Compare your selling options

Use the same property, comparison start date and written assumptions for both options. No single option is best for every seller.

Comparison start date: _____ Estimate updated: _____

1. Estimate the money

Item	Direct sale	Listing
A. Expected sale price		
B. Agreed agent compensation and other selling fees		
C. Seller-paid repairs, cleaning and preparation		
D. Seller-paid closing costs and buyer concessions		
E. Holding cash outlays through closing (use page 2)		
F. Mortgage and other payoffs estimated as of closing		
G. Estimated cash before taxes A - B - C - D - E - F		

Fees and agent compensation are negotiable. Use the amounts agreed for each option, not an assumed rate or a promise of no fees. Enter $0 only when supported; mark unknown amounts for follow-up.

Read the result correctly

G compares cash remaining after the listed sale-period outlays and closing payoffs. It is not the closing wire amount: some costs may have been paid earlier. It excludes transaction-specific taxes and is only as reliable as your estimates.

Do not count principal twice. If E includes full mortgage payments, F must use the projected closing payoff after those payments, not today's loan balance. Confirm the payoff with your lender or closing professional. Avoid repeating costs in more than one row.

Planning worksheet only. Not an offer, valuation, contract, or legal or tax advice. Keep your completed copy private; no submission is required.

Compare the written terms

Numbers are only part of the decision. Record the work, timing and conditions you would accept.

2. Build the holding-cost estimate

Use the period from your comparison start date to each proposed closing date.

Item	Direct sale	Listing
Proposed closing date / holding period		
Full mortgage payments during period (principal + interest + escrow, if any)		
Utilities, upkeep and other carrying costs		
Taxes, insurance and other charges not already included above or in D		
Total holding cash outlays - transfer to E		

Count each tax, insurance or other cost once. If it is included in escrow payments, do not add it again here. Have the closing professional reconcile escrow refunds, credits, prorations and any costs already paid before finalizing the comparison.

3. Check conditions, deadlines and responsibilities

Item	Direct sale	Listing
Inspection, financing, appraisal, title and other contingencies / deadlines		
Repairs, preparation, belongings and access or showings required		
Offer expiration, closing flexibility and possession or move-out deadline		
Who pays each cost? Written terms, document dates and questions to resolve		

Before deciding: Gather the written offer or estimated listing proceeds, agreed fees, repair estimates and a closing-date payoff estimate. Confirm who pays each cost and which conditions allow a party to cancel. A proposed closing date is not a guarantee.

Choose based on your actual written terms and priorities. Ask your closing professional to check the numbers and your tax professional about transaction-specific taxes.