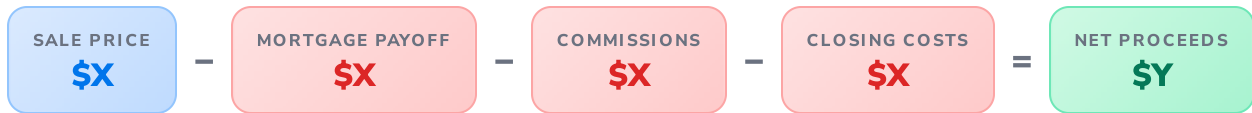










SELLER NET PROCEEDS


How to estimate what you will walk away with.

Your proceeds are what is left after the loan, fees, and prorations come out of the sale price. The math is simple. The line items take a minute.



What gets deducted from your sale price.

- 
Mortgage payoff
 Principal balance plus per-diem interest through the day funds are received. Includes prepayment penalties (rare).
- 
Real estate commissions
 Negotiated in the listing agreement. Typically split between listing and buyer agent.
- 
Title insurance (in some states)
 Owner policy is customarily paid by the seller in some states, the buyer in others. Varies by region and contract.
- 
Transfer or recording taxes
 Set by the state, county, or city. Often the largest single line item after the loan payoff.
- 
Property tax prorations
 You owe taxes for the days you owned the home in the current cycle.
- 
HOA dues and assessments
 Prorated to the day of closing. Special assessments due at closing if applicable.
- 
Settlement and document fees
 Title search, settlement, courier, recording, and notary. Usually well under \$1,000 combined.
- 
Concessions to buyer (if negotiated)
 Repair credits or closing-cost help offered as part of the deal.

 **Want a real number?** Email netsheet@cleverclosings.com with the property address and contract price. We will send a precise net sheet within one business day, with every line item itemized.