

Inherited Home Selling Options

An easy way to compare selling as-is, preparing the home, holding it, or arranging a buyout.



CURT SIMMONS

PRIME LISTINGS GROUP
Keller Williams North Sound

Snohomish County Real Estate Since 2003

425-422-0563
curt@primelistingsgroup.net
primelistingsgroup.net

A personal introduction

Hi, I'm Curt Simmons. I've helped Snohomish County buyers and sellers since 2003. Before real estate, I spent a decade working in residential and commercial construction, which gives me a practical perspective on home condition, repairs and preparation.

Inherited property can involve more than a real estate decision. You may be sorting out legal authority, belongings, repairs, family decisions and timing. I put this resource together to help you understand the choices and organize your next steps. I can help evaluate the property and plan a sale while qualified legal and tax professionals handle those specialized questions.

INSIDE THIS RESOURCE

Property snapshot | Option A: Sell as-is | Option B: Prepare, then list | Option C: Keep or rent

When you are ready to discuss your property: Call or text 425-422-0563 or visit primelistingsgroup.net.

Property snapshot

Property address: _____

Current occupancy / condition: _____

Estimated market value today: \$ _____

Mortgage and known liens: \$ _____

Monthly carrying cost (loan, tax, insurance, utilities): \$ _____

Option A: Sell as-is

Estimated sale price: \$ _____

Selling costs, concessions and repairs: \$ _____

Estimated loan and lien payoff: \$ _____

Estimated net before estate distributions and possible taxes: \$ _____

Timing, access, disclosure and buyer-financing concerns: _____

Option B: Prepare, then list

Expected sale price after preparation: \$ _____

Cleaning / hauling: \$ _____

Safety and essential repairs: \$ _____

Cosmetic updates, landscaping and staging: \$ _____

Extra carrying costs while preparing: \$ _____

Selling costs and payoffs: \$ _____

Estimated net before estate distributions and possible taxes: \$ _____

Option C: Keep or rent

Expected monthly rent (if applicable): \$ _____

Loan, tax, insurance, maintenance and vacancy reserves: \$ _____

Property management / improvements required: \$ _____

Who will hold title and handle ongoing decisions? _____

Discuss lender, legal, insurance and tax implications with advisers.

Option D: Buyout by one heir

Estimated agreed valuation: \$ _____

Known debt and liens: \$ _____

Proposed buyout structure: _____

Questions for legal / lender / tax professionals: _____

Decision guide

Which option best balances net proceeds, time, out-of-pocket costs, risk and the goals of authorized decision-makers?

Questions for Curt about current value and expected buyer demand: _____

Questions for attorney / title / CPA: _____

Next step: _____

Remember

These are planning estimates, not an appraisal, closing statement, tax calculation or formula for beneficiary distributions. Confirm closing costs, REET treatment, title requirements and estate obligations with the appropriate professionals.

Local help: 425-422-0563 | curt@primelistingsgroup.net | primelistingsgroup.net

Important: General educational information only; not legal, tax, financial, or title advice. Probate, authority to sell, exemptions and taxes vary. Consult a Washington estate attorney, title/escrow professional and tax adviser as appropriate. October 2026.