

SELLER NET SHEET

2026



SELLER NET SHEET

aka What You Actually Walk Away With

The sale price on your listing isn't what you walk away with. There are closing costs, agent commissions, prorated taxes, and loan payoff amounts that all come out before you see a dollar. This sheet helps you calculate your real net proceeds.

Your Net Proceeds Formula

Sale Price – Remaining Mortgage Balance – Agent Commissions – Closing Costs – Prorated Taxes and HOA – Repair Credits = **Your Net Proceeds**

WHAT AFFECTS YOUR NET PROCEEDS **MOST**

Price and mortgage payoff are the two biggest variables. But a few other line items can move your net significantly if you're not paying attention.

- **Repair credits:** A \$5,000 credit to a buyer costs you \$5,000 in net proceeds. Know your floor.
- **Seller-paid closing costs:** Offering 2-3% toward buyer's closing costs reduces your net by that amount.
- **Proration:** Closing late in the year means you owe more in tax proration. Closing early is often better.
- **Appraisal gap risk:** If the home appraises low and buyer can't cover the gap, price renegotiation hits your net.



THE APPRAISAL **RISK FACTOR**

In the current market, appraisals coming in below the contract price is a real risk. When that happens, buyers can renegotiate the price, cover the gap themselves, or walk away. If they renegotiate, it comes out of your proceeds. Understanding this risk before you price matters.

If your home is priced above recent comps and you accept an offer at that price, there's meaningful risk the appraisal won't support it. Your agent should run a "supportable value" analysis before you commit to a list price.

NET SHEET VS. LISTING PRICE **WHY THEY'RE DIFFERENT**

Sellers sometimes anchor to the list price as their income. It isn't. On a \$500,000 sale with a \$250,000 payoff, 6% commission, and normal closing costs, net proceeds might be \$220,000 to \$225,000. Run the actual numbers before you commit to what you'll do with the proceeds.

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YOUR FLORIDA PROPERTY!**

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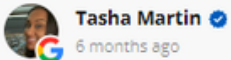
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Tasha Martin ✓
6 months ago



I submitted an inquiry regarding what I was qualified for and was contacted immediately. I was given helpful advice
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Gaming with th... ✓
2 months ago



Called immediately as I put in a request. Super nice people! Great customer service.



Joshua Soto ✓
3 months ago



Great experience with their team, very knowledgeable and helped me all the way ... highly recommend 100%.



Douglas Dyer ✓
3 months ago



Very understanding and More than Helpful.



Asheton Shilts ✓
1 month ago



Very responsive and tentative to all my questions. Even did research on my behalf to answer some of my
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Vic Rivera ✓
7 months ago



Responded so quickly! Had everything set up and ready to go within less than a day. Excellent communication and
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ShahrulLadue ✓
February 12



Bought a Single Family home in 2024 in Arcadia gardens, Saint petersburg, FL.
Finding a second home in the vibrant city of St. Petersburg, FL, was a dream come true, all thanks to our exceptional
[Read more](#)



shermlinda ✓
August 28, 2023



Bought a home in 2023.
The process of purchasing a house from out of state was seamless. Being in New York State and wanting a home in Florida
[Read more](#)



Maui Tran ✓
November 7, 2019



Recommend nice group to



kalebmatthew... ✓
October 24, 2023



Prattville, AL.
Helped me out a lot and friendly, great for soft inquiries and if you don't want to effect your credit



C Rasnick ✓
2 months ago



Great team from start to



Alexandra M. ✓
February 17, 2021



Very fast response time.