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Selling A Loved One's Home

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The Seller's Guide to Disclosures When Selling a Loved One's Home

Practical guidance for sellers who may not fully know the home, its history, repairs, or past issues

YOU DO NOT HAVE TO KNOW EVERYTHING

One of the biggest fears people have when selling a loved one's home is the fear of not knowing enough.

You may not know the full repair history.

You may not know what your loved one fixed, ignored, replaced, patched, or never talked about.

You may not know whether an old leak was fully repaired, whether work was permitted, or whether paperwork sitting in a drawer still matters.

That uncertainty can feel overwhelming.

This is especially true when the seller is:

- a trustee
- executor
- administrator
- widow or widower
- adult child
- probate seller
- conservator
- or family member helping manage the sale

Many people worry they are somehow expected to know everything about the property simply because they are now responsible for selling it.

But most sellers in these situations do not know everything.

That is normal.

The purpose of disclosures is not perfection.

The purpose is honesty.



Disclosures help sellers share known information, preserve important records, answer questions thoughtfully, and allow buyers to investigate the property before moving forward.

This guide was created to help sellers better understand:

- what disclosures are really for
- what information may matter
- what documents to gather
- how inspections and repair requests work
- when to get expert help
- how buyer psychology affects escrow
- and how honest communication often helps stabilize a transaction

This is not a legal manual.

It is practical guidance designed to help sellers move through the disclosure process with more clarity, less fear, and better organization.

Because when selling a loved one's home, safer footing often begins with understanding what you know, what you do not know, and how to handle both honestly.



Chapter 1

Why Disclosures Matter When Selling A Loved One's Home

Disclosures are one of the most important parts of a real estate transaction.

They help buyers understand the property.

They also help protect the seller by creating a record of what was known and shared before closing.

Many people think disclosures are only about major defects or disasters.

In reality, disclosures are often about ordinary things:

- prior leaks
- repairs
- drainage concerns
- HOA disputes
- appliance issues
- roof repairs
- plumbing problems
- solar agreements
- mold concerns
- neighbor issues
- or old paperwork connected to the property

The seller is not expected to guarantee the home is perfect.

The seller is expected to disclose known information honestly.

That distinction matters.

Over the years, I have watched many families walk into the same fear when selling a loved one's home.

One family worried a damaged wall meant the deck foundation was failing, only to learn later that the wall had originally been built to hold back dirt and was not part of the deck support at all.

Another seller spent hours gathering old solar paperwork from companies that had gone out of business because he wanted the buyers to have every document he could find, even though he did not fully understand the entire situation himself.

Liz worried a plumbing leak connected to her HOA would scare buyers away, but by providing the emails, payment records, and reimbursement information upfront, the buyers felt more comfortable because they could see the issue had been handled honestly.



Another buyer became nervous not because repairs existed, but because the repair documentation was unclear and the inspection process became uncomfortable and pressured.

Different homes.

Different problems.

Different families.

But the same lesson kept appearing again and again:

Buyers usually feel safer when sellers are open, organized, and honest about what they know.

Families selling a loved one's home do not need to know everything perfectly.

But they do need to stop guessing, gather information, disclose honestly, and allow buyers to investigate.

Chapter 2

What Sellers Are Really Being Asked to Disclose

One of the reasons disclosures feel stressful is because many sellers misunderstand what they are being asked to do.

They think they are supposed to:

- guarantee the home
- know every prior repair
- understand every technical issue
- predict future problems
- or somehow become experts on every system in the house

That is not the purpose of disclosures.

Disclosures are about sharing known information.

If you know about a prior leak, disclose it.

If you know there was mold remediation, disclose it.

If you know the roof was repaired, disclose it.

If you know there was an HOA dispute, disclose it.

If you know a contractor raised concerns about something, disclose it.

If you do not know the answer, do not guess.



Many sellers accidentally create more risk by trying to sound certain when they are not. Honest uncertainty is usually safer than confident guessing.

For example:

"I am aware there was a prior leak in this area, but I do not know the full history of the repair."

is often far better than:

"That was fixed years ago and should be fine."

especially if the seller does not actually know.

The key principle is simple:

Disclose what you know. Do not guess at what you do not know.



Chapter 3

What to Gather Before Completing Disclosures

One of the most helpful things sellers can do is gather information before completing disclosure forms.

This is especially important when selling a loved one's home because paperwork may be scattered throughout the property.

You may find:

- invoices
- old repair receipts



- appliance manuals
- solar contracts
- HOA emails
- roofing paperwork
- insurance letters
- termite reports
- permits
- contractor bids
- warranties
- plumbing records
- electrical invoices
- mold remediation reports
- or inspection reports from years earlier

Do not throw these things away too quickly.

Even if you are not sure whether the information matters, save it until you can review it.

Sometimes paperwork helps explain the history of the home.

Sometimes it clarifies a repair.

Sometimes it helps buyers investigate.

Sometimes it helps protect the seller.

In one transaction, a seller had solar paperwork connected to companies that had gone out of business.

The situation was confusing, but the seller organized all the contracts, notices, and correspondence he could find and provided it to the buyer.

That honesty helped the buyer feel more comfortable because they could see the seller was not trying to hide information.

A good rule is this:

If paperwork appears connected to repairs, systems, warranties, disputes, inspections, or improvements, preserve it until you know whether it should be disclosed.





Chapter 4

How Repair Information Helps Sellers Avoid Guessing

When families discover a possible problem in a loved one's home, fear often takes over.

A damaged wall suddenly sounds like a structural failure.

A leak sounds catastrophic.

Damaged wood sounds like a major rebuild.

Sometimes the issue is serious.

Sometimes it is not as serious as it first appears.

The only way to know is to gather more information.

That is where repair professionals, inspectors, handymen, contractors, plumbers, roofers, electricians, mold specialists, and other experts become important.

One family selling a manufactured home became frightened by a damaged cinder block wall below the back deck.

At first, they feared the wall was part of the deck foundation.

But after the handyman inspected it, he clarified that the wall was separate from the deck support system. The wall had originally been built to help hold back dirt from the hillside, and willow tree roots had slowly pushed it crooked over time.

That changed the disclosure completely.

Instead of guessing or imagining the worst, the sellers now had better information.



Repair information also helps sellers understand options.

In that same transaction, the handyman gave:

- one estimate to remove the wall and compact the dirt
- and another estimate to rebuild the wall

The sellers learned the more expensive option was not necessarily required.

That knowledge reduced fear and helped them disclose the issue more accurately.

Sometimes expert information does not eliminate the problem.

But it helps replace fear with facts.



Chapter 5

Why Buyer Investigations Matter

The seller's job is to disclose.

The buyer's job is to investigate.

These two things work together.

Buyers have a limited period of time to understand the property.

They review disclosures.

They order inspections.

They ask questions.



They may bring in specialists.

That does not mean the seller failed.

It means the buyer is doing their own due diligence.

This is especially important when the seller may not fully know the history of the home.

Buyers may investigate:

- roof conditions
- plumbing systems
- electrical work
- solar systems
- mold concerns
- HVAC systems
- drainage
- HOA matters
- foundation concerns
- prior repairs
- or contractor work

Sometimes new information appears during escrow.

That does not automatically mean the transaction is over.

The buyer may:

- request more information
- extend the inspection period
- request repairs
- request credits
- or bring in additional experts

The goal is not panic.

The goal is better understanding.

When both sides cooperate respectfully, the transaction usually becomes more stable.





Chapter 6

How Honest Disclosures Build Buyer Trust

Many sellers are afraid disclosures will scare buyers away.

But buyers are usually more afraid of hidden problems than known problems.

Buyers do not want to feel like detectives.

When buyers feel they are uncovering hidden issues themselves, suspicion grows quickly.

That emotional shift can destabilize escrow.

But when sellers provide information honestly and early, buyers often feel safer.

One seller, Liz, was preparing her twin home for sale when a plumbing issue arose involving the HOA and the neighboring attached home.

At first there was confusion about who was responsible.

The HOA initially resisted responsibility, and Liz temporarily paid for the repair herself.

Later, after enough communication and review, the HOA agreed to reimburse her.

Instead of hiding the situation, the documentation was provided:

- HOA emails
- repair information
- payment records



- and reimbursement approval

The buyers could see the issue had been handled openly.

That transparency helped reduce suspicion.

Honesty creates emotional safety.

That does not mean buyers will ignore problems.

It means buyers are more likely to trust the transaction when they believe the seller is trying to be transparent.

Sometimes sellers also choose to offer credits upfront for known concerns.

That can reduce buyer anxiety because the seller has already acknowledged the issue and offered a practical path forward.

A credit is not required.

It is a negotiation choice.

But thoughtful transparency often helps stabilize the emotional tone of escrow.



Chapter 7

Repair Requests, Credits, and Inspection Negotiations

After inspections, buyers may request repairs or credits.

This is normal.

A request is not a demand.

The seller may:

- agree
- decline
- offer partial repairs
- offer a credit
- or sell the property as-is

This part of escrow often becomes emotional because both sides are trying to determine whether the transaction still feels fair.

Clear communication matters.

Documentation matters.

Respectful boundaries matter.

In one transaction, repairs were supposedly completed after the inspection, but the documentation was unclear.

The buyers needed to verify whether repairs had truly been done.

Unfortunately, the seller's side interrupted the buyer's inspection time, creating discomfort and mistrust.

That situation reinforced an important lesson:

Buyers need room to inspect, evaluate, and decide whether they still feel comfortable moving forward.

Pressure usually increases suspicion.

Transparency usually reduces it.

Sometimes a thoughtful repair, clear invoice, additional documentation, or reasonable credit helps keep escrow together.

The goal is not perfection.

The goal is maintaining enough trust for both sides to move forward.





Chapter 8

What to Do When New Problems Appear During Escrow

New information sometimes appears during escrow.

An inspector may uncover something no one expected.

A contractor may raise concerns.

A buyer may discover damage hidden behind stored belongings.

This can feel frightening for sellers.

Especially when selling a loved one's home.

But a new discovery does not automatically mean the transaction must collapse.

Slow down.

Gather information.

Avoid reacting from panic.

This may be the time to:

- bring in another expert
- request additional estimates
- extend the inspection timeline
- provide more documents



- negotiate credits
- or discuss repair options

Many problems become more manageable once everyone has better information.

The key is staying organized, communicative, and honest.



Chapter 9

Practical Questions to Help Sellers Think Through the Home's History

If you are not sure what information may matter, these questions can help.

Questions About the Home

- Were there prior leaks or water damage?
- Were there roof repairs?
- Were there plumbing issues?
- Were there mold concerns?
- Were there drainage problems?
- Were there pest or termite issues?
- Were there electrical or HVAC concerns?
- Was work completed by contractors or family members?
- Were permits pulled for major work?
- Were there insurance claims connected to the home?



- Were there neighbor disputes or HOA issues?
- Were there foundation or slope concerns?
- Are there warranties or service agreements still active?



Questions About Paperwork

- Are there old invoices or receipts?
- Are there inspection reports?
- Are there HOA notices or emails?
- Are there solar contracts or lease documents?
- Are there appliance manuals or warranties?
- Are there contractor bids or unfinished projects?

Questions for Family Members

- Did mom or dad ever mention a recurring issue?
- Did anyone know about prior repairs?
- Did anyone help manage maintenance?
- Did neighbors ever discuss concerns?
- Does anyone know where important paperwork might be stored?

These questions are not designed to create fear.



They are designed to help sellers think through the home more carefully before completing disclosures.



Chapter 10

The Seller's Disclosure Preparation Checklist

Before Completing Disclosures

Gather Documents

- repair invoices
- inspection reports
- warranties
- appliance paperwork
- HOA correspondence
- insurance letters
- solar paperwork
- contractor estimates
- permits
- pest reports
- photos of repairs or damage

Walk Through the Home Carefully

- look for stains
- look for leaks
- check under sinks
- review exterior drainage
- check patios and decks
- look for visible damage
- inspect garages and storage areas
- identify unfinished repairs

Ask Questions

- ask family members what they remember
- ask neighbors when appropriate
- ask contractors for clarification
- ask your real estate professional what may matter

Get Expert Help When Needed

- handyman
- contractor
- roofer
- plumber
- electrician
- mold specialist
- inspector
- structural expert
- solar company

Avoid Common Mistakes

- do not guess
- do not hide paperwork
- do not minimize known concerns



- do not exaggerate issues from fear
- do not throw away potentially important records too quickly

During Escrow

- provide information promptly
- stay organized
- allow buyers time to inspect
- document agreed repairs
- keep communication respectful
- avoid reacting emotionally to repair requests

Final Thoughts

Creating Safer Footing for Everyone Involved

Selling a loved one's home is rarely just a real estate transaction.

It often includes grief, responsibility, paperwork, repairs, family conversations, deadlines, and difficult decisions.

Disclosures are one way to bring structure and honesty into that process.

You do not have to know everything.

But you do need to:

- disclose honestly
- gather information
- stop guessing
- preserve records
- allow buyers to investigate
- and ask for help when needed

When sellers handle disclosures thoughtfully, buyers often feel safer.

And when buyers feel safer, transactions usually become calmer and more stable.

That helps everyone move forward with better footing.



About Dr. Deena Stacer

Dr. Deena Stacer specializes in helping families navigate the sale of homes during major life transitions, including death, probate, trust sales, downsizing, and divorce.

With a background in psychology, conflict resolution, counseling, and real estate, she focuses not only on the transaction itself, but also on the emotional and practical challenges families face while preparing a home for sale.

Her approach combines practical real estate guidance with steady communication, organization, and problem-solving to help reduce unnecessary fear and conflict during the process.

For additional resources and guidance, visit:

DrDeenaRealEstate.com/Blog

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This Doctor Makes *House* Calls!

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