Net Proceeds Worksheet: Agent vs. On Your Own vs. Direct Sale

Put your own numbers side by side before you choose how to sell. Fill in each column with real figures from an agent's quote, a title company's estimate and an offer. 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: listing agent commission (route A only; use the quote you were given)			
Minus: buyer's agent compensation, if any (ask your title company or attorney how it is handled)			
Minus: flat-fee listing, photos, signs, attorney or contract review (route B)			
Minus: repair costs (use written quotes)			
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 (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			
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 written commission quote. 2. Ask a title company what closing will cost and which contract to use. 3. Price the do-it-yourself route honestly, including any listing service or attorney review. 4. Get a direct offer so route C is a real number. 5. Fill in each column with the same cost lines. 6. 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 takes months longer or relies on a guess.

Remember: you owe the buyer written disclosures on every route, with or without an agent. 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.

Seth Buys Houses, 301 S Howes St Unit 960, Fort Collins, CO 80522 | sethbuyshouses.net