



Seller Prep Checklist

Work through this before your listing goes live. Most of it you can do yourself, and the parts you cannot, we will help you sort out. Nothing here has to happen all at once.

Paperwork to Gather

Having these ready up front keeps the closing from stalling later.

- ☐ Mortgage payoff information from your lender
- ☐ Most recent property tax statement
- ☐ Well records, including the location of every well on the property, active or not
- ☐ Septic system records and any past compliance inspection
- ☐ Survey, if you have one
- ☐ Permits for any additions, decks, or major improvements
- ☐ Lake association or HOA documents and current dues
- ☐ Appliance manuals and any warranties still in effect
- ☐ Average monthly utility costs, buyers ask
- ☐ Lease agreements, if any part of the property is rented

A note on wells and septic. Minnesota requires a well disclosure certificate when property transfers, and that requirement does not go away because a property is being sold in an unusual situation. Septic compliance rules are set county by county, and shoreland districts are usually strictest. Frost also makes septic inspection impossible for part of the year, which some counties handle through an escrow agreement at closing. We will tell you what your county requires.