

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

RECOMMENDED RESPONSE

COUNTER

\$519K VA

The \$519,000 offer is \$4,000 over list, but after costs it nets **\$6,248 less** than a clean full-price offer. The counter below lifts the net by \$5,000 and cuts the risk.

RESPOND BY

Fri Sep 25, 12:00 PM

\$519K VA

SELLER'S PRIORITY

Price

OUR COUNTER · FIRM		4 changes · net after holding \$165,669 → \$170,669 (+\$5,000 vs. as offered)	
TERM	BUYER-OFFERED	WE COUNTER	WHY
Seller Concessions	\$10,000	→ \$5,000	Biggest controllable drain on net
Escrow Deposit	\$2,500	→ \$16,000	More buyer commitment once contingencies expire
Inspection Period	15 days	→ 7 days	Shorter walk-away window
Time for Acceptance	Fri Sep 25, 12:00 PM	→ Fri Sep 25, 5:00 PM	A firm deadline for the buyer to answer the counter
Firm counter: it doesn't meet the buyer partway on price, and it keeps seller concessions at or under the market norm.			

OFFER PRICE

\$519,000

VA · 0.0% down

NET AS OFFERED

\$165,669

-\$6,248 vs. target

DOWNSIDE NET

\$162,169

if the inspection goes badly; an appraisal at the top of the value range wouldn't cut the price

NET WITH OUR COUNTER

\$170,669

+\$5,000 vs. as offered

How Likely Is It to Close? As Offered

56

/100 · Weak certainty

Buyer's Last Cancel Right

Thu Nov 12 (50 days from acceptance)

Deposit at Risk After That

\$2,500 (0.5%)

Closing

Nov 12 vs. Nov 20 deadline

Biggest Threat

Contingencies

For any reason until Oct 8 (15-day inspection period, AS IS); after that only under the loan approval or the appraisal terms.

Top Risks in the Offer as Written

- Med

Concessions + warranty (\$10,000) cancel out the \$4,000 over list.
- Med

Deposit is 0.5% of price.
- Med

15 - day inspection period.

Your Options

Option	Net After Holding	Certainty	What Happens
Accept as Written	\$165,669	56/100	Realistic net closer to \$162,169 if the inspection goes badly
Counter (Recommended)	\$170,669	≈62/100 if accepted	+\$5,000 net vs. as offered; more certain to close (+6 points)
Decline	—	—	Stay on market; each extra month costs about \$1,750 in holding costs

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

Next Step: Approve the counter terms and I'll send the counter to the buyer's agent before Sep 25, 2026 · 12:00 PM. The detail follows on the next pages.

8 inputs assumed (1 high-impact): see What to Confirm.

Detailed Analysis

1 • Seller Net Sheet As Offered vs. Downside, Counter and the Seller's Target Terms

Line Item	As Offered	Downside Case	Proposed Counter	Seller's Target
Offer Price	\$519,000	\$519,000	\$519,000	\$515,000
Seller - Paid Closing Costs / Concessions	(\$10,000)	(\$10,000)	(\$5,000)	\$0
Post-Inspection Repair Credit	\$0	(\$3,500)	\$0	\$0
Listing Brokerage (2.5%)	(\$12,975)	(\$12,975)	(\$12,975)	(\$12,875)
Buyer - Broker Compensation (2.5%)	(\$12,975)	(\$12,975)	(\$12,975)	(\$12,875)
Documentary Stamp Tax on the Deed (0.70%)	(\$3,633)	(\$3,633)	(\$3,633)	(\$3,605)
Owner's Title Policy (Promulgated Rate)	(\$2,670)	(\$2,670)	(\$2,670)	(\$2,650)
Title Company Fees	(\$1,145)	(\$1,145)	(\$1,145)	(\$1,145)
HOA Estoppel Letter	(\$299)	(\$299)	(\$299)	(\$299)
Property Tax Proration (Jan 1 to Closing)	(\$5,717)	(\$5,717)	(\$5,717)	(\$5,717)
Mortgage Payoff	(\$301,000)	(\$301,000)	(\$301,000)	(\$301,000)
Estimated Net Proceeds	\$168,586	\$165,086	\$173,586	\$174,834
Holding Costs Until Closing	(\$2,917)	(\$2,917)	(\$2,917)	(\$2,917)
Net After Holding Costs	\$165,669	\$162,169	\$170,669	\$171,917
Gap to Seller's Target Net	-\$6,248	-\$9,748	-\$1,248	—

Downside: \$3,500 inspection credit; the price is at or under the top of the value range (\$525,000), so a low appraisal isn't counted
Seller's Target: list price, no concessions, agreed buyer-broker comp., same closing date.

2 • Contingency Timeline Shaded = Buyer Can Still Cancel · Days from Sep 23 (Effective Date if Accepted Today)

Contingency	Days	Ends	Oct 5	Oct 11	Oct 17	Nov 4
Inspection (Right to Cancel)	15	Oct 8				
Appraisal	50	Nov 12				
Loan Approval	30	Oct 23				
Closing (Deadline Nov 20)	50	Nov 12				

Cancel for Any Reason

Cancel if Financing/Appraisal Fails

Closing

Seller Deadline

Firm after day 50 (Nov 12).

3 • Terms Review Each Term Against the Seller's Preference or Local Norm

Term	Offered	Benchmark	Rating	Note
Buyer / Agent	Sample Buyer			
Price	\$519,000	CMA \$500,000–\$525,000	Favorable	
Financing	VA · 0.0% down	Cash or conv. ≥20% down	Watch	
Approval	Pre-approval letter	Full underwriting	Watch	Call the loan officer (section 8)
Escrow Deposit	\$2,500 (0.5%)	≥3.0% (\$15,570)	Weak	
Seller Concessions	\$10,000 (1.9%)	≤1.5% of price	Weak	
Buyer - Broker Comp.	2.5% (\$12,975)	2.5% per listing agmt.	Favorable	
Inspection Period	15 days (AS IS)	≤7 days	Weak	Buyer may cancel for any reason
Loan Approval Period	Not provided	≤21 days	—	
Appraisal Gap Coverage	None	Covers price above value	Favorable	
Sale-of-Home Contingency	None	None	Favorable	
Closing Date	Thu Nov 12 (50 days)	On/before Nov 20	Favorable	
Escrow / Title Agent	Not provided	Seller's title co.	—	

4 • Certainty Scorecard 1 = Weak • 5 = Strong • Weighted

Criterion	Weight	Score	Why
Financing Type & Down Payment	20%	3	VA financing: Tidewater notice before a low appraisal is final; stricter appraisal and condition rules
Approval / Funds Verified	10%	3	Pre-approval letter
Appraisal Risk	20%	4	In the upper half of the value range, protected to closing
Contingency Exposure	20%	1	50 days until firm; 15-day inspection
Deposit Strength	10%	1	\$2,500 = 0.5% of price
Fit with Seller's Timeline	10%	5	Nov 12 close, 8 days before Nov 20 deadline
Property - Condition / Insurance Risk	10%	3	VA condition standards
Certainty Score	100%	56	Weak • 80+ strong • 60–79 workable • under 60 weak

Every score follows the rubric from the offer, the contract and the property. A criterion without its fact isn't scored, and the total is scaled to 100 over the weight that is.

5 • Risk Flags

Level	Issue	Mitigation
Med	Concessions + warranty (\$10,000) cancel out the \$4,000 over list.	Compare on the net line, not the headline price.
Med	Deposit is 0.5% of price.	Counter for 3% or a larger additional deposit.
Med	15-day inspection period.	Counter to 7 days.
Med	The seller's flood disclosure (s. 689.302) isn't confirmed as given.	Have the seller complete it (known flood damage during ownership, flood insurance claims (including NFIP), and federal flood assistance (including FEMA)) and give it to the buyer at or before signing.

6 • Verification Checklist

Done	Item	Notes
☐	All parties signed & initialed; dates filled	
☐	Loan officer called (questions in section 8)	
☐	Deposit amount, due date & escrow agent confirmed	
☐	All riders attached and consistent	
☐	Buyer has insurance quote on this address	
☐	Buyer-broker compensation request reviewed with seller	
☐	Seller's net sheet reviewed with seller	
☐	Seller's flood disclosure given to the buyer	

7 • Questions for the Buyer's Agent

#	Question
1	Has the buyer obtained a homeowners insurance quote for this address, given the 2019 roof?
2	Who is the loan officer, so we can verify the approval directly?

8 • Questions for the Loan Officer

#	Question
1	Has the file been through automated underwriting (DU or LP), and are income assets and credit verified with documents?
2	Is the approval good for \$519,000 with 0.0% down on a VA loan, with \$10,000 in seller concessions?
3	Are funds verified for the down payment and closing costs?
4	Any concern about the property meeting VA appraisal and condition rules (roof 2019)?
5	Can you close by Thu Nov 12 with your current workload?

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	\$519K VA	Down payment not provided: assumed 0% for VA
Med	\$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	\$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)
Low	\$519K VA	Buyer-broker compensation not in the offer: used the 2.5% the seller offered. Say if the buyer's agent asks for a different amount
Low	\$519K VA	Loan approval period not provided: assumed 30 days

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.
- 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.