



THE MAXLIFE REALTY SELLER SERIES · 2026

# The True Cost of Selling a Home in Florida

Every closing cost explained, worked examples at four price points, and a fill-in net sheet — so you know exactly what you'll walk away with.

AN 11-PAGE FLORIDA NET SHEET WORKBOOK

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# The only number that matters: what you keep

The sale price gets all the attention, but your **net proceeds** — what actually lands in your account after the mortgage and costs — is the number that determines your next move. This workbook breaks down every Florida seller cost, shows worked examples at four price points, and gives you a fill-in net sheet for your own home.

## The formula

MEMORIZE THIS

$$\text{Net proceeds} = \text{Sale price} - \text{Loan payoff(s)} - \text{Selling costs}$$

You don't pay anything out of pocket at a normal closing — every cost below is simply deducted from your proceeds by the title company, and the remainder is wired to you. Let's walk each piece.

## I

## Florida seller closing costs

LINE BY LINE

COST	WHO PAYS	TYPICAL AMOUNT (ORLANDO)
<b>Real estate commission</b>	Seller (negotiable)	Commonly 4.5–5.5% total if you offer buyer-agent compensation
<b>Documentary stamp tax on the deed</b>	Seller	\$0.70 per \$100 of price (Orange/Seminole/Brevard) = \$7 per \$1,000
<b>Owner's title insurance</b>	Seller (customary in Central FL)	Promulgated rate: ~\$5.75/\$1,000 to \$100k, then ~\$5.00/\$1,000
<b>Title / settlement &amp; closing fees</b>	Seller	~\$500–\$1,500
<b>HOA / condo estoppel fee</b>	Seller (if applicable)	~\$100–\$500 (capped by Florida statute)
<b>Recording &amp; misc.</b>	Seller	~\$20–\$100
<b>Prorated property taxes</b>	Seller's share of the year	Varies — your portion up to closing day
<b>Mortgage payoff</b>	Seller	Balance + interest to closing + small payoff fee

Counties differ: documentary stamp tax is \$0.70/\$100 in Orange, Seminole, and Brevard (Miami-Dade differs). Title-insurance custom can vary by contract.

### COMMISSION IS THE BIG ONE — AND IT'S NEGOTIABLE

Commission dwarfs every other line. Since the 2024 NAR settlement, buyer-agent compensation is no longer automatically baked into the MLS — buyers sign their own agreements. Sellers can still *offer* to compensate the buyer's agent, and most do, because it widens the buyer pool. Whatever you decide, get it in writing on your listing agreement and see it on your net sheet before you sign.

## 2

### Worked examples

SELLING COSTS AT FOUR PRICE POINTS

Assuming a 5% total commission, no unusual liens, and an HOA. Mortgage payoff is excluded here (it's specific to you) and prorated taxes vary — but this is the realistic shape of seller costs:

COST	\$350,000	\$500,000	\$750,000	\$1,000,000
Commission (5%)	\$17,500	\$25,000	\$37,500	\$50,000
Doc stamps (\$7/\$1k)	\$2,450	\$3,500	\$5,250	\$7,000
Owner's title insurance	\$1,825	\$2,575	\$3,825	\$5,075
Title/settlement fees	\$1,200	\$1,200	\$1,200	\$1,200
HOA estoppel	\$300	\$300	\$300	\$300
Recording & misc.	\$50	\$50	\$50	\$50
<b>Total selling costs</b>	<b>\$23,325</b>	<b>\$32,625</b>	<b>\$48,125</b>	<b>\$63,625</b>
<b>As % of price</b>	<b>6.7%</b>	<b>6.5%</b>	<b>6.4%</b>	<b>6.4%</b>

Rule of thumb: budget roughly 6–8% of the sale price in total selling costs before your mortgage payoff. Lower your commission and the whole percentage drops.

### 3

## Your net sheet

FILL IN YOUR OWN NUMBERS

Use your expected sale price and your latest mortgage statement (add about a month of interest for the payoff). Print this page or jot the figures in:

LINE	YOUR NUMBER
Expected sale price	\$ _____
- Real estate commission	\$ _____
- Documentary stamp tax (\$7 per \$1,000)	\$ _____
- Owner's title insurance	\$ _____
- Title / settlement / closing fees	\$ _____
- HOA estoppel (if applicable)	\$ _____
- Prorated property taxes	\$ _____
- Repairs / buyer credits (if any)	\$ _____
<b>= Net before mortgage payoff</b>	\$ _____
- First mortgage payoff	\$ _____
- Second mortgage / HELOC / solar loan payoff	\$ _____
<b>= ESTIMATED NET PROCEEDS</b>	\$ _____

Want this done precisely and for free? See the last page — I'll prepare a personalized net sheet for your address.

## 4 Costs sellers forget

THE LINES THAT SURPRISE PEOPLE

- Repairs or credits** negotiated after the inspection — budget a cushion
- The full mortgage payoff** — higher than your balance (interest accrues daily) and includes any second lien, HELOC, or solar loan
- A leaseback** if you need to stay after closing (rent + deposit to the buyer)
- Moving costs** and overlap (storage, temporary housing, double utilities)
- Capital gains tax** on the profit above your exclusion (see below)

## 5 Capital gains — the basics

MOST HOME SELLERS OWE NOTHING

Good news first: Florida has **no state income tax and no estate tax**, so this is a federal question only — and most primary-home sellers owe nothing.

### THE \$250,000 / \$500,000 EXCLUSION

If you *owned and lived in* the home as your primary residence for at least **2 of the last 5 years**, you can exclude up to **\$250,000 of gain if single, or \$500,000 if married filing jointly** — tax-free. Gain is your sale price minus your cost basis (purchase price + capital improvements), not minus your mortgage. Only profit above the exclusion is taxable.

### WHERE SELLERS GET CAUGHT

Move out and rent the home, and that 5-year clock keeps running. If you lived there at least two full years before leaving, you generally keep the exclusion only if you sell within three years of moving out; rent longer than that and you fail the 2-of-5 use test and lose it. (Lived there under two years before renting? You can run out of time even sooner.) With large gains or a converted rental, talk to a CPA *before* you sell — the timing can be worth tens of thousands.

## How to keep more of your proceeds

- Negotiate the commission** — the largest cost and the most negotiable; even 0.5% is real money
- Price right at launch so you sell near asking instead of after cuts
- Fix cheap, photo-visible items yourself rather than giving large buyer credits later
- Get a pre-listing inspection so inspection-period renegotiations are smaller
- Time the sale to protect your capital-gains exclusion if you've moved out
- Choose a competent closing team so nothing costly slips through title

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# Get your personalized net sheet — free

Tell me your address and rough payoff, and I'll send back a precise, line-by-line net sheet for your home — exactly what you'd walk away with at a realistic sale price. No cost, no obligation.

[Request your free net sheet](#)

Call or text **321.373.3536** · [maxliferealty.com](https://maxliferealty.com)

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