

3 bed	2 bath	1,512 sq ft	built 1994	roof 2011
SALE TO LIST 98.1%	MONTHS OF SUPPLY 3.8	DAYS ON MARKET 9	MEDIAN DAYS ON MARKET 34	OFFERS DUE Fri Sep 25 · 5 PM

RECOMMENDED OFFER · OUTLOOK WITH 2-3 COMPETING

COMPETITIVE

The best outlook your limits allow: Competitive against two or three competing offers. FHA financing caps the score, so certainty and net do the work, not escalation.

SUBMIT BY

Fri Sep 25 · 5 PM

COMPETITION

Listing agent: two or three competing offers; 9 days on market vs. a 34-day median

FINANCING

FHA · 3.5% down, per the buyer and lender

YOUR LIMITS

Max \$375,000 · cash \$26,000 · keep \$2,000 · up to \$3,200 a month

STRENGTH SCORE 66/100 Workable	SELLER NET* \$333,059 -\$3,876 vs. a clean offer at list	WORST-CASE CASH \$23,555 of \$26,000 cash	LEFT IN RESERVE \$2,445 floor \$2,000
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RECOMMENDED OFFER		
TERM	OFFER	WHY
Price	\$363,000 Value range \$355K-\$372K	Value midpoint: with 3.5% down the appraisal sets the loan, so this offer competes on terms (deposit, inspection, closing date) rather than price
Seller Concessions	\$2,000	Only what your cash can't cover
Escrow Deposit	\$11,000 (3.0%)	3% shows commitment; refundable during inspection; counts toward cash to close
Inspection Period	10 days	Room for a full inspection and 4 - point on an older home
Loan Approval Period	30 days	Lender standard
Appraisal Gap	None	Not needed: price is inside the value range
Closing	35 days (Nov 2)	Fastest your lender can reliably close
Buyer - Broker Comp.	2.5% from seller	What the seller is offering
Home Warranty	Not requested	Not asked of the seller; keeps the net clean
Escalation	None	Not used: with low down payment, price above value gets cut by the appraisal

Your Options Outlook with 2-3 Competing

Option	Price	Outlook	Seller Net*	Worst-Case Cash	Reserve	What Changes
Recommended	\$363,000	Competitive	\$333,059	\$23,555	\$2,445	Best outlook inside your limits
Lower - Cost	\$363,000	At Risk	\$328,559	\$19,055	\$6,945	Seller concessions \$6,500; escrow deposit \$7,500 (2.1%). Saves \$4,500 in worst-case cash; outlook At Risk

No Stronger Option: The deposit is already \$11,000 (3.0%) and an FHA gap clause earns no credit with the listing side, since the rider lets the buyer walk if the appraisal is low. Nothing stronger fits within your limits, since a higher price wouldn't rank higher with the listing agent and a smaller concession ask would break your \$2,000 reserve floor (leaving \$1,945).

Higher Price: A higher price, up to \$365,000, is inside your limits but wouldn't improve the outlook: it would still be At Risk against two or three competing offers.

- Thin cushion: this offer leaves \$2,445, only \$445 above your \$2,000 reserve floor, so closing costs that come in high would cut into it.
- Preliminary: based on limited data. Add an insurance quote and the contract form to sharpen the recommendation; 6 inputs assumed in total, listed at the end.

Next Step: Get the insurance quote and a pre-approval letter at the offer price (not your max, so it doesn't reveal your ceiling), then submit the offer package before Fri Sep 25 · 5 PM. The worksheet with this report is for the recommended offer; it's redone if the buyer picks another option.

*Seller net before mortgage payoff, as a listing agent would calculate it. The notes at the end say what the numbers rest on. Not legal or financial advice.

Detailed Analysis

How It Stacks Up By Competition Level

If the Seller Has...	Recommended	Lower - Cost
Only Offer	Strong	Competitive
1 Competing Offer	Competitive	At Risk
2-3 Competing (Expected)	Competitive	At Risk
Cash or 4+ Competing	At Risk	Unlikely

Bands combine the strength score and the seller net vs. a clean offer at list: an estimate, not a probability.

Your Exposure Recommended Offer

Cash to Close (Deposit Counts Toward It)	\$23,555
+ Appraisal Gap if the Appraisal Is Low	\$0
Est. Monthly Payment	\$3,180 a month of \$3,200
Deposit at Risk After	Wed Oct 28 (\$11,000)
Low - Appraisal Protection	To closing, FHA rider

1 · Options Side by Side Marked = Differs from the Recommended Offer

Term	Recommended	Lower - Cost
Price	\$363,000	\$363,000
Seller Concessions	\$2,000	\$6,500
Escrow Deposit	\$11,000 (3.0%)	\$7,500 (2.1%)
Inspection Period	10 days	10 days
Loan Approval Period	30 days	30 days
Appraisal Gap	None	None
Closing	35 days (Nov 2)	35 days (Nov 2)
Buyer - Broker Comp.	2.5% from seller	2.5% from seller
Home Warranty	Not requested	Not requested
Escalation	None	None
Est. Monthly Payment Before Flood Insurance	\$3,180 a month	\$3,180 a month

2 · How the Listing Agent Will See Each Option Seller Net Sheet, Before Mortgage Payoff

Line Item	Recommended	Lower - Cost	Clean Offer at List
Offer Price	\$363,000	\$363,000	\$365,000
Seller - Paid Closing Costs / Concessions	(\$2,000)	(\$6,500)	\$0
Listing Brokerage (2.5%)	(\$9,075)	(\$9,075)	(\$9,125)
Buyer - Broker Compensation (2.5%, Requested)	(\$9,075)	(\$9,075)	(\$9,125)
Documentary Stamp Tax on the Deed (0.70%)	(\$2,541)	(\$2,541)	(\$2,555)
Owner's Title Policy (Promulgated Rate)	(\$1,890)	(\$1,890)	(\$1,900)
Title Company Fees	(\$1,145)	(\$1,145)	(\$1,145)
Property Tax Proration (Jan 1 to Closing)	(\$3,690)	(\$3,690)	(\$3,690)
Seller Net Before Payoff	\$333,584	\$329,084	\$337,460
Seller Holding Cost to Closing	(\$525)	(\$525)	(\$525)
Net as the Listing Agent Sees It	\$333,059	\$328,559	\$336,935
If the Inspection Goes Badly (Typical Repair Credit)	\$330,559	\$326,059	—

3 • Strength Scorecard The Same Criteria a Listing Agent Uses • 1 = Weak • 5 = Strong

Criterion	Weight	Recommended	Lower - Cost	Recommended: Why
Financing Type & Down Payment	20%	2	2	FHA, 3.5% down: appraisal protection to closing, stricter appraisal and condition rules
Approval / Funds Verified	10%	5	5	Full underwritten approval; confirmed with lender
Appraisal Risk	20%	5	5	In the lower half of the value range, protected to closing
Contingency Exposure	20%	2	2	35 days until firm; 10 - day inspection
Deposit Strength	10%	4	3	Recommended: \$11,000 = 3.0% of price; Lower - Cost: \$7,500 = 2.1% of price
Fit with Seller's Timeline	10%	4	4	Closes in 35 days (no seller deadline given)
Property - Condition / Insurance Risk	10%	2	2	15 - yr roof; FHA condition standards; no insurance quote yet, scored once in hand
Strength Score	100%	66	64	

4 • Your Cash and Risk

Item	Recommended	Lower - Cost
Down Payment	\$12,705	\$12,705
Closing Costs and Prepays	\$12,850	\$12,850
Seller Concessions Credit	(\$2,000)	(\$6,500)
Cash to Close (Deposit Counts Toward It)	\$23,555	\$19,055
Appraisal Gap if the Appraisal Is Low	\$0	\$0
Worst - Case Cash Needed	\$23,555	\$19,055
Left in Reserve (of \$26,000)	\$2,445	\$6,945
Deposit at Risk After	Oct 28 • \$11,000	Oct 28 • \$7,500
Low - Appraisal Protection	To closing, FHA rider	To closing, FHA rider

5 • Market Check

Value Range	\$355,000–\$372,000 buyer CMA
Sale to List	98.1%
Months of Supply	3.8 months
Median Days on Market	34 days
Sales with Seller - Paid Buyer Costs	44%
Typical Seller - Paid Amount	\$6,500
Market Read	Balanced market, fast-moving listing Market balanced (3.8 months of supply, sales at 98.1% of list price); this home moving fast (9 days on market vs. a 34 - day median).

6 • Likely Pushback On the Recommended Offer

Term	Yours	They May Ask	Response
Price	\$363,000	\$365,000	Inside the value range; the appraisal won't support much more
Inspection Period	10 days	7 days	Needed for a full inspection; offer to share reports quickly

7 • Assumptions and Data to Confirm

Impact	Where	What to Confirm
High	Costs	Insurance: \$3,400 a year is an estimate, not a quote for this address. Get a quote
High	Buyer	Contract form not chosen: planned on the FAR/BAR AS IS, the usual form for a competitive offer. If the buyer will use the Standard form, say so: its repair limits and inspection rules change the numbers
Low	Buyer	Closing costs estimated at 3% of price plus loan taxes: the Florida default plus prepaids, plus documentary stamp tax on the note at 0.35% of the loan and intangible tax on the mortgage at 0.2% of the loan

Impact	Where	What to Confirm
Low	Costs	No flood insurance quote: the payment leaves it out. Flood zone X: a lender may not require flood insurance, but a Citizens policy on a home with a dwelling replacement cost of \$400,000 or more must carry flood insurance, and from January 1, 2027 every Citizens policy must (s. 627.351(6)(aa)).
Low	Buyer	Expected acceptance not given: dates count from Mon Sep 28, the first business day after the offer deadline. Give the expected acceptance date if it's different
Low	Listing	Closing on Nov 2, after this year's tax bills go out on November 1, 2026: the proration assumes the seller hasn't paid the bill by then, so the seller credits the buyer from Jan 1. If the seller pays it before closing, the buyer credits the seller instead

Notes

- Listing brokerage at 2.5% of price on the seller net sheet.
- Documentary Stamp Tax on the Deed 0.70%, seller pays (Florida default).
- Owner's title policy paid by the seller (promulgated rate, Florida default).
- Title company fees \$1,145 (Florida default; the title company's quote wins).
- Property tax prorated from Jan 1 to the day before closing, allowing the 4% early-payment discount (Florida default).
- Payments use a 6.5% interest rate and the property tax at the offer price.
- First year: the lender will likely set up escrow from the seller's lower tax bill, so the payment can rise when the buyer's own bill arrives. Budget for the buyer's own bill from the start.
- Payments, closing costs and loan program limits are estimates: the lender's Loan Estimate governs, and program limits change, so confirm them with the lender.
- Worst case: the appraisal comes in low and the buyer covers the gap.
- Strength scores use the same rubric as the listing-side offer review; the number and terms of other offers and the seller's priorities are unknown, and a seller may choose any offer.
- The FHA and conforming loan limits are this year's published county limits.
- Not legal or financial advice; for contract questions, consult a real estate attorney licensed in Florida.