DBK Realty LLC

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SELLER RESOURCE · MISSOURI & ILLINOIS

Selling Your Home, Step by Step

…from first meeting to closing day

What happens after you decide to sell? Here's the whole path in order: the paperwork you'll sign, how to compare offers, what to expect once you're under contract, and how closing day works.

8
steps from your first meeting to handing over the keys

30–45
days is a common stretch from accepted offer to closing with a loan

1
team guiding you on either side of the river



Compliments of DBK Realty · (636) 295-0608 · hello@dbkrealty.com

THE ROAD TO SOLD

Eight steps to closing

1

GETTING STARTED

Meet, plan, and price

We tour your home, review recent sales, and agree on a price strategy, timing, and any repairs worth making.

2

BEFORE LISTING

Sign the listing agreement and disclosures

You hire us in writing and complete the disclosure forms. We order any occupancy inspection your city requires.

3

GOING LIVE

Prepare, photograph, and launch

Cleaning, staging, and professional photos, then your home goes live on the MLS and the big home-search websites.

4

ON THE MARKET

Showings and feedback

Buyers tour your home. We share feedback and activity with you every week.

5

OFFERS

Review, negotiate, and accept

We compare every offer's price and terms with you and negotiate until you have one you're happy to sign.

6

UNDER CONTRACT

Inspection and repairs

The buyer inspects the home and may ask for repairs or a credit. We negotiate a fair response.

7

UNDER CONTRACT

Appraisal, loan, and title

The buyer's lender orders an appraisal and finishes the loan, while the title company clears your title and prepares the closing.

8

THE FINISH LINE

Final walk-through, closing, and keys

The buyer checks the home one last time, you sign at the title company, your loan is paid off, and the proceeds go to you.

PAPERWORK

What you'll sign and share

Most of the paperwork happens before your home goes live. Getting it right up front prevents surprises later.

Listing agreement

Hires your brokerage, sets the list price and the length of the listing, and spells out our compensation and services. Agent compensation is negotiable.

Seller's disclosure

Tells buyers what you know about the home's condition. Missouri sellers must disclose known material defects; Illinois requires a state disclosure report for most home sales.

Lead-based paint disclosure

Required by federal law for most homes built before 1978, even if you know of no lead paint.

Radon disclosure (Illinois)

Illinois sellers must give buyers the state's radon pamphlet and a radon disclosure before the contract is signed.

Occupancy or point-of-sale inspection

Many St. Louis-area cities require one before closing. Our free Occupancy Inspection Guide covers St. Louis County.

Payoff and title information

Your mortgage lender's name and loan number, plus any HOA details, so the title company can order payoffs and clear the title.

When in doubt, disclose. Telling buyers about a known problem up front protects you. Hiding it can lead to a lawsuit after closing.

Gather now

- [ ] Your deed and any survey of the property
- [ ] Receipts and warranties for major updates
- [ ] Recent utility bills, so buyers can see typical costs

If you have them

- [ ] HOA documents, rules, and the current dues
- [ ] Permits for past work, like decks or finished basements
- [ ] Any past inspection, radon, or sewer scope reports

OFFERS AND INSPECTIONS

Comparing offers, and what comes next

The highest price isn't always the best offer. Look at how likely each one is to close, and how much it puts in your pocket.

TERM	WHY IT MATTERS
Price	The starting point, but not the whole story.
Financing	Cash, conventional, FHA, or VA. Each loan type has its own appraisal and repair rules.
Down payment	A bigger down payment can mean a stronger buyer and more room if the appraisal is low.
Earnest money	The buyer's good-faith deposit. More money shows more commitment.
Contingencies	Inspection, appraisal, financing, or the sale of the buyer's home. Each one is a way out for the buyer.
Closing date and possession	When you move out and get paid. Does it fit your plans?
Seller credits	Money you'd pay toward the buyer's costs comes out of your net.

After the inspection

If the buyer asks for repairs, you have options. We'll help you weigh each one:

Ways to respond

- ✓ Make the repairs, done by licensed pros, with receipts
- ✓ Offer a credit toward the buyer's closing costs
- ✓ Lower the price
- ✓ Agree to some requests and decline others

Keep in mind

- ✗ The buyer may be able to cancel if you can't agree
- ✗ The next buyer's inspector will likely find the same things
- ✗ Deadlines in your contract still apply while you negotiate
- ✗ Big safety items are hard for any buyer to ignore

CLOSING DAY

Getting to the closing table

The week before closing

- [ ] Confirm your closing time and bring a photo ID
- [ ] Finish any agreed repairs and keep the receipts
- [ ] Schedule final utility readings for closing day
- [ ] Call the title company to confirm how you'll be paid

Before you hand over the keys

- [ ] Leave the home clean and empty, as agreed
- [ ] Leave keys, garage openers, and manuals
- [ ] Leave anything the contract says stays with the home
- [ ] Forward your mail and cancel home insurance after closing

Wondering what you'll pay? See our free Closing Costs Explained guide. Before any money moves, read our free Stop Wire Fraud guide.

THINKING ABOUT SELLING?

Let's map out your sale.

DBK Realty will walk you through every step, from pricing and paperwork to negotiating and closing, so you always know what comes next. On either side of the river.

(636) 295-0608

hello@dbkrealty.com

dbkrealty.com

324 Bailey Road, Suite 381

Crystal City, MO 63019

Important: This guide is general information compiled in November 2026. Timelines, forms, disclosure duties, and local inspection rules depend on your state, city, and contract, and they change over time. DBK Realty is a real estate brokerage, and this is not legal or tax advice. If you are currently working with another real estate agent, this is not a solicitation of that relationship.

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