

OFFER CHECK REPORT

OFFER CHECK



Offer party name: Judy Wilson
 Date of offer: Monday, June 23, 2025
 Listing agent: Tom Blake
 Listing agent email address: realtorblake@gmail.com
 Seller name: Wanda Schempps
 Offer price: \$1,300,000
 Report Generated: Tuesday, June 24, 2025

Offer Scoring Summary:

Offer Check Score:	79	see p. 5
Offer Price Score:	100	see p. 2
Offer Strength Score:	70	see p. 3
Seller Leverage Score:	87	see p. 4

The Offer Check Score is designed to represent an overall assessment of the offer based on an unbiased, proprietary evaluation. It should always be supplemented with collaboration between the seller and listing agent. Most accepted home offers fall into the 60 to 80 score range.

Estimated Sale Proceeds:	
Item	Amount
Sale price	\$1,300,000
Loan payoff	\$300,000
Agent commissions	\$71,500
Concessions (offered by seller, requested by buyer, repairs, etc.)	\$0
Misc. closing fees (owner's title policy, transfer taxes, other), 0.6% of sale price	\$7,800
Total estimated proceeds:	\$920,700

Potential Tax Implications When Selling Your Home:

All or most of your sale proceeds may be tax-free. If you file your taxes as married and lived in the house for at least 24 of the last 60 months, you typically get a \$500,000 (\$250,000 if single) home gain tax-free allowance. The tax exemption can be used on your next home too!

Simplified Example (lived in home 3 straight years):

(a) Amount you paid for home X years ago:	\$910,000
(b) Upgrades during ownership (remodels, etc.)	\$25,000
(c) Home "cost basis:" (a) + (b)	\$935,000
(d) Home sale price:	\$1,300,000
(e) Total net proceeds from sale: (d) - (c)	\$365,000
(f) IRS tax exclusion limit (single person):	\$250,000
(g) Taxable amount (e) above allowance (f)	\$115,000
Estimated tax due at filing (assume 15% long-term capital gains tax rate): (g) x 0.15	\$17,250

Is it a seller's or buyer's market?

For the subject property zip code, housing data suggests a rather moderate buyer's market. **73**

100 Buyer's Market 0 Seller's Market



Need help in minimizing your tax impact when selling? Scan/click here.

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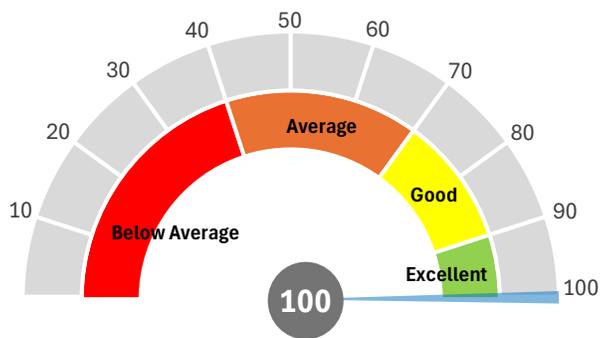
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Offer Price Score (OPS)



The OPS compares the offer price to the Comparative Market Analysis (CMA), not necessarily the current list price, and considers any concessions offered from buyer and requested from the seller. For example, when the seller offers significant buyer concessions but the buyer has offered a purchase price significantly higher than the CMA with an inspection contingency, this may be a "wash." Even so, if the offer contains an appraisal contingency with an offer price over the CMA value, it doesn't necessarily equate a great offer, because the appraisal could come in lower than the offer price and the buyer could legally backout. Some buyers even do this on purpose, just to get the "ball rolling" and counteroffer with a owner offer, hoping the seller will just cave and get the home sold.

Keep in mind, a high OPS score does not necessarily translate to the best offer; all scores should be considered. Scores above 65 are generally considered good for the seller, other things being equal.

Closing Tip: What Goes, What Stays?

All kitchen appliances are traditionally sold with the property, unless specified otherwise in the purchase/sale agreement, which legally overrides whatever is advertised in the listing. If something is permanently installed or attached, it is traditionally considered included with the sale. This may include a TV mounting bracket (but not the TV), all window treatments and hardware (brackets, drapes, etc.), a satellite dish on the roof, gas logs (whether built-in or not), and an above-ground swimming pool. Even so, just know everything is negotiable, so don't think you have to include all items that typical sales consist of. However, the final purchase/sale contract must specify which items convey with the property, including all appliances. Incidentally, most buyers want their new home to already include the kitchen appliances.

Strengths:

The offer contains an escalation clause; proceed skillfully and be prepared to show the offer party any competing offer(s) if the escalation clause is used.

You have an offer significantly above the CMA, with no appraisal contingency. Be sure to analyze the other aspects of the offer, such as any written special conditions .

You have an offer significantly above the CMA, with NO APPRAISAL contingency. This could be something good.

Weaknesses:

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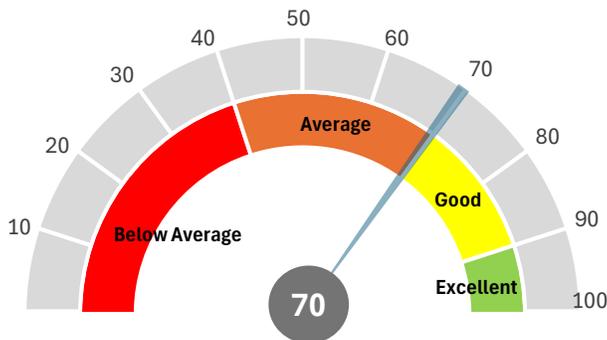
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Offer Strength Score (OSS)



The OSS predicts how likely the offer, if accepted by the seller, will actually go to a closing. It is perhaps the most important part of an offer. The presence and/or the combination of certain contingencies, the amount of earnest money, the funding mechanism (cash or loan), and other factors all play a role in determining how strong the offer is. Incidentally, an offer at or over the list price does not necessarily translate to a strong offer.

For example, for an offer much higher than the CMA but with an appraisal contingency, the OSS is penalized because it is very possible that the appraisal will be less than the offer price and the buyer will not be willing to cash fund the difference and move in with possibly negative equity.

Even the "strongest" offer can end up not going to closing, but in general, sellers should confide in scores above 70.

Strengths:

This offer does not contain an inspection contingency, which significantly favors the seller and may indicate the buyer would be more receptive than normal to a reasonable counter offer.

Weaknesses:

This offer includes a relatively low amount of earnest money. You might want to consider asking the buyer to submit earnest money of 1 to 1.5% of offer price to ensure buyer is serious.

Closing Tip: Must the Seller Attend the Closing?

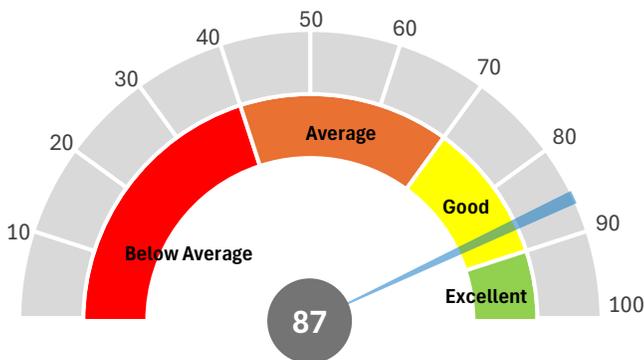
Did you know, the seller does not actually have to attend the closing and can use power of attorney to appoint virtually anyone to sign on their behalf? This is especially handy if the seller has moved out of town before the closing date.

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Seller Leverage Score (SLS)



The SLS simulates the amount of leverage the seller has, which is useful in knowing whether to counter, accept, or reject an offer. It considers both the buyer and seller positions and simulates the likelihood of the buyer being receptive to negotiating. A low SLS does not necessarily mean the offer is weak or should be rejected, it means the seller is likely to be in a position of leverage to creatively counteroffer some portion(s) of the offer that are underwhelming.

Scores above 70 generally mean there may be some opportunity for negotiating and/or counteroffering the price, concessions, and/or special conditions.

Closing Tip: Last-Minute Changes Made Easy

It's the day of closing and the buyer says, "I changed my mind. I do want that washer, dryer, and refrigerator and I do want that front door re-painted. Let's just increase the sale price by \$8,000 and I'll take care of the expenses." The lender may not allow this because it may affect the appraisal and would require the loan to be re-written, which could take days/weeks. Instead, consider keeping the terms of the purchase agreement unchanged and use a separate bill of sale for the new expenses/repairs, and require the buyer to pay cash for the changes.

Strengths:

Since the offer is not contingent on the sale of the buyer's home or the inspection results for your home, the buyer appears very interested in your property. If other area(s) of the offer are not to your liking, you may want to consider a counter offer.

The buyer is not requesting significant seller concessions (i.e., assistance with closing costs, rate buy-down, etc.), which may indicate some ability to negotiate if you don't favor parts of the offer.

This offer contains an escalation clause. Even if it is not needed, it typically indicates a buyer is very excited about your home and more likely open to a counter offer if you don't favor certain parts of the offer.

Cash offers typically provide more room for negotiation.

Weaknesses:

It appears to be a marked Buyer's Market. Such markets are less likely to yield the perfect offer. Proceed carefully.

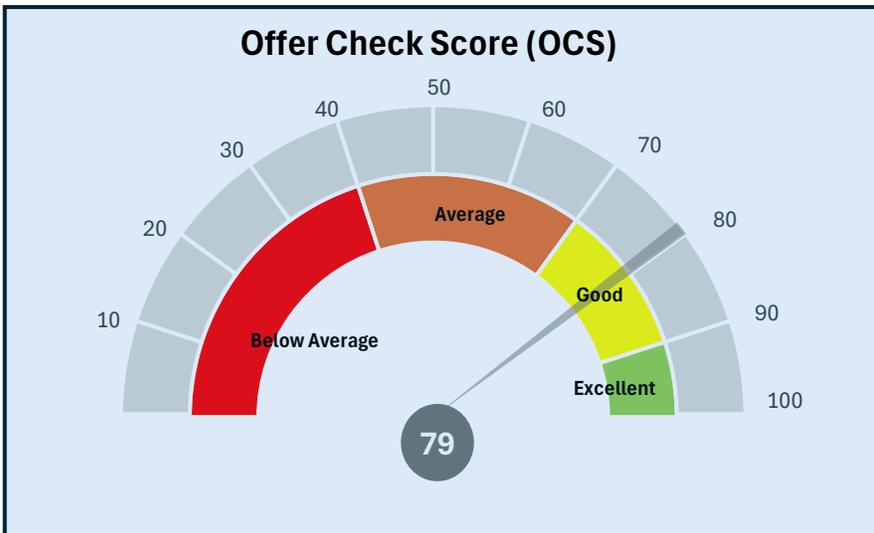
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About Your Offer Check Score:

The Offer Check Score is a summary score that simulates the overall attractiveness of an offer. It considers all aspects of the offer and uses a proprietary weighted factor for the three other scores, market conditions local to the subject property, and other factors to produce a composite score the seller can use to help determine how to handle the offer. A high score favors the seller.

Most homes sell in the 60 to 80 score range.

Offer Summary Details:

Comparative Market Analysis	\$1,200,000
Is home vacant?	no
Is home furnished?	yes
Concessions offered by seller, if any (excluding agent commissions)	\$0
Concessions buyer is requesting seller pay	\$0
Current mortgage payoff	\$300,000
How much of sale proceeds needed for next transaction, if any	\$150,000
Offer type (cash or loan)	cash
Offer contingent on appraisal?	Yes

Offer contingent on buyer's home sale?	no
Offer contingent on inspection?	no
Offer contingent on qualifying loan?	yes
Earnest money amount	\$15,000
Escalation clause in offer?	0
Is buyer pre-approved/funds verified?	yes
Total agent fees seller is paying	5.50%
Is seller married or single?	Single
How much did current owner pay for house?	\$958,000
Amount of upgrades current owner made to home during ownership, \$?	\$35,000

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