PARLEVU GLOBAL

SERVICES LLC · BALTIMORE

FREE GUIDE · MARYLAND HOMEOWNERS

Selling Your Maryland House As-Is

A plain-English guide to what "as-is" really means, what you still have to disclose, and how to compare a cash offer with a traditional listing on what you actually take home.

1. What "as-is" means (and what it doesn't)
2. The disclosures you can't skip
3. Who buys as-is houses
4. Listing vs. a direct cash sale, side by side
5. How an as-is cash offer is built, plus a net worksheet
6. How to get more and check a buyer
7. Paperwork checklist and next steps

Parlevu Global Services LLC · Baltimore-based, buying homes across Maryland, Virginia and Washington DC

(667) 646-8306 · parlevugloballlc.com

1. What "as-is" means in Maryland

"As-is" means you sell the property in its current condition. You won't make repairs, give repair credits, or lower the price because of inspection findings after the contract is signed.

It does **not** mean you can hide known problems. The buyer accepts the condition they know about and can't come back later demanding repairs, unless a material defect you knew about was left out.

> **Key point.** As-is means "I won't fix it." It doesn't stop a buyer from inspecting, and it doesn't excuse you from disclosing what you know. A buyer can still walk away after an inspection unless the contract includes an inspection waiver.

2. The disclosures you can't skip

Maryland requires the **Seller's Disclosure and Disclaimer Statement** for residential sales, and that includes as-is sales. Known material defects must be disclosed whether you sell to a cash buyer, through an agent, or on your own. The statement covers:

Structural
Foundation, roof, walls, floors: age, condition, known issues

Water & drainage
Basement flooding, water intrusion, past flooding, drainage problems

Mechanical
HVAC age and condition, plumbing, electrical system type

Environmental
Lead paint (pre-1978 homes), asbestos, mold, underground tanks

Legal & permits
Unpermitted additions, code violations, HOA issues, zoning changes

Pests
Termites, rodents, wood-destroying insects, past or present

Homes built before 1978 also need the federal lead-based paint disclosure form, even when you're selling as-is.

> **"I didn't know" only works if it's true.** If you lived in the home and the basement flooded, marking that line "unknown" creates real legal risk. Disclose what you know. Being upfront also tends to speed up a cash sale, because buyers price the repairs in from day one.

3. Who buys as-is houses

Buyers using FHA or conventional loans often can't buy distressed houses: a lender's appraiser may flag structural, safety or habitability issues that stop the financing. So the buyers for an as-is house are mainly:

Buyer	How they buy	What to expect
Cash buyers / investors	Their own capital; they estimate repairs themselves, with no lender requirements	Fastest, most certain closings
Renovation ("fix & flip") buyers	Cash or hard-money loans; want a project house	Slower, may negotiate harder
FHA 203(k) buyers	A loan that finances the purchase and the repairs together	A small pool; deals take 60–90 days and more paperwork

4. Listing vs. a direct cash sale

	Traditional listing	Direct as-is cash sale
Time to close	Often 30–90 days on market and in escrow	Typically 7–21 days; you pick the closing date
Agent commission	Usually 5–6% of the price (6% of $300,000 is $18,000)	None
Repairs & cleaning	Often needed to pass inspection and appraisal	None; leave behind what you don't want
Showings	Open houses and showings while you wait	One walkthrough
Closing costs	Maryland transfer and recordation taxes typically total 1.5–3% depending on the county	Often covered by the buyer; ask for it in writing
Risk of falling through	Financing and appraisal can fail late	No lender involved
Carrying costs	Mortgage, taxes, insurance and utilities each month it sits	Stop at closing

> **Compare on net, not headline price.** A cash offer is lower than an asking price. It also comes with no commission, no repair bill and no months of carrying the house. If your house is in great shape and you have months to spare, listing may net you more, and a straight buyer will say so.

5. How an as-is cash offer is built

A cash buyer starts from what the house would sell for after repairs, using recent comparable sales nearby (size, condition, location). That figure is called the **after-repair value (ARV)**. From it they subtract:

- the cost of the repairs the house needs,
- the costs of holding and reselling it, and
- the buyer's margin for the risk and the work.

That's why knowing your ARV helps: you can judge whether an offer is reasonable. Check what similar, fully updated homes near you have sold for recently.

Your net worksheet

Fill in your own numbers. Ask each buyer or agent for theirs in writing.

Line	If I list it	If I take a cash offer
Sale price / offer		
− Agent commission		
− Repairs, cleaning, clean-out		
− Seller closing costs (transfer & recordation taxes, fees)		
− Months of carrying costs (mortgage, taxes, insurance, utilities)		
− Concessions or price cuts after inspection		
= What I take home		

A reputable buyer will walk you through these numbers line by line before you sign anything.

6. How to get more for an as-is house

1. **Get more than one offer.** Talking to 3–5 cash buyers gives you leverage, even as-is.
2. **Declutter (it's free).** No repairs needed, but clearing junk and pathways and letting light in helps buyers see the potential, which shapes their repair estimates.
3. **Gather documentation.** Roof receipts, HVAC service records and past repair receipts lower a buyer's perceived risk.
4. **Know your ARV.** Buyers work from ARV minus repairs, so knowing it gives you a basis to negotiate.

How to check a cash buyer

- ☐ They give you a clear written contract with the price, closing date and any conditions.
- ☐ They show you a line-by-line net sheet: what you'll actually receive at closing.
- ☐ They say in writing who pays the closing costs.
- ☐ You deal with the buyer directly, not with a company that resells your lead.
- ☐ No pressure to decide on the spot. A good buyer gives you time to compare.
- ☐ They'll tell you when listing would likely net you more.

Behind on payments?

Maryland foreclosures are quasi-judicial and can move from Notice of Intent to auction in a matter of months. Homeowners can sell at any point before the auction. Timing is the biggest lever you control: the earlier you look at your options, the more of them you have.

7. Paperwork checklist

- ☐ Maryland Seller's Disclosure and Disclaimer Statement
- ☐ Federal lead-based paint disclosure (homes built before 1978)
- ☐ Signed sales contract: price, closing date, any contingencies
- ☐ Deed: prepared by the title company or attorney, notarized and recorded
- ☐ Repair receipts and service records you have (roof, HVAC, etc.)

Selling on your own? You can use a standard contract form or have an attorney draft one. For questions about your specific situation, talk to a Maryland real estate attorney or a tax professional.

Want your real number?

Share your address and a few details, and we'll send a written, no-obligation cash offer, usually within 24–48 hours. No repairs, no cleaning, no showings, no commissions. You choose the closing date. If listing would likely net you more, we'll tell you.

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Where this comes from

- Selling an As-Is Property in Baltimore
- As-Is Sales in Maryland: What 'As-Is' Legally Means
- How Much Do You Really Lose Selling a House As-Is in Maryland?
- Paperwork You Need to Sell Your House in Maryland
- Who Pays Closing Costs When Selling a House in Maryland?
- How Cash Offers Are Calculated on Maryland Homes
- MLS Exposure vs. a Direct Cash Offer
- How to Tell a Legit Cash Buyer From a Wholesaler
- FSBO Paperwork & Contracts
- Lead Paint Disclosure Rules for Pre-1978 Homes

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