Cash Offer vs. Listing: Net Proceeds Worksheet

Compare what you would keep, not the headline price. Fill in each column with real figures: an agent's written quote for the listing, and one or two written cash offers. Leave a line blank if it doesn't apply.

Property address: _____ Date: _____ Prepared by: _____

	A. List with an agent	B. Sell it yourself	C. Direct sale
Expected sale price or offer			
Minus: agent commission (route A; use the written quote you were given)			
Minus: staging, photos, cleaning and other prep (route A)			
Minus: repair costs (use written quotes; before or after the sale)			
Minus: carrying costs per month x months (mortgage interest, taxes, insurance, utilities, lawn and snow)			
Minus: title and closing costs you pay			
Minus: documentary fee, if you pay it (ask your title company)			
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			
Hours of your own time (showings, calls, paperwork)			
How certain is the number? (firm offer, quote, estimate, guess)			

How to use it

1. Get an agent's price opinion and a written commission quote. 2. Get one or two written cash offers and ask each buyer for proof of funds, the closing date, the earnest money and who pays which closing costs. 3. Ask a title company what closing will cost. 4. Fill in each column with the same cost lines. 5. Compare cash to you, months until paid, your own hours, and how certain each number is. The biggest number isn't always the best one if it needs repairs, takes months longer or relies on a guess.

Remember: you owe the buyer written disclosures on every route, cash or listing, as-is or repaired. In Colorado that includes radon, your water source, lead paint for homes built before 1978, and any known meth-lab history, plus problems you know about that a buyer wouldn't easily see.

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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