

2026 EDITION · DATA CHECKED NOVEMBER 17, 2026

# Selling Your Home in Eastern Massachusetts

*For owners who are selling and staying in the area.*

What to do first, what it costs, and what happens each week until you hand over the keys.

TEAM BRUSIL · teambrusil.com

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START HERE

# What's inside, in the order you will need it.


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**IF YOU HAVE TEN MINUTES**

Read pages 2 to 5. Then test your smoke alarms and call a real estate attorney this week. The rest can wait until you plan your list date.

*Everything here comes from public sources, listed on page 24. Rules change. Check with your attorney before you act.*



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READ FIRST

# Three things decide how your sale goes.

*The price you start at. How the home looks and works on day one. Whether the required steps are booked before you need them.*

**1.** **Your starting price**

Your first two weeks matter most. That is when your home is new to buyers who are already watching. A price that is too high makes them wait. Value and price are two different things. We explain both on page 6.

**2.** **The house on day one**

You stopped noticing the sticky door years ago. Buyers will notice it in the first minute. So will their inspector. Page 9 shows what to fix and what to skip.

**3.** **The required steps**

Every sale needs a smoke and carbon monoxide (CO) certificate from your fire department. Some homes also need a septic inspection or a lead paint notice. Some of these take weeks to book. See page 11.

***ASK YOURSELF***

*Where do you need to live the day after closing? Write it down. Every date in your sale works back from that answer.*



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# Your sale on one page, from first call to keys.

### Before you list

Talk value with us. Fix, clean, and paint. Take photos. Set the price.

### First two weeks

Showings and open houses. Watch how buyers respond.

### Offer accepted

Pick the best offer. Send it to your attorney.

### Under contract

Buyer's inspection. Purchase and Sale (the full contract) signed. Buyer's mortgage approved.

### Closing week

Smoke and CO inspection. Final walk-through. Closing.

### After closing

Move into your next home. Keep your closing papers.

**REQUIRED STEPS, ON THEIR OWN CALENDAR**

- Only if you have septic: inspection within 2 years before the sale.
- Only if built before 1978: lead paint notice before the Purchase and Sale is signed.
- Every sale: smoke and CO inspection once you have a closing date.

*The exact dates come from your offer and your contract. Your attorney tracks them with us.*



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START NOW · DAY 1

# Do these this week.

*None of these commits you to selling. Tick each box when it is done.*

- [ ] Write down where you will live next and the latest day you can move out.
- [ ] Find the year your home was built and the date of its last building permit. These set your smoke alarm rules and tell you if lead paint rules apply.
- [ ] Check if you have town sewer or a septic system. If you have septic, find out when it was last inspected and pumped.
- [ ] Test every smoke and CO alarm and check the date on the back. Replace smoke alarms over 10 years old or with no date. Replace CO alarms past the maker's date, often 5 to 10 years.
- [ ] Call your mortgage lender. Ask who handles payoff requests.
- [ ] Walk the house with a notepad. List what is broken, worn, or will catch an inspector's eye.
- [ ] Book a free value call with us. We bring recent nearby sales.
- [ ] Ask a real estate attorney for a flat seller fee in writing.

**DO THIS**

Own a condo? Tell your attorney early. They will ask the association, in writing, for a letter that shows your fees are paid. The association has 10 business days to send it and may charge a fair fee.



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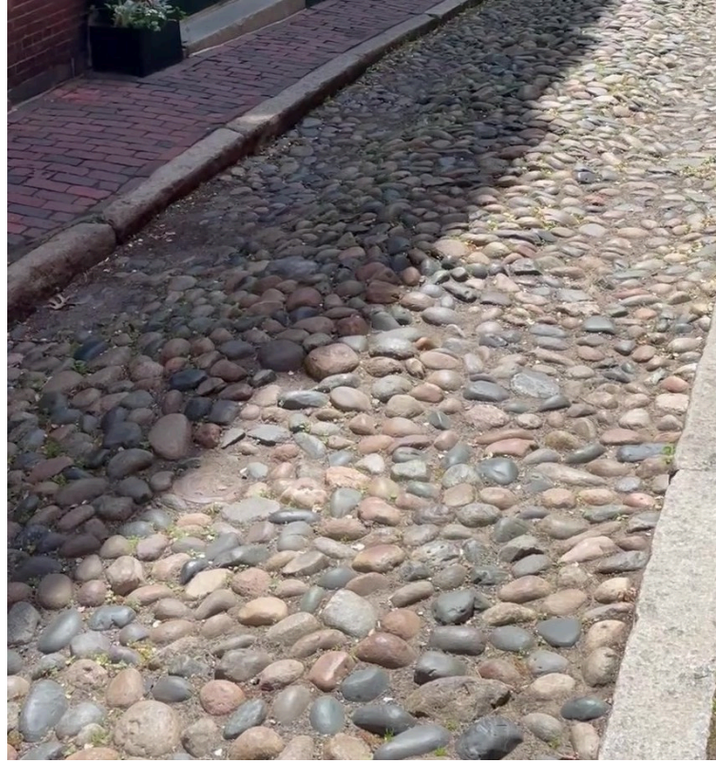
START NOW · PEOPLE

# Who to line up before you list.



| WHO | WHAT THEY DO FOR YOU | WHEN TO CALL |
|---|---|---|
| **Your listing agent (us)** | Price, prep plan, photos, marketing, offers, and dates | Now |
| **A real estate attorney** | Reads the offer, works on the contract, runs the closing | Before you accept an offer |
| **Your lender** | Your payoff amount. A new loan if you are buying next. | Now, if you are buying next |
| **A CPA (tax accountant)** | Only if your profit on the sale may be more than the tax-free limit (page 16) | Before you list |
| **A septic inspector** | Only if you have septic. Must be approved by the state. | Before you list |
| **Movers** | Written quotes | Once you know your likely closing month |

**DO THIS**

Buying your next home here too? Talk with your lender about both loans before you list. Your budget decides which order works (page 19).



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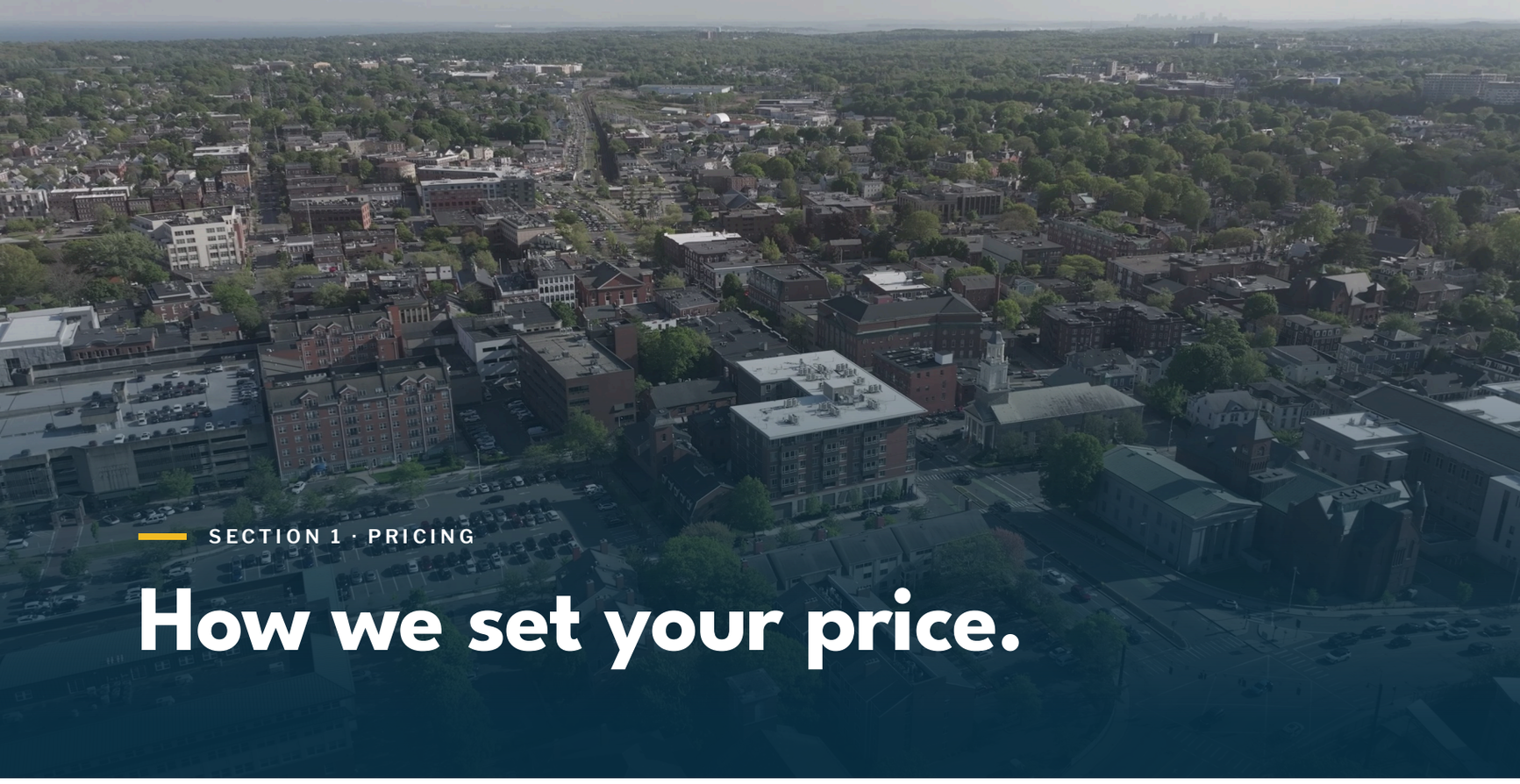

SECTION 1 · PRICING

# How we set your price.

*Value is what the market says your home is worth. Price is where we start, so the most buyers walk in the door. They are not always the same number.*

**We start with real sales near you.** Then we take out the ones that are not like your home. We tell you why each one left. You see every cut.

**Online estimates are a starting point.** They have not seen your kitchen, your street, or your basement.

**Homes still for sale tell us about the competition.** They do not tell us value. Buyers compare you to them every day.

**We give you our read as a range.** Then you decide where to list. It is always your call.

**DO THIS**

Ask any agent to show you which sales they took out and why. If they can't, ask again.



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# How we narrow the sales to the few that matter.



**1. Start wide.**
Look at recent sales of homes like yours across the whole town.

**2. Draw the area.**
Keep the sales close to your home, on the kind of streets buyers would compare.

**3. Cut for size, location, and condition.**
Take out the homes that are much bigger, much smaller, on a busier street, or in very different shape. We tell you why each one left.

**4. Check what did not sell.**
Homes that are under agreement or failed to sell show where buyers said yes and where they said no.

## A RECENT LYNN SALE

*A 3-bedroom home in Lynn, spring 2026.*

| LISTED AT: | ACCEPTED OFFER: | SOLD FOR: |
|---|---|---|
| **$590,000** | **7 days** after listing | **$640,000,** which is $50,000 over the list price |

*Every home is different. This is one example, not a promise about yours.*

### WHAT MOVES VALUE MOST HERE

Where the home sits on the street. Condition. Layout. Parking. Outdoor space. We do not use rules like “a garage adds 5%.” The sales tell us.



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SECTION 1 · LIST DAY

# Your first two weeks matter most.

That is when your home is new to buyers who are already watching. If the price is high, they may wait. Some never come back.

Pricing high “to leave room” can mean chasing the market down later. A price cut can make buyers wonder what is wrong.

So we agree, before you list, what tells us it is time to talk about price.



***OUR RULE AT TEAM BRUSIL***

*“We abide by the rule of 10 as we are on the market: no showings in 10 days or 10 showings with no offers = price reduction time.”*

| PRICED TO THE MARKET | PRICED HIGH TO TEST THE MARKET |
|---|---|
| More showings in the first two weeks | Fewer showings |
| More chance of more than one offer | Few or no offers |
| Fewer price cuts | One or more cuts |

**DO THIS**

Write your price review trigger on page 22 before you list.



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# Fix what buyers will notice and inspectors will flag.

Most of the payback is in clean, bright, and working. A big remodel right before you list rarely comes back to you. Buyers like to pick their own finishes.

### Do

Deep clean. Clear out clutter. Touch up paint. Fix what is broken. Have the heating system serviced.

### Think about

Refinish worn floors. Replace dated light fixtures. Fresh mulch and a clean front door.

### Usually skip

A new kitchen. A new bath. An addition.

**DO THIS**

Before you spend more than a few hundred dollars on any one fix, walk it through with us. Some fixes pay back. Some do not.





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# A room-by-room list for the weeks before photos.

## Outside and entry

- [ ] Sweep the walk and steps.
- [ ] Make sure the house number is easy to see from the street.
- [ ] Check that outdoor lights work.

## Kitchen

- [ ] Clear the counters.
- [ ] Clean the stove, fridge, and sink.
- [ ] Take magnets and papers off the fridge.

## Baths

- [ ] Fresh towels. Clear the counters.
- [ ] Fix drips and running toilets.
- [ ] Re-caulk if it is worn.

## Bedrooms

- [ ] Make the beds. Clear the nightstands.
- [ ] Put away most family photos.

## Basement and systems

- [ ] Clear space around the heater and water heater.
- [ ] Look for damp spots.
- [ ] Change the furnace filter.

## Every room

- [ ] One working lamp or light in each room.
- [ ] Clear the floors.
- [ ] Take out about a third of what is in each closet.

**THE NIGHT BEFORE PHOTOS**

Open all blinds. Turn on every light. Hide trash cans. Move cars off the driveway. Put pets and pet bowls out of sight.



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# Three steps the law requires, and when to book them.

**1 · EVERY SALE**

## Smoke and carbon monoxide certificate

Your local fire department checks your alarms. If they pass, you get a certificate for the sale. If you have a gas or oil heater, stove, or fireplace, or an attached garage, you also need CO alarms.

**WHEN: Call as soon as you have a closing date.**

**2 · ONLY IF YOUR HOME HAS SEPTIC**

## Title 5 septic inspection

An inspector approved by the state checks your septic system. Most homes on town sewer skip this step.

**WHEN: Within 2 years before the sale.**

**3 · ONLY IF BUILT BEFORE 1978**

## Lead paint notice

The buyer gets the state's lead paint notice before the Purchase and Sale is signed. You and the buyer both sign it. We and your attorney handle this with you.

**WHEN: Before the Purchase and Sale is signed.**

### DETAILS AND EXCEPTIONS

**Smoke and CO.** Replace smoke alarms at 10 years and CO alarms by the maker's date, often 5 to 10 years. Many fire departments say the certificate is good for 60 days. Boston asks for at least 10 business days of notice.

**Title 5.** The window is 3 years if the system was pumped every year, with records. Bad weather? The inspection can wait up to 6 months after the sale if you tell the buyer in writing. A failed system must be upgraded within 2 years, unless your board of health or the state sets another schedule. Who does the work can be part of your deal. Ask your attorney.

**Lead paint.** The buyer gets up to 10 days to test for lead if they want. Keep your signed copy for 3 years.

### DO THIS

Put your house numbers where the fire department can see them from the street. A missing number can fail the visit.



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SECTION 3 · TIMELINE

# Your sale, week by week.

*The weeks before you list are yours to plan. After you accept an offer, the contract sets the dates.*

**8 to 6 weeks out**

Value call with us. Hire your attorney. Septic check if you have one. Make your repair list.

**6 to 3 weeks out**

Repairs. Paint. Clear out clutter. Book movers if your next home is set.

**2 weeks out**

Deep clean. Photos. Set the price. Agree on your price review trigger.

**List week**

Showings and open houses. We send you what buyers say.

**DO THIS**

Count back from the day you need to be out, not forward from today.

Ask us how the season affects buyers on your street.



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# What happens after you accept an offer.

*Steps in order. The dates come from your contract.*

1. **Accepted offer.** Your attorney reads the offer before you sign it.
2. **Home inspection.** The buyer's inspector checks the home. You stay out of the house during it.
3. **Purchase and Sale signed.** This is the full contract. If your home was built before 1978, the lead paint notice comes before this step.
4. **Mortgage approval.** The buyer's lender gives final approval for the loan.
5. **Smoke and CO inspection.** Your fire department visits and issues the certificate.
6. **Final walk-through.** The buyer checks the home just before closing.
7. **Closing.** Papers are signed. The money moves. You hand over the keys.

**DO THIS**

Keep the house ready to show until the buyer's mortgage is approved. Deals can still change until then.

By state rule, the buyer keeps the right to a home inspection. You both sign a notice about it at or before the first written contract (page 18).



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SECTION 4 · SELLER COSTS

# Every cost, and who sets it.

*Some costs are set by law. Others you agree to. Your attorney puts them all on one closing statement.*

| COST | WHO SETS IT | WHAT TO DO |
|---|---|---|
| **State stamp tax (deeds excise)** | The state: $2.28 for each $500 (higher on Cape Cod) | See the math on page 15 |
| **Mortgage payoff** | Your lender | Ask for a payoff statement near closing |
| **Recording that your mortgage is paid** | The state: $105 for each mortgage | Your attorney handles it |
| **Agent pay** | You and your agent, in writing | It is negotiable and not set by law. Ask what is included. |
| **Attorney** | Your attorney | Ask for a flat fee in writing |
| **Smoke and CO certificate** | Your town | Ask the fee when you call |
| **Septic inspection** | The inspector | Only if you have septic. Get a quote. |
| **Property tax, water and sewer, condo fees** | Split to the closing date | Your attorney works it out on the closing statement |

Since August 2024, buyers sign their own agreement with their agent. How a buyer's agent gets paid is something we talk through with you, offer by offer.



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# How the state stamp tax is worked out.

**THE RULE**

*Massachusetts charges $2.28 for each $500 of the sale price. Any part of a $500 counts as a full $500. That is about $4.56 per $1,000. Barnstable County (Cape Cod) uses a higher rate, so this math is for the rest of the state.*

**EXAMPLE. NOT YOUR NUMBER.**

| SALE PRICE | UNITS OF $500 | STAMP TAX |
|---|---|---|
| **$750,000** | 1,500 × $2.28 | **$3,420** |
| **$750,250** | 1,501 × $2.28 (the extra $250 counts as a full $500) | **$3,422.28** |
| **$900,000** | 1,800 × $2.28 | **$4,104** |
| **$1,000,000** | 2,000 × $2.28 | **$4,560** |

*The seller pays this at closing. Your attorney handles it.*

**DO THIS**

Add $105 for each mortgage you are paying off. That is the state fee to record that it is paid.



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# The price is not your number. The net is.

**ESTIMATE**

| LINE | YOUR NUMBER |
|---|---|
| Sale price | $ |
| Minus state stamp tax (page 15) | $ |
| Minus mortgage payoff | $ |
| Minus $105 for each mortgage paid off | $ |
| Minus agent pay (your agreement) | $ |
| Minus attorney (their written quote) | $ |
| Minus smoke and CO fee (your town) | $ |
| Minus septic inspection, if any (quote) | $ |
| Plus or minus closing-date splits (your attorney) | $ |
| **Estimated net, before income taxes** | **$** |

*We will give you current numbers for every line at your value call.*

### TAX ON YOUR GAIN

Your gain is your profit on the sale. Many owners can leave out up to $250,000 of gain from income tax, or $500,000 on a joint return. You need to have owned and lived in the home for 2 of the last 5 years. Massachusetts follows the same rule. Gain over that is taxed by Massachusetts at 5%, plus federal tax.

**ESTIMATE:** a couple who files jointly bought at $400,000 and sells at $1,000,000. Their gain before costs is $600,000. That is $100,000 over the limit. Massachusetts tax is about $5,000, plus federal tax.

Keep your receipts for improvements for your CPA. They can lower your gain. Your CPA runs your real number.

### SELLING FOR $1 MILLION OR MORE?

At or before closing, you sign a short state form for your closing attorney. Your attorney files with the state within 10 days of closing. Full-year Massachusetts residents can usually claim an exemption. Then no tax is held back from your sale. Your attorney handles this.

General information, not tax or legal advice.



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SECTION 5 · OFFERS AND THE CONTRACT

# Three steps from yes to a signed deal.

## 1.

### The offer

The buyer sends a written offer with a deposit. It names the price, the key dates, and what happens if the inspection or the loan falls through.

## 2.

### Accepted offer

You sign it. Now you and the buyer have agreed on the main terms.

## 3.

### Purchase and Sale agreement

This is the full contract. The two attorneys write and review it. The buyer usually puts down a larger deposit.

**DO THIS**

Send every offer to your attorney the day it comes in. Even the one you plan to turn down.



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# Compare offers on more than price.

*The highest price is not always the best offer. Terms and dates matter just as much.*

| | OFFER A | OFFER B | OFFER C |
|---|---|---|---|
| **Price** | | | |
| **How they pay (cash or loan, and how much down)** | | | |
| **Deposit** | | | |
| **Inspection terms** | | | |
| **Mortgage approval date** | | | |
| **Closing date** | | | |
| **Can you stay after closing?** | | | |
| **Anything they ask you to fix or pay** | | | |

### YOUR BUYER'S RIGHT TO AN INSPECTION

By state rule, we cannot accept an offer that says the buyer will skip the home inspection. At or before the first written contract, you and the buyer both sign a short notice about the buyer's right to an inspection. We handle it with you. The buyer still decides whether to inspect, with no pressure from you or us.

### *ASK YOURSELF*

*What repair request or date change would make you say no? Decide now, not during the inspection.*



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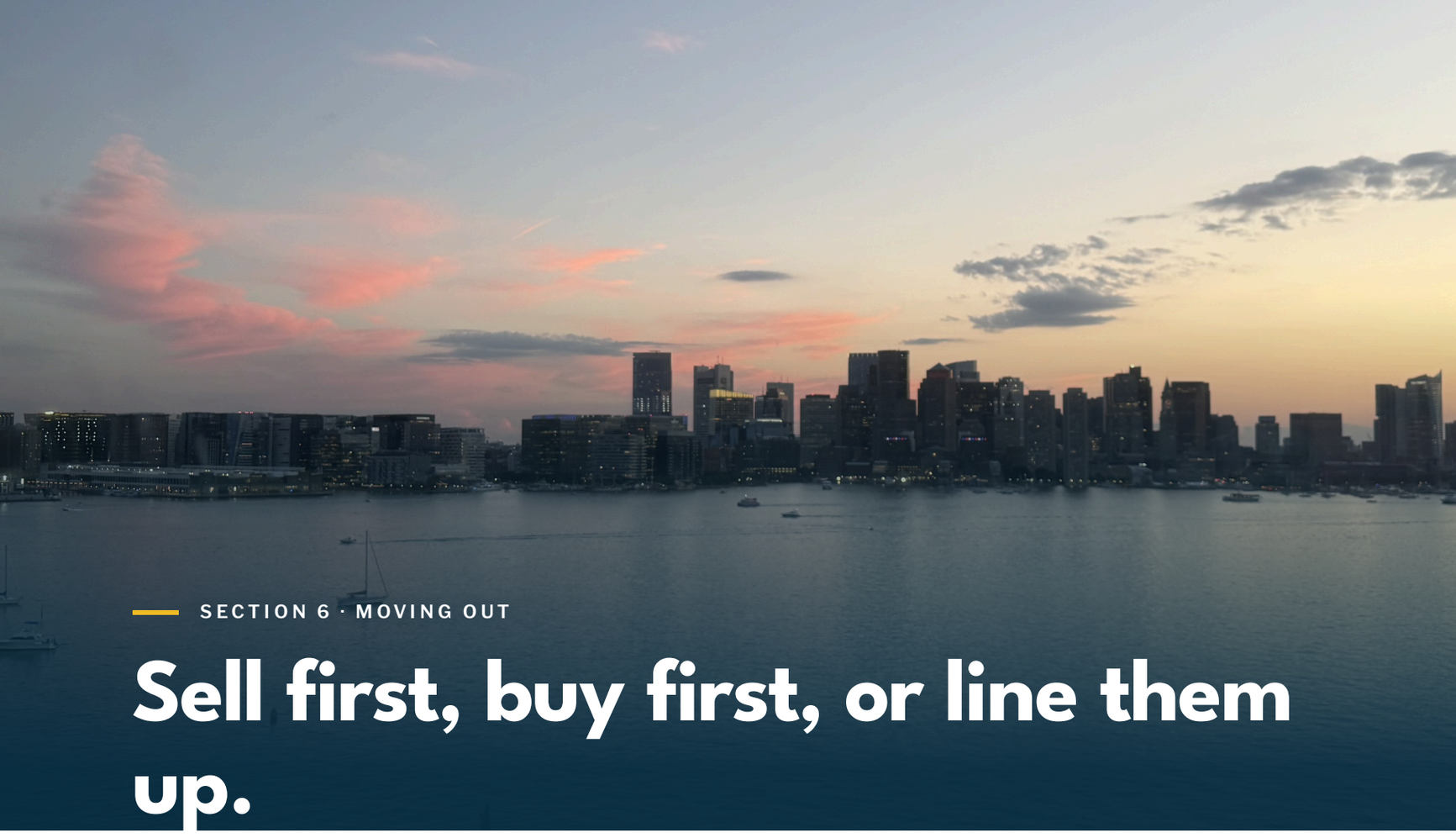

SECTION 6 · MOVING OUT

# Sell first, buy first, or line them up.

*You are staying in the area. So the big question is the order.*

### Sell first

You know your cash before you buy. You may need a short stay in between.

### Buy first

You move once. You may pay for two homes for a while.

### Same week, or stay after closing

One move. The dates are tight. Your attorney writes the terms into the contract.

**DO THIS**

Ask your lender which order your budget allows before you list.



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# Moving week and closing day.

## Two weeks before

- [ ] Confirm your movers.
- [ ] Set electric and gas to move to your new address on closing day.
- [ ] Schedule internet at your next home.
- [ ] Forward your mail.

## Closing week

- [ ] Ask your town for a final water and sewer reading.
- [ ] Have your smoke and CO certificate in hand.
- [ ] Take everything that is not staying with the house.

## Closing day

- [ ] The buyer does a final walk-through.
- [ ] Leave the keys and garage door openers.
- [ ] Leave the home broom clean and empty, unless the contract says otherwise.

**DO THIS**

Take photos of each empty room before you lock up for the last time.



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# Six mistakes that cost sellers money.



| | MISTAKE | DO THIS INSTEAD |
|---|---|---|
| 1 | **Listing high to leave room to negotiate** | Price to bring buyers in during the first two weeks (page 8) |
| 2 | **A big remodel right before listing** | Fix, clean, and paint instead (page 9) |
| 3 | **Calling the fire department the week of closing** | Call as soon as you have a closing date (page 11) |
| 4 | **Signing an offer before your attorney reads it** | Send it to your attorney first (page 17) |
| 5 | **Picking an offer on price alone** | Compare terms and dates too (page 18) |
| 6 | **Counting the sale price as your money** | Work out your net (page 16) |



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# Write your plan on this page.

| | |
|---|---|
| **Where I live next** | |
| **Latest day I can move out** | |
| **Target list date** | |
| **Year built / last building permit** | |
| **Town sewer or septic / last inspection** | |
| **Day I call the fire department** | |
| **Attorney name and fee** | |
| **Price range from our value call** | |
| **My price review trigger (rule of 10)** | |
| **Terms I would say no to** | |
| **Estimated net, before income taxes (page 16)** | |

*Have this page in front of you for our value call.*



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NEXT STEP

# Book a free value call with Patrick.

*We bring recent sales near you. We walk you through how we would price and prepare your home. Then you decide what to do next.*

**Call (857) 392-5772 or email sales@teambrusil.com to set a time. We will follow up to set it up.**

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Team Brusil serves eastern Massachusetts.
*Leaving Massachusetts? Ask for our Leaving Massachusetts guide.*

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every move matters



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SOURCES

# Where the facts come from.

*Sources · checked November 17, 2026*

### SELLING COSTS

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### HOME INSPECTIONS, CONDOS, AND TAXES

Mass. Executive Office of Housing and Livable Communities, Residential home inspections.
https://www.mass.gov/info-details/residential-home-inspections

760 CMR 74.00, Residential Home Inspection Waivers.
https://www.mass.gov/regulations/760-CMR-7400-residential-home-inspection-waivers

Mass. General Laws, Chapter 183A, Section 6 (condo fee statement).
https://malegislature.gov/Laws/GeneralLaws/PartII/TitleI/Chapter183A/Section6

IRS, Topic 701, Sale of Your Home.
https://www.irs.gov/taxtopics/tc701

Mass. Tax Expenditure Budget FY26, item 1.021 (home sale exclusion).
https://budget.digital.mass.gov/govbudget/fy26/tax-expenditure-budget/personal-income-tax/exclusions-from-gross-income/1-021/

Mass. Department of Revenue, Filing and Withholding Rules: Real Estate Sales of $1 Million or More (updated Mar 4, 2026).
https://www.mass.gov/info-details/filing-and-withholding-rules-real-estate-sales-of-1-million-or-more

### THE EXAMPLE ON PAGE 7

Team Brusil sale records, 2026. Address and names withheld.

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