CASH OFFER VS. LISTING WORKSHEET

Compare commissions, repairs, holding costs, closing fees, timing and estimated seller proceeds.

COMPARE NET OUTCOMES - NOT JUST HEADLINE PRICES.

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WORKSHEET SETUP

Set the assumptions before comparing

Use written numbers whenever possible. A cash offer and a listing estimate use different timelines, costs, and risks, so compare estimated net proceeds - not just the two headline prices.

PROPERTY ADDRESS	PREPARED ON
CASH OFFER AMOUNT	EXPECTED LISTED PRICE
EXPECTED CASH CLOSING DATE	EXPECTED LISTING-TO-CLOSE MONTHS
MORTGAGE / LIEN PAYOFF ESTIMATE	MINIMUM NET PROCEEDS NEEDED

Compare written terms

Do not assume a buyer pays every closing cost, that an agent fee is fixed, or that the listed price will become the final sale price. Enter only what the written offer, agency agreement, and closing estimate actually say.

Assumption	Cash offer	Traditional listing
Expected price	$	$
Estimated days to closing		
Repairs / preparation before sale		
Inspection or financing contingency		
Possession / move-out flexibility		

CORE CALCULATION

Estimated seller proceeds worksheet

Enter costs as positive numbers. Subtract every cost from the expected price. Ask the closing professional to replace estimates with a preliminary settlement statement when available.

Line item	Cash-offer route	Listing route
Expected sale / offer price	$	$
Price reduction or renegotiation allowance	- $	- $
Mortgage, HELOC, and lien payoffs	- $	- $
Agent compensation (use agreed amount)	- $	- $
Buyer concessions / credits	- $	- $
Repairs, cleaning, and preparation	- $	- $
Staging, photos, storage, and yard care	- $	- $
Seller closing / title / attorney costs	- $	- $
Property tax and HOA adjustments	- $	- $
Holding costs until closing	- $	- $
Moving, cleanout, or occupancy costs	- $	- $
Other: ____________________________	- $	- $
TOTAL ESTIMATED COSTS	$	$
ESTIMATED SELLER PROCEEDS	$	$

Estimated seller proceeds = expected price - total costs. This is not a payoff quote, appraisal, closing disclosure, or guarantee.

TIME HAS A COST

Holding-cost and timeline worksheet

A longer sale can add mortgage, utility, insurance, maintenance, tax, and vacancy expenses. Use the same number of months across all monthly items.

Monthly carrying item	Per month	Months	Estimated total
Mortgage principal and interest	$	x	$
Property taxes (monthly share)	$	x	$
Homeowner / vacancy insurance	$	x	$
Electricity, gas, water, and internet	$	x	$
HOA / condo dues	$	x	$
Lawn, cleaning, security, or management	$	x	$
Storage, temporary housing, or commuting	$	x	$
Other: ______________________	$	x	$

Timeline checkpoints

List-ready date: _____________ Target offer date: _____________ Inspection deadline: _____________
Financing / appraisal deadline: _____________ Target closing: _____________ Latest acceptable closing: _____________

Contingency reserve

Set aside an amount for price changes, repairs, appraisal issues, title work, or delayed closing. My reserve is: $__________________. Reason: ____

DECISION PAGE

Score the tradeoffs, then choose

Score each route from 1 (weak) to 5 (strong) based on your actual priorities. The highest price is not always the best fit, and the fastest closing is not always the best net result.

Priority	Weight 1-5	Cash score 1-5	Listing score 1-5	Notes
Net proceeds				
Closing speed				
Certainty / fewer conditions				
Repairs and preparation				
Showing / privacy burden				
Move-out flexibility				
Stress / coordination				

ESTIMATED CASH-ROUTE PROCEEDS	ESTIMATED LISTING-ROUTE PROCEEDS
DIFFERENCE	PREFERRED ROUTE AND WHY

Before accepting either route

[ ] Confirm the buyer or agent identity and written terms.

[ ] Review cancellation, inspection, financing, appraisal, and possession conditions.

[ ] Ask for an estimated settlement statement and verify payoff assumptions.

[ ] Get legal, tax, or financial advice when the choice affects an estate, bankruptcy, divorce, foreclosure, or major tax issue.