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Seller's Estimated Net Proceeds

Three versions of the same sale, so the seller can see what each term is worth before answering an offer.

PROPERTY	TYPE	BUILT / HOA	PREPARED
Sample condo, San Diego 921XX	2 bd · 1.5 ba · 872 sq ft	1970s gated · \$425/mo	Sample date, 2026
ESTIMATE BY SCENARIO			
LINE ITEM	AT OFFER	AT COUNTER	FINAL TERMS
Sale price	\$483,000	\$491,000	\$487,000
COMMISSIONS			
Listing brokerage (2.5%)	-\$12,075	-\$12,275	-\$12,175
Buyer's brokerage (2.5% / 2.0% final), negotiable	-\$12,075	-\$12,275	-\$9,740
ESCROW			
Escrow fee, seller's half	-\$1,650	-\$1,650	-\$1,650
Document preparation	-\$150	-\$150	-\$150
Notary and signing service	-\$150	-\$150	-\$150
Courier, wire and disbursement	-\$85	-\$85	-\$85
TITLE			
Owner's title policy (CLTA standard)	-\$1,861	-\$1,867	-\$1,864
Title sub-escrow fee	-\$75	-\$75	-\$75
Recording, release documents	-\$35	-\$35	-\$35
GOVERNMENT			
County transfer tax (\$1.10 per \$1,000)	-\$531	-\$540	-\$536
HOA			
HOA transfer fee	-\$350	-\$350	-\$350
Resale disclosure package	-\$375	-\$375	-\$375
Prorated HOA dues (paid through month end)	\$142	\$142	\$142
REPORTS AND REPAIRS			
Natural hazard disclosure report	-\$99	-\$99	-\$99
Wood-destroying pest report (unit only)	-\$150	-\$150	-\$150
Repair credit to buyer	\$0	\$0	-\$1,200
PRORATIONS			
Property tax, July 1 to closing (est.)	-\$1,612	-\$1,612	-\$1,612
Total seller costs and credits	-\$31,131	-\$31,546	-\$30,104
Estimated net to seller	\$451,869	\$459,454	\$456,896

- ASSUMPTIONS
- Closing in 30 days; escrow fee split 50/50. No city transfer tax in San Diego; property owned free and clear.
 - Seller pays owner's title policy and county transfer tax, customary in San Diego County.
 - Final column reflects the accepted counter: \$487,000, buyer's agent at 2.0%, \$1,200 repair credit.

- WHAT MOVES THE NET MOST
- Price: every \$1,000 of price adds about \$950 to the net.
 - Buyer's agent fee: each 0.5% is about \$2,400, and it is negotiable.
 - Repair credits: negotiated item by item after inspection.
 - Fixed costs (escrow, title, HOA, reports): about \$5,000, and barely move with price.

SELLER

SELLER

PREPARED BY STEPHEN RESENDES