

## Most important things a Seller must know before selling in Miami Springs



## **Seller Property Disclosure Form**



Florida Law requires that a seller of a home disclose to the buyer all known facts that materially affect the value of the property being sold and are not readily observable or known by the buyer. This disclosure form is designed to help you comply with the LAW!! This disclosure is NOT a guaranty or

warranty of any kind. Here is a copy of the <u>Seller Disclosure Form.pdf</u>.



## City of Miami Springs Re Occupancy Certification Process

Chapter 102-01 of the City of Miami Springs Code of Ordinances requires that a Certificate of Re Occupancy be issued by the City before any person, firm, or corporation buys, sells, conveys or transfers, any single family home without first obtaining a Re Occupancy Certificate.

It is the responsibility of the property owner/seller to apply for the Re Occupancy Certificate inspection with the Department of Building, Zoning and Code

Enforcement. The Fee is currently \$125.00.



## Get an estoppel letter from your lender.

How much do you owe your bank to pay off any outstanding mortgages and fees? When you sell your property you need to know what is the payoff amount if you still have a mortgage (s). The Best way to determine this very important information is to get an estoppel letter from your lender.

The lender will issue a document that specifically states what is the payoff amount up to a certain date. If your closing takes place after that date, they also provide the additional amounts due, per day, for each additional day until the closing date. You

can also have your lender provide an updated estoppel letter. Some lenders charge a fee for this information.