

Selling a Home in Massachusetts: Your Closing Checklist

A stage-by-stage worksheet for sellers in Western Massachusetts

Selling a home in Massachusetts runs on deadlines and documents. This worksheet walks you through the four stages of a sale, from the first time you think about listing to the weeks after you hand over the keys. Check off each step, write in your own dates, and you will always know what comes next.

How to use this: Each stage shows the timing most sellers see. Fill in the blanks with your actual dates as you go. This is general information about how Massachusetts home sales work, not legal advice for your specific situation. Talk to us before you sign anything.

Your key dates (fill in as you go)

Milestone	Your date
Listed for sale	_____
Offer accepted	_____
Purchase & Sale (P&S) signed	_____
Buyer's mortgage commitment due	_____
Closing date	_____

Stage I: Thinking about selling

Typical timing: weeks to months before you list

This is the quiet stage, before any sign goes in the yard. A few things you do now save you time and money later.

- Find your **deed** and any title paperwork from when you bought the home. (*Your attorney can pull a copy from the Registry of Deeds if you cannot find it.*)
- Locate your **survey or plot plan**, if you have one.

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- If your home has a **septic system**, schedule a **Title 5 inspection**. Massachusetts requires a passing Title 5 report to sell, and it can take time to book an inspector and make any repairs. (*A passing report is generally valid for two years.*)
- If your home is a **condo**, ask your association what documents a buyer will need (budget, master deed, rules).
- Get a rough payoff figure for your **current mortgage** so you know what you will walk away with.
- If you filed a **Declaration of Homestead**, find it. It does not block a sale, but your attorney will release it at closing.
- Decide how you will sell: with an agent, or on your own.
- Ask us about **capital gains**. Many sellers owe nothing thanks to the home-sale exclusion, but it is worth a conversation before you list.

Your target list date: _____

Stage 2: Marketing and offers

Typical timing: the weeks your home is on the market

Your home is listed and buyers are looking. The legal pieces start here.

- If your home was built **before 1978**, give buyers the required **lead paint disclosure** and the state notification form.
- Complete a **seller's statement of property condition** if your agent uses one. Answer honestly. You do not have to volunteer everything, but you cannot hide a known problem.
- When an offer comes in, review the **price, deposit, contingencies, and closing date** with your agent and your attorney.
- Confirm where the buyer's **deposit** will be held (usually the listing broker's or an attorney's escrow account).
- Sign the **Offer to Purchase** once the terms work for you. In Massachusetts this is a binding step, so have us look at it first.

Offer accepted on: _____ **Deposit amount:** _____

Stage 3: Under agreement, through closing

Typical timing: about 30 to 60 days from accepted offer to closing

You are "under agreement." This is the busiest stretch, with the most deadlines. Most of this work runs through your attorney.

- Hire your **closing attorney** (we prepare the deed and represent you at the table).

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- Review and sign the **Purchase & Sale Agreement (P&S)**, usually about 10 to 14 days after the accepted offer. We negotiate a **rider** that protects you on the parts the standard form leaves open.
- Collect the larger **P&S deposit** from the buyer (often bringing the total to around 5% of the price).
- Schedule your **smoke and carbon monoxide detector inspection** with the local fire department. You need the **certificate** in hand for closing.
- If you have a septic system, confirm the **Title 5 report** is done and passing.
- We order the **municipal lien certificate** and a **final water and sewer reading** from your city or town.
- We request the **payoff statement** for your existing mortgage and any home equity line.
- We prepare the **deed** and the **settlement statement** and review the figures with you.
- Plan for the **deed excise tax** (the state's transfer "tax stamps"), which the seller pays at closing.
- Make sure the home is **clean and empty** for the buyer's final walk-through.
- Gather what you bring to closing: **keys, garage remotes, mailbox keys, alarm codes, and appliance manuals.**

P&S signed: _____ Closing scheduled: _____

Stage 4: After closing

Typical timing: the days and weeks after closing day

The keys are passed. A few loose ends remain.

- Hand over **all keys, remotes, and codes** to the buyer or the closing attorney.
- Cancel your homeowner's insurance** once the sale records, and stop or transfer utilities.
- Update your address with the **post office, your bank, and the registry of motor vehicles.**
- Confirm your old mortgage **discharge gets recorded.** Lenders sometimes drag on this. We can follow up so the lien is cleared from the record.
- Keep your **closing package** (the settlement statement and signed documents) for your taxes.
- Talk to your tax preparer about reporting the sale next spring.

Sale recorded on: _____

Questions about your sale?

Call Dunn & Phillips, P.C. at **(413) 787-9955**. We have handled real estate for Western Massachusetts families since 1988, and the first conversation is free.

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