FOR EVERYONE · 5 MINUTE READ

Selling without an agent

You can buy or sell a California home without real estate agents, and escrow works the same way. The buyer and seller take on the jobs the agents would normally handle.

What stays the same

Escrow's role doesn't change when there are no agents. Advantage One Escrow still holds the deposit in trust and prepares the escrow instructions. We still order the title report and loan payoffs, split property taxes by date, arrange signing and pay everyone after the deed records.

The escrow fee follows the same published schedule. The owner's savings come from the real estate commission, which sits outside escrow.

What changes

In an agent sale, the agents write the contract and explain the forms. They also coordinate inspections and the key handoff. Without agents, the buyer and seller handle that work themselves or hire someone who can.

Escrow can't fill that gap. We're neutral. We can explain what an escrow document does and what step comes next, but we can't negotiate for either side or give legal advice. That limit can feel frustrating. It is still the line we have to hold.

The purchase contract

Escrow can't write or supply your purchase contract. The buyer and seller agree on the contract, and many people have a real estate attorney draft it or review it.

Once both sides sign, send us the contract and we'll open escrow from it. Make sure it states the price, deposit, closing date and any contingency deadlines.

A clear contract saves trouble later. Vague terms are hard to turn into escrow instructions that both sides will sign.

Opening escrow

To open escrow, send us the signed contract and each party's contact details. The seller should also send the names of any lenders on the home so we can order payoffs.

The buyer then sends the deposit after calling to confirm the wiring instructions.

Who pays what

In an agent sale, the contract says who pays each closing cost. Put those choices in your contract too.

In Orange County, the usual custom is that each side pays its own escrow fee. The seller pays for the owner's title policy and the transfer tax. Your contract controls.

The title report and the buyer's loan

The title company still searches the records and issues a preliminary report. Without an agent to read it with you, ask your attorney about anything you don't understand.

If the buyer is borrowing, the lender has its own requirements, including an appraisal. The lender works with escrow directly, as in any sale.

An owner sale follows the same timeline as any other sale. The dates in your contract drive it. Our guide to the California escrow timeline explains the usual steps.

Disclosures

California requires sellers to disclose known facts about the home that affect its value or desirability. That duty applies with or without an agent.

The state has standard disclosure forms, including a transfer disclosure statement and a natural hazard disclosure. If you aren't sure what to disclose or which forms apply, ask a real estate attorney.

The deposit

The buyer's deposit goes to escrow, never to the other party. Escrow holds it in a trust account and gives a written receipt.

Buyers: before you wire it, call your escrow officer at a number you found yourself. Our main line is (714) 962-0999.

Inspections, repairs and the walk-through

Without agents, the buyer arranges inspections directly with the seller. Put repair requests and answers in writing, signed by both of you. If they change the deal, send them to escrow as a signed amendment.

The final walk-through lets the buyer confirm the home's condition before closing. Agree on a time in advance.

Signing and closing

Signing works as it does in any sale. Each side signs in front of a notary with a current photo ID, usually in the last week or so before closing.

The sale closes when the deed records at the county. Escrow then pays out the money as the instructions direct.

If the buyer and seller disagree about the deal along the way, escrow can't settle it. We follow the signed instructions and wait for both sides to agree in writing. An attorney can advise you.

Keys and moving day

Escrow doesn't hand over keys. The buyer and seller agree on when and how the keys change hands, usually once the deed records.

Put the possession date in the contract. If the seller needs to stay after closing, put that agreement in writing too.

Wire fraud still applies

Fewer people in the email chain doesn't mean less risk. Criminals target owner sales too.

We will never email or text you new or changed wire instructions. Before you wire money, call us at (714) 962-0999.

Our wire instructions don't change. Treat any message saying they have changed as fraud.

Owner sale checklist

- ☐ Purchase contract signed by both sides, ideally after an attorney's review.
- ☐ Contract states the price, deposit, closing date and contingency deadlines.
- ☐ Seller disclosures delivered to the buyer.
- ☐ Deposit wired to escrow after a phone check.
- ☐ Repair agreements put in writing and signed.
- ☐ Key handover and possession date agreed.

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