A+ Home Buyers
Tampa Bay, Florida

A PLAIN-ENGLISH GUIDE FOR FLORIDA HOMEOWNERS

# The Tampa Bay Home Seller's Handbook

## Hillsborough, Pinellas, Pasco, Manatee, Sarasota and Polk counties.

Your options, the steps, the costs, the contract lines that matter and what to gather, on ten pages. Each section points to the full guide on our website.

Selling a house usually happens a few times in a life, and often at a hard moment: an inheritance, a divorce, a foreclosure notice, a house that needs more work than you can take on.

This handbook walks through the whole sale in order. It's the short version. When you want the detail, each section names the page on our site that covers it.

I'm Mike Youngblood, owner of A+ Home Buyers. We buy houses for cash, and Erick Alin and I are both licensed Florida real estate agents, so we can also list a house. If listing would leave you with more, I'll tell you.

**Read it before you sign anything with anyone. Including us.**

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*General information, not legal, tax or financial advice. Talk to a Florida attorney or tax professional about your situation.*

YOUR OPTIONS

# Know your options

Cash sale or listing. The right answer depends on the house and your time.

There are two main ways to sell. Neither is always better. The question is which one leaves you with more, after costs, in the time you have.

### Listing with an agent

- **Usually the higher price** when the house is in good shape.
- **Costs:** commission, repairs and prep, buyer credits, and the months you keep paying for the house.
- **Risk:** a financed buyer's inspection, appraisal or insurance can stall or end the deal. Older roofs and failed 4-point inspections are common reasons.
- **Time:** often a few months from prep to closing.

### A cash sale

- **A lower price**, because the buyer pays for repairs, carrying and resale.
- **Costs:** usually none for you. No commission, no repairs, and many buyers pay closing costs.
- **Risk:** depends on the contract. Inspection periods, small deposits and assignment clauses can turn a good number into a bad deal (pages 7 and 8).
- **Time:** often 7 to 14 days, or your date.

## Compare what you keep, not the headline number

A $300,000 listing and a $225,000 cash offer aren't $75,000 apart. Take commission, repairs, buyer credits and months of mortgage, taxes, insurance and utilities off the listing price first. Sometimes listing still wins by a lot. Sometimes the gap nearly closes.

## How a cash offer is figured

Here's my formula on a real house, in round numbers: what it sells for after repairs ($300,000), minus repairs ($70,000), our return ($43,200), the cost to resell ($12,000), buyer concessions ($9,000) and our closing costs ($3,600). The offer: **$162,200**. The number comes from the house, never from how fast you need to sell.

### Run your own numbers

Our free cash vs. listing calculator puts both options side by side: aplushomebuyer.com/cash-vs-listing-calculator. Full guides: Cash offer vs. listing · How we come up with our offer

THE PROCESS

# What happens, step by step

From the first call to the recorded deed, in a typical Florida cash sale.

| Step | What usually happens | With A+ |
|---|---|---|
| **1. You reach out** | Call, text or send the address. A few minutes of questions about the house and your timeline. | A conversation with Mike or Erick, the people who will buy it. |
| **2. The house is seen** | In person or by video. You don't need to clean, fix or stage anything. | Mike walks it himself, once, before naming a price. |
| **3. You get an offer** | From the after-repair value, minus repairs, costs and the buyer's margin. | A written offer, usually the same day, with the math shown. |
| **4. You sign** | Usually the standard Florida AS IS contract. The buyer's deposit goes to the title company. Selling as-is doesn't remove your duty to disclose known defects and flood history. | $3,000 to $10,000, non-refundable, at title the same or next business day. |
| **5. Inspection period** | Typically 7 to 10 days when the buyer can back out or ask for a lower price. | None. The price you sign is the price you get. |
| **6. Title work** | The title company searches for liens, unpaid taxes, code cases, open permits and HOA balances. | Usually Majesty Title or Peer Title. You hear about problems before closing. |
| **7. Title is cleared** | Payoffs for the mortgage and liens are lined up, to be paid from the sale. | We work problems out instead of walking away. |
| **8. Closing** | Usually 7 to 14 days after signing. Sign at the title company or with a mobile notary. Money is wired to you. | We pay the closing costs. Leave what you don't want. |
| **9. Recording** | The deed is recorded with the county clerk. Then cancel insurance and utilities. | Same. You're done. |

### Things you'll never be asked to do with us

Fix or repair anything · clean out the house · hold showings · pay a commission · pay closing costs · wait on a buyer's loan or appraisal.

**The full walkthrough: What to expect when selling your house for cash**

YOUR SITUATION

# Your situation, part 1

Most sales start with one of these. Here's what matters most in each.

## Inherited a house

Start with who can sign. That depends on how title was held, whether the house was homestead, and whether probate is needed. Florida has formal and summary probate; a small or older estate may qualify for the simpler route. Keep the house insured, secured and the utilities on while the estate is sorted out. Heirs who live out of state can usually sign remotely, and selling before probate finishes is sometimes possible with the right paperwork.

**Full guide:** Selling an inherited house

## Facing foreclosure

Florida foreclosure goes through the courts, which takes time, and you have options at each stage: reinstatement, a loan modification, a short sale, bankruptcy advice or a sale. You generally have 20 days to respond once you're served. The earlier you act, the more choices you keep. If there's equity, selling before the auction can protect it.

**Full guide:** Selling a house in foreclosure

## Going through a divorce

If the house is homestead, both spouses usually have to sign, even if only one is on the deed. The court can order a sale in the divorce. Agree in writing on who pays the mortgage, taxes and insurance until closing, and how the proceeds split. A cash sale can end a shared obligation quickly; listing may net more if you can cooperate for a few months.

**Full guide:** Selling a house in a divorce

*General information, not legal advice. A Florida probate, foreclosure or family-law attorney can advise on your case.*



YOUR SITUATION

# Your situation, part 2

Condition, tenants and title problems.

## A house that needs repairs

Older roofs, A/C, plumbing or electrical can fail a 4-point inspection, which many insurers require, and that can stop a financed buyer. Get real estimates before deciding to fix or sell as-is. Selling as-is doesn't remove your duty to disclose known defects that affect value, or the flood disclosure Florida has required since October 1, 2025.

**Full guide:** Selling a house that needs repairs

## A rental with tenants

In Florida, a lease generally survives the sale: the buyer takes over the lease and the security deposit. You can sell with tenants in place, wait for the lease to end, or negotiate a move-out. Give proper notice before showings or inspections, and hand over the lease, rent ledger and deposit records at closing.

**Full guide:** Selling a rental with tenants

## Liens and title problems

Most liens get paid from the sale at closing: second mortgages, judgments, code fines, contractor liens, solar loans. Some can be negotiated down. An old mortgage you already paid off can still show on the record, and the title company can usually clear it. Ownership questions, like who's on title or how it was vested, may need an attorney or probate documents.

**Full guide:** Selling with liens or title problems

## Not on the list?

Out-of-state owner, a parent moving to assisted living, a 55+ community, hurricane damage, open permits: our Seller Guides cover each one at aplushomebuyer.com/seller-guides.



COSTS

# What selling costs

The lines on a Florida seller's closing statement.

| Cost | How it's figured | On $300,000 |
|---|---|---|
| **Doc stamps on the deed** | $0.70 per $100 of the price, outside Miami-Dade. The contract says who pays; it's usually the seller. F.S. § 201.02 | $2,100 |
| **Owner's title insurance** | State-set premium: $5.75 per $1,000 up to $100,000, then $5.00 per $1,000 up to $1 million. The contract says who pays. FAC 69O-186.003 | $1,575 |
| **Property tax split** | Florida taxes are paid in arrears, so the seller usually credits the buyer from Jan. 1 to closing. | Depends on the date |
| **HOA estoppel certificate** | State maximum $299 for a current account; more if rushed or delinquent. F.S. § 720.30851 | Up to $299 |
| **Recording a satisfaction** | $10 for the first page for each loan paid off. F.S. § 28.24 | About $10 |
| **Title company fees** | Settlement, search and lien-search fees. Not set by the state; ask for a quote. | Varies |
| **Commission** | Only if you list. Negotiable. | Varies |
| **Payoffs** | Your mortgage, any second mortgage or HELOC, and any liens, paid from the sale. | Yours |

**Selling to A+?**

We pay the closing costs. Your mortgage, liens and your share of this year's taxes still come out of the price, and we'll show you every line before you sign.

**Estimate your own:** Florida closing-cost calculator · How much does it cost to sell a house in Florida?



BEFORE YOU SIGN

# The 3 lines to check in any offer

Every cash buyer promises the same thing. These three lines show whether they mean it.

## 1
### The inspection period

The number of days the buyer can inspect and cancel for any reason. During that window, they can walk away or ask for a lower price.

**Look for:** zero days, or a short period after a walkthrough.

**Ask if:** 10 to 15 days, sight-unseen, or left blank.

## 2
### The deposit

Money the buyer puts at risk to show they're serious. What matters is how much, who holds it, and when they can no longer get it back.

**Look for:** a real amount, held by a title company, non-refundable early.

**Ask if:** a token amount, or held by the buyer.

## 3
### The assignment clause

Says whether the buyer can hand your contract to someone else. That's legal and common. The question is whether you're told and whether the terms stay the same.

**Look for:** disclosed up front, same terms.

**Ask if:** "and/or assigns" that nobody explained.

### How we write it

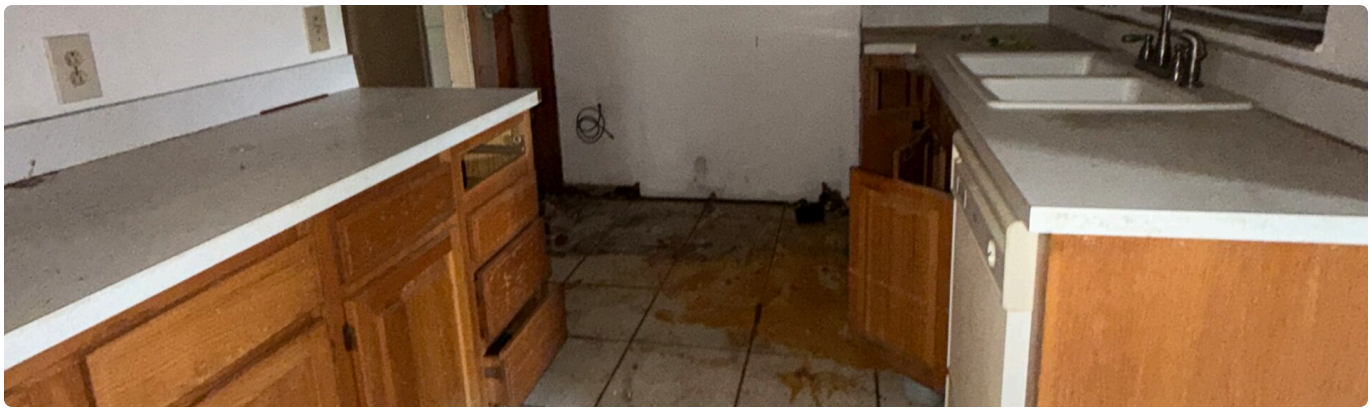
**Inspection period:** none. We use the standard Florida AS IS contract and Mike walks the house before he makes an offer.

**Deposit:** $3,000 to $10,000, non-refundable, at the title company the same or next business day.

**Assignment:** Mike buys most houses himself. About 1 deal in 4, he assigns the contract at the same price, closing date and terms, and you know up front.

A buyer who doesn't pass all three isn't necessarily dishonest. It just means the number you're agreeing to can still change. Know that before you sign.

**Why each line matters, and what Florida law says: Before you sign: a guide to cash offer contracts · The one-page checklist: The 3 lines to check**



BEFORE YOU SIGN

# 7 things to watch for in a cash buyer

National buyers and small operators. What to check before you say yes.

Two kinds of buyers send offers: national buyers (instant-offer companies and investor-backed firms) and smaller operators (the signs, mailers and texts). Some are honest. These are the moves to watch for from either one.

1. **The number shrinks after you say yes.** Service fees, repair credits or closing costs come out of the price before closing.
   What we do: No service fee. A+ pays the closing costs.
2. **An algorithm prices it; an inspection reprices it.** A computer estimate gets you to yes, then the repair list becomes a price cut.
   What we do: Mike walks the house first. No inspection period after you sign.
3. **The buyer never meant to buy your house.** Some sign your house only to sell the contract to someone else, and don't tell you.
   What we do: Most we buy ourselves. About 1 in 4 is assigned, same terms, disclosed up front.
4. **A long inspection period, used to shop your house.** 14 or 30 days to look for a buyer for your contract, or reasons to pay less.
   What we do: The standard Florida AS IS contract, with no inspection period.
5. **A deposit too small to matter.** A buyer with $100 at risk can walk the week before closing.
   What we do: $3,000 to $10,000, non-refundable, at the title company.
6. **"Cash" that's really a loan.** If the buyer's lender or investor falls through, so does your closing. Ask for proof of funds.
   What we do: Mike's partner funds the purchases. No bank loan, no appraisal.
7. **Pressure to sign today.** "This price is only good today," from someone who hasn't seen the house.
   What we do: Take the contract home. Show it to your family or an attorney.

### Ask every buyer

Can the price change after I sign? · Are you buying it, or selling my contract? · How much is the deposit, and when is it due? · Where is the money coming from? · Who pays closing costs? · Can I take the contract to an attorney first?

**Deposits, cancellation, assignment and deposit disputes, in depth: Before you sign · How to tell a wholesaler from an investor**

GET READY

# What to gather before you sell

You won't need all of it. Check what applies. Missing something is rarely a deal-breaker.

## Ownership and title

- [ ] A copy of your deed (from the county clerk's official records)
- [ ] Names of everyone on title; note any who died, divorced or moved
- [ ] Death certificate and probate details, if an owner has died
- [ ] Trust or power-of-attorney documents, if someone else signs

## Mortgage and liens

- [ ] Lender name and loan number for every loan
- [ ] Any second mortgage, HELOC or reverse mortgage
- [ ] Known liens: solar loans, contractor liens, code fines, judgments

## Taxes and HOA

- [ ] Latest property tax bill, and whether it's paid
- [ ] Homestead exemption status
- [ ] HOA or condo association contact and account number
- [ ] Any CDD assessment on the tax bill

## The house

- [ ] Age of roof, A/C, water heater and electrical panel, with receipts
- [ ] Open permits or code cases
- [ ] Insurance claims and repair records
- [ ] Flood history and flood insurance
- [ ] Known problems you'd need to disclose
- [ ] Keys, remotes, warranties and manuals

## If it's rented

- [ ] Lease, rent ledger and tenant contact
- [ ] Security deposit amount and where it's held

## The move

- [ ] Utility accounts to transfer or cancel
- [ ] Papers and valuables to remove before closing
- [ ] A forwarding address for the title company

**The full 4-page checklist, with county links: Home-Selling Readiness Checklist**



WHO WE ARE

# About us, and when not to sell to us

A cash buyer that will tell you when to list.



### Mike Youngblood

Owner of A+ Home Buyers and a licensed Florida real estate agent. Mike walks every house himself, makes the offer and explains every number.



### Erick Alin

Mike's partner, also a licensed Florida real estate agent. Erick runs our renovations and answers the phone when Mike can't.

## How we buy

- The standard Florida AS IS contract, with **no inspection period**. The offer we sign is the offer we close.
- A **$3,000 to $10,000** deposit, non-refundable, at the title company the same or next business day.
- Closing in **7 to 14 days**, or your date, through a local title company. **We pay the closing costs.**
- Mike's partner funds the purchases: no bank loan, no appraisal.
- We buy single-family homes, townhouses, multifamily and manufactured homes built in 2000 or later on owned land, usually $50,000 to $500,000. No condos, commercial, or homes on leased lots.

### When you shouldn't sell to us

If your house is in good shape and you have time, listing will often net you more than any cash offer, including ours. Because we're licensed agents, we'll show you both numbers. If another buyer gives you better terms in writing, with a real deposit and no inspection period, take it.

## Talk it through

Call or text **(813) 200-7665**, or send the address at **aplushomebuyer.com**. Office: 8401 N 40th St, Suite A, Tampa, FL 33604. You'll talk to Mike or Erick.

*General information, not legal, tax or financial advice. Figures and rates reviewed November 2026. Have a Florida attorney review any contract before you sign.*