

RECOMMENDED RESPONSE · 2 OFFERS ACTIVE

ACCEPT

\$512K Conventional

The \$512K Conventional offer has the best net once risk is counted and closes Oct 30, before the seller's deadline. The highest price (\$519K VA, \$519,000) ranks #2: nets \$4,429 less than the recommended offer and is less certain to close (56/100 vs. 86/100).

RESPOND BY
Thu Sep 24, 8:00 PM
\$512K Conventional
SELLER'S PRIORITY
Price

OUR PLAN

Net after holding with the \$512K Conventional offer as written: **\$170,098**

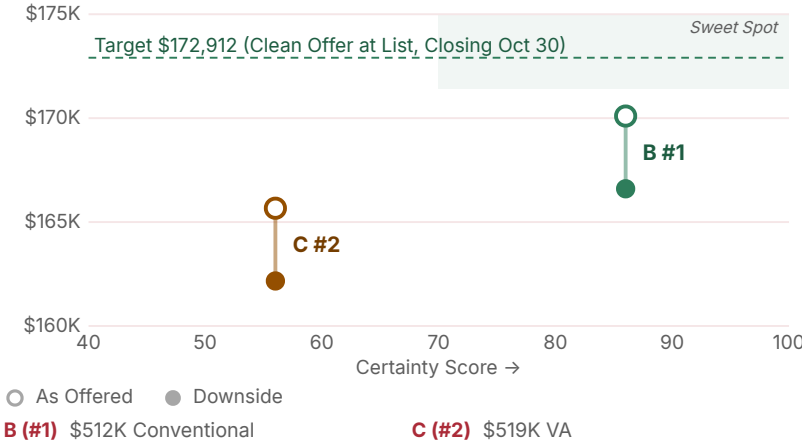
OFFER	FINANCING	ACTION	PRICE	NET	DOWNSIDE	CERT.	WALK	CLOSE	TERMS / REASON
1 B · \$512K Conventional	Conventional · 25%	Accept	\$512,000	\$170,098	\$166,598	86	21 d	Oct 30	Accept as written
2 C · \$519K VA	VA · 0%	Decline	\$519,000	\$165,669	\$162,169	56	50 d	Nov 12	Nets \$4,429 less than the recommended offer and is less certain to close (56/100 vs. 86/100)

Net = after all costs and holding, as offered. Downside = if the appraisal and inspection go badly. Walk = days the buyer can still walk away. Only one counter or acceptance goes out at a time, so the seller can't end up with two accepted contracts. With the seller's written authorization, other buyers' agents are told the seller is moving forward with another offer (NAR Standard of Practice 1-15); nothing is declined until the seller approves.

Your Options

Option	Net After Holding	Certainty	What Happens
Accept B (Recommended)	\$170,098	86/100	Best net with manageable risk
Counter B Anyway	\$172,912	≈82/100	Only +\$2,814, and it risks losing the strongest offer
Call for Highest & Best	Unknown	Varies	May lift prices or improve terms; adds about two days before the seller answers

Net vs. Certainty



Preliminary: based on limited data. Add whether the listing fee includes the buyer's agent to sharpen the numbers.

Next Step: Approve the plan and I'll accept the \$512K Conventional offer. Key terms follow on the next page.

5 inputs assumed (1 high-impact): see What to Confirm (each offer's single review lists the rest).

Offer Details

4 Bed | 3 Bath | 2,310 Sq Ft | Built 2004 | Roof 2019 | HOA \$60/mo | CMA \$500K-\$525K | Payoff \$301,000 | Seller's Deadline Fri Nov 20

Key Terms Side by Side Favorable · Watch · Weak

Offer	Financing	Approval / Funds	Deposit	Concessions	Inspection	Appraisal Gap	Sale of Home	Closing	Biggest Risk
B · \$512K Conventional	Conventional · 25.0% down	Full underwritten approval	\$20,000 (3.9%)	\$0	7 days (AS IS)	\$15,000	None	Fri Oct 30 (37 days)	Low Contingencies (21 days until firm; 7-day inspection).
C · \$519K VA	VA · 0.0% down (Watch)	Pre-approval letter (Watch)	\$2,500 (0.5%) (Weak)	\$10,000 (1.9%) (Weak)	15 days (AS IS) (Weak)	None	None	Thu Nov 12 (50 days)	High Contingencies (50 days until firm; 15-day inspection).

Each offer has its own single review (a separate PDF) with the full net sheet, contingency timeline, terms review, certainty scorecard, risk flags and checklist.

What to Confirm

Impact	Where	What to Confirm: Provide the Real Value to Sharpen the Analysis
High	Seller	Listing fee 2.5% and buyer's agent 2.5% read as separate fees (5% total). Confirm whether the 2.5% includes the buyer's agent
Med	\$512K Conventional, \$519K VA	Para. 9(c) box not given: the owner's title policy is charged to the seller by local custom. Check which box is marked; the party who designates the Closing Agent pays it
Med	Listing	Closing after this year's tax bills go out (November 1): whether the seller has paid this year's bill wasn't given. Assumed not paid (the seller credits the buyer from Jan 1); if it's paid, the buyer credits the seller instead
Med	\$512K Conventional, \$519K VA	Riders not listed: whether the HOA or condo rider (A or B) is attached wasn't checked. Confirm it's in the contract, with the HOA disclosure
Low	Seller	Holding cost estimated from insurance, HOA, utilities and loan interest (tax is in the proration)

Notes

- 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)
- The tax proration assumes \$6,900/yr paid in arrears.
- The downside case assumes the appraisal lands at the top of the value range (CMA high) and an inspection credit of 0.7% of price (to the nearest \$500) when the buyer has an inspection period.
- Commissions are negotiable and not set by law.
- These proceeds are before any income tax on the sale; a CPA can estimate it.
- Actual costs come from the title company's settlement statement.
- Certainty scores follow fixed rules from the offer's terms, the contract and the property; they are not a guarantee of performance.
- For contract terms, consult a real estate attorney licensed in Florida.

Estimates only, not legal, lending or tax advice.