As-Is vs. Repair vs. Direct Sale Worksheet

Put your own numbers side by side before you choose how to sell. Fill in each column with real figures from an agent estimate, repair quotes and an offer. Leave a line blank if it doesn't apply.

Property address: _____ Date: _____ Prepared by: _____

	A. List after repairs	B. List as-is	C. Sell directly, as-is
Expected sale price or offer			
Minus: agent commission (if listing)			
Minus: repair costs (use written quotes)			
Minus: cleaning, staging, photos			
Minus: carrying costs per month x months (mortgage interest, taxes, insurance, utilities, lawn and snow)			
Minus: seller closing and title costs			
Minus: documentary fee (1 cent per $100 of price, rounded up, if you pay it)			
Minus: credits or concessions you expect to give after inspection			
= Net before payoffs			
Minus: mortgage payoff, liens, unpaid taxes or HOA dues			
= Cash to you at closing			
Months from today until you are paid			
Work you must do yourself (showings, contractors, paperwork)			
How certain is the number? (firm offer, estimate, guess)			

How to use it

1. Get an agent's estimate for the house after repairs and as it stands. 2. Get one or two written repair quotes for the biggest items. 3. Get an as-is offer. 4. Fill in each column with the same cost lines so the comparison is fair. 5. Compare cash to you, months until paid, and how certain each number is. The biggest number isn't always the best one if it takes months longer or relies on a guess.

Remember: selling as-is does not remove your duty to disclose problems you know about that a buyer wouldn't easily see. Write them down for every sale route.

General information only, not legal or tax advice. This worksheet uses no assumed prices or percentages: every figure should come from your own quotes and offers. Questions about your situation: ask a Colorado real estate attorney or your title company.

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