

FIELD RESOURCE

Complete Home Selling Checklist

Every step from deciding to sell through to settlement

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Selling a home in Queensland involves more moving parts than most people realise on the first time through. This is the master checklist: every meaningful step in the process, in the order they happen, with the items you should personally tick off and the items your team should handle for you. Print this and tape it to the fridge.

01. Decide and plan

Before you contact any agent, get clear on your timing, your financial position, and what success looks like for your sale.

- Decide your honest reason for selling: upsizing, downsizing, relocation, financial restructure, or estate. The reason shapes everything that follows.

- Get a current statement from your bank showing your mortgage balance and any early-repayment fees.

- If you owe more than the property is worth, talk to your bank before listing. Negative equity sales need handling.

- Map out your ideal settlement timing. Are you buying simultaneously, selling first, or buying first?

- Think about whether you will need bridging finance, a deposit bond, or an extended settlement.

- Get a sales appraisal from at least two agents. A real appraisal includes recent comparable sales, not just a number.

- Check the timing against the Brisbane property calendar: school holidays, public holidays, election dates, and the Christmas slowdown all affect campaign performance.

02. Build your team

You will work with three professionals through the sale: your agent, your conveyancer or solicitor, and (if you have a mortgage) your bank or broker. Choose them deliberately.

- Choose a real estate agent. Compare at least two. Look at recent sales in your suburb, the agent's personal track record (not just the office), and how they communicate during the appraisal.

- Sign a Form 6 agency authority with your chosen agent. Read it carefully and ask about commission, marketing budget, and the agency term.

- Engage a conveyancer or solicitor early, before you sign a contract. They prepare the contract, review terms, and manage settlement.

- Notify your bank or mortgage broker that you are selling. Request a discharge form for the mortgage.

- If you own the property in a trust, company, or with a co-owner, get the necessary signatures and authority sorted now, not later.

- If a power of attorney is involved, confirm it is enduring and registered with the Queensland Land Registry.

03. Documents to gather

Your agent and conveyancer will request these progressively. Gathering them before you list saves weeks of delay later.

- Certificate of title or recent title search.

- Most recent council rates notice.

- Most recent water rates notice.

- Building approvals for any extensions, decks, pergolas, sheds, or pools. Missing approvals are one of the most common contract delays.

- Pool safety certificate (Form 23) if you have a pool. Or be prepared to provide a Form 36 disclosure to the buyer.

- Smoke alarm compliance documentation. Queensland law requires interconnected photoelectric alarms in every bedroom by 1 January 2027.

- For units and townhouses: body corporate disclosure statement, by-laws, recent levy notices, sinking fund forecast, and minutes of recent AGMs.

- Any warranties or compliance certificates for solar panels, hot water systems, or major appliances.

- Survey plan if you have one.

- Any easement, covenant, or restrictive covenant documentation registered against the title.

04. Property preparation

Preparation determines a meaningful portion of your final sale price. The work falls into four buckets: repairs, declutter, styling, photography.

- Walk through the property with your agent and agree on a written prep list with priorities and a budget.
- Complete all repairs and painting at least one week before photography.
- Declutter aggressively. Remove at least 30 percent of furniture and most personal items.
- Deep clean the entire property, including windows inside and out, gutters, and outdoor areas.
- Decide whether to use a professional stylist. For most properties above \$800K in Brisbane, professional styling pays for itself.
- Book professional photography. Schedule it for the time of day that suits the property's aspect.
- If using video or floor plans, brief the photographer in advance.

05. Pricing and method

You will choose a sale method (auction, private treaty, or expressions of interest) and a price guide or reserve. Both decisions are strategic and should be made with your agent based on the buyer pool.

- Discuss sale method with your agent. Auction works best in active, comparable-rich markets with strong buyer demand. Private treaty works in slower markets or for unusual properties. EOI works for premium or off-market sales.
- If selling by auction, set the auction date during a school term, away from public holidays.
- Agree the price guide range with your agent. The price guide must be at or below your reserve in Queensland.
- Sign off the marketing campaign in writing: portals, signboard, brochures, social media, video, and any premium listings.
- Confirm the marketing budget and how it is paid (upfront, on settlement, or invoiced).
- Set the reserve in writing before auction day or before the first offer is presented.

06. Campaign launch and open homes

Once the campaign goes live, your job is to keep the property presentation-ready and let your agent run the buyer engagement.

- Confirm all listings are live: realestate.com.au, Domain, your agent's website, social media.
- Approve the signboard and final brochure copy.
- Confirm the open home schedule. Two opens per week is standard during a four-week Brisbane campaign.
- For each open: tidy, lights on, blinds open, soft music, fresh flowers if available, no pets on site.
- Leave the property for at least 30 minutes before each open and stay away during the inspection.
- After each open, get a written buyer engagement report from your agent: numbers attended, level of interest, follow-up requests.
- Adjust your strategy at the end of week two if buyer feedback is consistently flagging the same issue.

07. Offers and negotiation

Offers may come in throughout the campaign. Each one is a data point about the buyer pool, not just a number to accept or reject.

- Ask for every offer in writing, with conditions, deposit, and settlement timing clearly stated.
- Compare offers on price and conditions together. A lower offer with a shorter settlement and no finance condition is often better than a higher conditional offer.
- Use the first serious offer as a benchmark. The first offer is often the best offer in slower campaigns.
- Take time to consider offers. There is no obligation to respond within hours.
- Decide in advance whether you will accept pre-auction offers if selling by auction.
- For multiple offers, your agent should run a structured process and notify all interested parties.
- When you accept an offer, both parties sign the contract. The contract becomes binding once both signatures are in place and the contract is dated.

o8. Under contract

In Queensland, most contracts have a five business day cooling-off period for the buyer (auction sales are unconditional with no cooling-off). The contract usually has finance and building/pest conditions that the buyer must satisfy.

- The buyer pays a small initial deposit (often \$1,000) on signing, with the balance due on contract becoming unconditional or on a date specified in the contract.

- During the cooling-off period (5 business days), the buyer can withdraw with a small penalty (0.25 percent of the purchase price). This applies to private treaty sales only.

- The buyer arranges a building and pest inspection, usually within 14 days. Be ready to make the property accessible.

- The buyer arranges finance approval, usually within 14 to 21 days.

- Special conditions in the contract (e.g. subject to sale of the buyer's property) must be tracked and satisfied.

- If the buyer raises issues from the building and pest report, expect a renegotiation. Your conveyancer will advise on how to respond.

- When all conditions are satisfied or waived, the contract becomes unconditional. From this point, the buyer cannot withdraw without significant penalty.

09. Pre-settlement (the four weeks before)

Once the contract is unconditional, settlement is set. This phase is logistics: bank, conveyancer, utilities, removalists, and final inspection.

- Confirm the settlement date in writing with your conveyancer.

- Sign the discharge of mortgage paperwork with your bank. Allow at least three weeks for the bank to process this.

- Book your removalists at least three weeks in advance, especially if settling in spring or summer.

- Notify utility providers (electricity, gas, internet, water) of your final readings and the disconnection or transfer date.

- Update your address with: ATO, Medicare, Centrelink, employer, super fund, banks, insurers, doctor, schools, electoral roll.

- Redirect mail through Australia Post for at least three months.

- Arrange building and contents insurance for your new address.

- Cancel building and contents insurance on the property you are selling, effective from settlement.

- Plan the move: what you take, what you sell, what you donate, what you throw.

10. The week of settlement

The final week is detail-heavy but should run smoothly if the previous steps were done. Your conveyancer will manage the transaction; your job is to be ready to hand over.

- The buyer is entitled to a pre-settlement inspection in the seven days before settlement. Be ready to make the property accessible.
- Address any final issues raised during pre-settlement inspection. Fixtures and fittings must be in the same condition as on contract date.
- Pack and move out before settlement day. The property must be vacant on settlement unless the contract says otherwise.
- Take final meter readings and photograph them.
- Leave keys, garage remotes, alarm codes, pool key, and any other access items in an agreed location for the agent or buyer.
- Confirm the settlement time with your conveyancer. Settlement is usually mid to late afternoon.
- Have your conveyancer's contact details on hand on the day in case of any last-minute issues.

11. Settlement day

Settlement is the legal transfer of title and the day you receive the sale proceeds. In Queensland, most settlements are now electronic via PEXA.

- Your conveyancer attends settlement on your behalf. You do not need to be present.
- The buyer's funds clear into your conveyancer's trust account.
- Your mortgage is paid out, the title is transferred, and any remaining proceeds are paid to your nominated bank account.
- You are notified by your conveyancer when settlement has completed.
- The buyer takes possession from the time settlement is confirmed. Hand over keys, codes, and any agreed items immediately.
- Notify your agent that settlement has completed.

12. After settlement

A handful of administrative tasks remain in the weeks after settlement. Most are short but should not be skipped.

- Confirm the discharge of your mortgage with your bank in writing.
- Confirm rates and water adjustments have been correctly settled. Any errors are easier to fix in the first week than later.
- Keep all sale documentation, contract, and settlement statement together. You will need them for tax purposes.
- If the property was an investment, talk to your accountant about capital gains tax obligations and timing.
- If the property was your main residence, confirm the main residence exemption applies.
- Update your will if the property was a major asset.
- If you were paid commission via a tiered structure, confirm the final commission amount on the settlement statement.
- Save the settlement statement and final invoices for at least seven years.

Every sale is different, but the structure is the same. If you tick these items off in order, you will avoid almost every common mistake Queensland sellers make.

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