

Seminole County, FL

Single-Family

HOA \$60/mo

Closing Nov 20, 2026

Payoff \$301,000

Taxes \$6,900/yr

Commission 5% Total

LIST PRICE

\$174,689

Estimated Net to Seller
Sale \$515,000 · costs \$39,311 (7.6%)

AFTER A PRICE CUT

\$160,525

Estimated Net to Seller
Sale \$499,900 · costs \$38,375 (7.7%)

LIST PRICE WITH CREDIT

\$164,689

Estimated Net to Seller
Sale \$515,000 · costs \$49,311 (9.6%)

Itemized Estimate

	List Price	After a Price Cut	List Price with Credit
Sale Price	\$515,000	\$499,900	\$515,000
BROKERAGE			
Listing Brokerage (2.5%)	-\$12,875	-\$12,498	-\$12,875
Buyer's Agent Compensation (2.5%)	-\$12,875	-\$12,498	-\$12,875
TRANSFER TAXES			
Documentary Stamp Tax on the Deed (0.70%)	-\$3,605	-\$3,499	-\$3,605
TITLE AND CLOSING			
Owner's Title Insurance	-\$2,650	-\$2,574	-\$2,650
Settlement Fee	-\$700	-\$700	-\$700
Title Search	-\$250	-\$250	-\$250
Municipal Lien Search	-\$125	-\$125	-\$125
Recording	-\$70	-\$70	-\$70
HOA Estoppel Letter	-\$299	-\$299	-\$299
PRORATIONS			
Property Tax Proration (Jan 1 to Closing)	-\$5,862	-\$5,862	-\$5,862
CONCESSIONS AND OTHER COSTS			
Seller Credit to Buyer	—	—	-\$10,000
Total Seller Costs	-\$39,311	-\$38,375	-\$49,311
Net Before Payoff	\$475,689	\$461,525	\$465,689
PAYOFFS			
Mortgage Payoff	-\$301,000	-\$301,000	-\$301,000
Estimated Net to Seller	\$174,689	\$160,525	\$164,689



- Property tax prorated from Jan 1 to the day before closing (\$6,900 bill less the 4% early-payment discount), assuming this year's bill is still unpaid at closing; if the seller pays it first, the buyer credits back the rest of the year instead.
- Title company fees are typical Florida charges; the title company's quote replaces them.
- The HOA estoppel fee is a typical Florida charge; the association's fee schedule replaces it.
- Commissions are negotiable and not set by law.
- Payoffs are estimates until the lender's payoff letter, which adds interest through the closing date.
- Not included: liens or judgments, HOA dues owed or prorated, and utility bills.
- These proceeds are before any income tax on the sale; a CPA can estimate it.

Estimates only, not legal, lending or tax advice. The title company's settlement statement gives the final figures.