and sensitive papers

Under-Contract Checklist

- Deliver contract to title; calendar all deadlines
- Coordinate inspections; track receipts and amendments
- Prepare for appraisal; provide upgrades list

Closing Day Checklist

- Match settlement numbers to contract terms and payoffs
- Bring photo ID(s); keys/remotes/warranty docs
- Confirm utility final reads and transfers

10. Templates & Forms

Property Fact Sheet (fill-in):

Address	
Year Built	
Beds/Baths	
Sq Ft (source)	
Lot Size	
Garage/Parking	
Recent Upgrades (with year)	
HOA/Fees	
Average Utilities	
Neighborhood Highlights	

Marketing Bullets:

11. 1.
12. 2.
13. 3.
14. 4.

Inspection/Repair Request Log:

Item	Buyer Request	Seller Response	Cost/Credit	Completed (Y/N)

11. Resources & References

- Ohio Residential Property Disclosure Form (Ohio Dept. of Commerce):
<https://com.ohio.gov/divisions-and-programs/real-estate-and-professional-licensing/salespersons-and-brokers/transaction-forms-and-disclosures/residential-property-disclosure-form>
- Ohio FSBO paperwork & checklist overviews: brokerless.com (Ohio paperwork), realestatewitch.com (Ohio FSBO paperwork guide)
- Lead-based paint info/pamphlet: EPA.gov/lead
- Local title companies: Safe Harbor Title Agency, LLC – 513-424-1660 – www.safehabortitleagency.com