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Offer Summary and Counter Recommendation

One offer after the first week on market. Every term side by side, what it is worth to the seller, and the counter.

PROPERTY Sample condo, San Diego 921XX	TYPE 2 bd · 1.5 ba · 872 sq ft	BUILT / HOA 1970s gated · \$425/mo	PREPARED Sample date, 2026
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TERMS			
TERM	BUYER'S OFFER	SELLER'S COUNTER	FINAL AGREED
Purchase price	\$483,000	\$491,000	\$487,000
Buyer's agent paid by seller	2.5% (\$12,075)	2.5% only at \$491,000	2.0% (\$9,740)
Initial deposit (EMD)	\$14,500 (3%)	Accepted	\$14,500, due in 3 days
Down payment	\$378,000	Accepted	\$382,000
Loan	\$105,000 conventional	Accepted	\$105,000 conventional
Loan-to-value	21.7%	—	21.6%
Proof of funds / pre-approval	Both provided	—	Verified with lender
Close of escrow	30 days	Accepted	30 days
Inspection contingency	17 days	10 days	12 days
Appraisal contingency	17 days	Waive if within \$10,000	14 days, gap to \$10,000
Loan contingency	21 days	17 days	17 days
Seller credit toward costs	\$3,000	\$0	\$0
Escrow and title	Buyer's choice	Seller's choice	Seller's choice
Home warranty	Seller pays \$550	Declined	Declined
HOA documents	Seller pays	Accepted	Seller pays
Possession	At close	Accepted	At close
Estimated net to seller	\$448,319*	\$459,454	\$456,896

* After the \$3,000 credit and \$550 warranty the buyer asked for. See the net sheet for every line.

MARKETING EXPOSURE BEFORE THE OFFER		RECOMMENDATION	
Days on market	6	- Keep this buyer. Putting down 78% makes a failed loan very unlikely, and loan failure is the most common way escrows fall apart. - Counter, don't reject. One offer after strong exposure is the market's answer. Relisting into two soft pendings risks a lower price and a "fell out of escrow" label. - Trade, don't split. Give on the buyer's agent fee, get price and shorter contingencies. - Drop the home warranty and seller credit; keep escrow and title with the seller's team.	
Online listing views	1,180		
Views per day vs. nearest competitor	112 vs. 91		
Social video views	812		
MLS buyer matches notified	118		
Private showings / open house groups	9 / 14	Result: price up \$4,000, buyer's agent fee down 0.5%, contingencies cut by 5 days, net up about \$8,500 over the original offer.	
Offers received	1		