Melissa Freeman

FREE

THE SELLER'S

NET SHEET WORKBOOK

A practical worksheet to estimate selling expenses, compare offers, and focus on the number that matters most: your likely bottom line.

THE SIMPLE FORMULA

Sale price - selling expenses = estimated net

Use this workbook for planning and offer comparison. For an accurate property-specific estimate, request a personal net sheet from Melissa.

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Your estimated seller net

Start with the expected sale price, then subtract each cost that may apply. Use estimates for early planning and replace them with actual figures as they become available.

A. EXPECTED PROCEEDS

Start with the likely contract price

Estimated sale price $ ____________________

B. LOAN AND LIEN PAYOFFS

Request current payoff statements

First mortgage payoff $ ____________________

Second mortgage / HELOC $ ____________________

Other liens or judgments $ ____________________

C. SELLING EXPENSES

Not every line will apply

Listing-side commission $ ____________________

Buyer-agent compensation $ ____________________

Seller closing costs $ ____________________

Buyer closing-cost concession $ ____________________

Other anticipated cost ____________________

Repairs / inspection allowance $ ____________________

Home warranty $ ____________________

HOA / transfer / document fees $ ____________________

Moving, cleanout, or storage $ ____________________

Other anticipated cost ____________________

ESTIMATED NET PROCEEDS

Sale price - payoffs - selling expenses = $ ____________________

Planning note: Property taxes, prorations, title charges, commissions, financing-related concessions, and other costs vary by transaction. This worksheet is an estimate, not a closing statement.

Not every high offer nets the most.

Compare price and terms side by side. A slightly lower offer may be stronger after concessions, repair risk, financing, appraisal exposure, and timing are considered.

TERMS TO COMPARE	OFFER A	OFFER B	OFFER C
Offer price	$ ________	$ ________	$ ________
Buyer closing-cost request	$ ________	$ ________	$ ________
Repair allowance / likely repairs	$ ________	$ ________	$ ________
Home warranty or other seller costs	$ ________	$ ________	$ ________
Estimated net before fixed expenses	$ ________	$ ________	$ ________
Earnest money	$ ________	$ ________	$ ________
Financing type	________	________	________
Inspection period	________	________	________
Closing date	________	________	________
Appraisal risk: low / med / high	________	________	________
Sale-of-home contingency?	________	________	________

BEFORE YOU CHOOSE, ASK:

Which offer has the strongest net? Which has the fewest ways to fall apart? Which timing fits your move? What happens if the appraisal is low or the inspection finds repairs?