Compare your home sale options

One page worksheet

Compare the money you may receive and the terms you must accept. An as-is home can be listed on the MLS. Selling as-is does not necessarily mean selling directly to an investor.

Property or city _____ Date _____

A MLS listing in current condition or with selected preparation
B Specific direct-buyer offer Buyer _____

Enter dollars. Write TBD for an unknown amount. Use zero only when confirmed. Appendix instructions explain each line and help prevent double counting.

Amount to compare	A MLS listing	B Direct buyer
1 Sale price or written buyer offer	$_____	$_____
2 Mortgage and HELOC payoffs	$_____	$_____
3 Other liens and debts to resolve	$_____	$_____
4 Commissions agreed to be paid by seller	$_____	$_____
5 Other selling and closing costs	$_____	$_____
6 Repair bills paid from closing funds	$_____	$_____
7 Buyer concessions and credits	$_____	$_____
8 Prorations charged to seller	$_____	$_____
9 Other fees or deductions	$_____	$_____
10 Total deductions Add lines 2 through 9	$_____	$_____
11 Credits to seller including proration credits	$_____	$_____
12 Estimated cash at closing 1 minus 10 plus 11	$_____	$_____
13 Costs paid outside closing See appendix	$_____	$_____
14 Estimated proceeds after costs 12 minus 13	$_____	$_____

Compare more than the price

Expected closing date A _____ B _____
Buyer conditions or cancellation rights A _____ B _____
What matters most to you Proceeds / Timing / Condition / Move-out flexibility

If line 14 is negative or key amounts are TBD, resolve the shortfall or missing information before relying on the estimate. A listing or offer does not itself confirm a foreclosure postponement. Estimates are not a closing statement or a guarantee; final income-tax liability is not calculated.

Anthony Keys | California REALTOR® | DRE #01879447
Amo Realty, Inc. | DRE #02240577
510-909-4221 | DefaultResolutionCenter.org/contact

Appendix How to fill in the amounts

Use written estimates tied to each scenario's closing date. You can compare an as-is MLS listing with an as-is direct offer, or compare a listing with selected preparation. Describe the condition and work assumed in each column so the comparison is fair.

Line 1 Sale price

For a listing, enter a realistic estimated selling price supported by recent comparable sales and the home's condition. The asking price is not a promised sale price. For a direct buyer, enter the actual written offer, including any agreed price changes.

Line 2 Mortgage payoffs

Request payoffs through the proposed closing date for the first mortgage, second mortgage and any home equity line of credit. A statement balance may differ from a payoff. Interest, arrears and servicing or foreclosure charges may already be included. Do not add those charges a second time.

Line 3 Other obligations

Ask escrow and title professionals which liens, judgments, taxes, assessments or other obligations must be paid or otherwise resolved. Do not list an amount here if it is already included in a lender payoff or another worksheet line.

Lines 4 and 5 Selling costs

Line 4 includes all brokerage compensation you agree to pay, including any agreed payment toward buyer representation. Compensation is negotiable; this worksheet assumes no standard rate. On line 5, itemize seller-paid escrow, title, transfer tax, recording, association documents, reports and other closing charges. Use the actual allocation in the agreements.

Lines 6 and 7 Repairs and concessions

Line 6 is for repair work paid from closing funds. Line 7 is for buyer credits or other concessions. A repair paid before closing belongs on line 13. A lower offer price already entered on line 1 is not an additional deduction. Count each item once.

Lines 8 and 11 Prorations and credits

Prorations divide charges or prepaid amounts between the parties as of closing. Ask escrow to calculate applicable property tax, association dues, rent or other adjustments. Put seller charges on line 8 and seller credits on line 11. Other genuine credits to the seller may also go on line 11. Keep credits separate from deductions.

Line 9 Other deductions

List any additional written buyer service fee or other seller expense not counted elsewhere. A direct offer is not automatically fee-free. If an item is included in another charge, do not repeat it.

California real estate tax withholding

Ask escrow and your tax adviser whether withholding applies and whether an exemption is available. Applicable withholding reduces cash received at closing but generally is a tax prepayment, not an additional selling expense. Enter escrow-confirmed withholding on line 9 only if it is not already counted elsewhere. Do not deduct it again as a selling cost or final tax bill. This worksheet does not calculate your final income-tax liability. Source: California FTB Publication 1016, https://www.ftb.ca.gov/forms/misc/1016.html.

Lines 10 through 14 The result

Add deductions, subtract them from the price, then add seller credits to estimate cash at closing. Separately total costs paid outside closing on line 13. Subtract those costs to compare the overall cash result. This figure does not calculate capital-gains or other income taxes.

Appendix Check timing and completion risk

Price and estimated proceeds are only part of the decision. Compare the actual contract terms and the time available. A cash offer can still contain conditions, and a marketed sale does not guarantee a higher price or a closing date.

Costs outside closing

For line 13, itemize repairs, cleaning, preparation, staging and other costs paid before closing. Also estimate additional ownership payments through the expected closing date, including mortgage payments, insurance, utilities and association dues. Use the same starting date for both scenarios.

Coordinate any mortgage payments with the payoff estimate so principal, interest or arrears are not counted twice. Do the same for taxes, prepaid charges and proration adjustments. Keep a simple list of each amount, when it is paid and which worksheet line contains it.

Questions to answer for each option

- Is the buyer paying cash or obtaining financing? What written proof supports the funds or financing?
- What inspection, financing, appraisal, buyer home-sale or other conditions allow cancellation or a price change? What are the deadlines?
- Can the buyer assign the contract? Does completion depend on another buyer or funding source?
- How much deposit is required, when is it due, and what do the agreements say about cancellation and the deposit?
- What repairs, cleanup, disclosures and personal-property removal are required? As-is does not eliminate applicable disclosure duties.
- For a listing, how much marketing time is assumed before a contract, and how much time after that to close?
- When must you move out? If there is a rent-back, what are its written costs, responsibilities and end date?
- Are there title, probate, creditor-approval or other conditions that could affect completion?

Before relying on the comparison

Have escrow/title and lenders confirm the applicable amounts and requirements. Mark assumptions that remain unverified. Recalculate with a lower selling price, additional concession or later closing date to see how sensitive the outcome is. A small estimated advantage can disappear if assumptions change.

If foreclosure is a concern, verify the current sale status with the trustee and obtain appropriate legal advice about deadlines and rights. An offer, listing agreement or expected closing does not itself confirm a postponement. Discuss home-retention options with the servicer or a HUD-approved housing counselor. Do not assume creditor approval or debt forgiveness.

This is a preliminary cash comparison for a real estate consultation, not an appraisal, closing statement, legal or tax advice, or a guarantee of price, proceeds or timing. No email is required to use the worksheet. Keep financial documents private; do not send account numbers or statements through the general website inquiry form.

Anthony Keys | California REALTOR® | DRE #01879447
Amo Realty, Inc. | DRE #02240577
510-909-4221 | DefaultResolutionCenter.org/contact

Fictional worked example

Every price, cost and term below is invented for illustration. This is not an Antioch or Stockton valuation, fee quote, commission standard or expected result. Neither option is assumed to be better for every homeowner.

Scenario A assumes an MLS listing with selected preparation and a 45-day closing horizon. Scenario B assumes a written direct-buyer offer and a 20-day horizon. Mortgage payoffs are assumed equal solely to keep the arithmetic easy to follow; real payoffs must reflect actual payment activity and closing dates.

Fictional amounts	A MLS listing	B Direct buyer
1 Sale price or written buyer offer	$520,000	$485,000
2 Mortgage and HELOC payoffs	$330,000	$330,000
3 Other liens and debts to resolve	$10,000	$10,000
4 Commissions agreed to be paid by seller	$20,000	$0
5 Other selling and closing costs	$6,000	$4,000
6 Repair bills paid from closing funds	$0	$0
7 Buyer concessions and credits	$8,000	$0
8 Prorations charged to seller	$2,500	$1,500
9 Other fees or deductions	$0	$2,500
10 Total deductions Add lines 2 through 9	$376,500	$348,000
11 Credits to seller including proration credits	$500	$250
12 Estimated cash at closing 1 minus 10 plus 11	$144,000	$137,250
13 Costs paid outside closing See appendix	$7,000	$2,000
14 Estimated proceeds after costs 12 minus 13	$137,000	$135,250

What the comparison shows

The listing price assumption is $35,000 higher, but its estimated proceeds after the listed costs are only $1,750 higher. Line 13 includes $4,000 of preparation plus $3,000 of ownership costs for A; B includes $500 of cleanup plus $1,500 of ownership costs. These costs are not repeated in the closing deductions.

If A takes longer and incurs another $2,000 of ownership costs, its estimated result falls to $135,000, which is $250 below B. If B reduces its offer after inspections, B’s result could fall instead. Recalculate the actual terms rather than choosing from the headline price alone.

Withholding assumption: This fictional example assumes $0 tax withholding in both columns solely for illustration. It does not determine anyone’s exemption eligibility. The $2,500 on line 9 in B is the fictional buyer fee, not withholding. Any required withholding would reduce the estimated cash at closing and proceeds shown; ask escrow and your tax adviser to confirm the actual amount.

The fictional $20,000 compensation and $2,500 buyer fee are example amounts only. Real charges and whether the seller pays them depend on the agreements. Financing, inspections, title and possession terms must be reviewed separately.

Anthony Keys | California REALTOR® | DRE #01879447
Amo Realty, Inc. | DRE #02240577
510-909-4221 | DefaultResolutionCenter.org/contact