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REAL ESTATE PROFESSIONALS
248.733.5812

UNDERSTANDING YOUR SELLING COST

What Sellers Pay, What's Negotiable, and How to Estimate Your Net



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WHY SELLER COSTS MATTER



Seller costs shape your real outcome far more than most people expect. Two homes can sell for the same price, yet the sellers walk away with very different results.

Understanding costs early helps you:

- Set a price that accounts for real net, not just market value
- Evaluate offers based on total impact—not just headline price
- Decide when credits or repairs make financial sense
- Prevent stress when closing numbers arrive

The earlier you understand the numbers, the stronger your position becomes.

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THE MOST COMMON SELLER COSTS

Most sellers can expect a combination of the following:

- Real estate commissions, typically split between listing and buyer representation
- Seller transfer taxes, required when ownership changes hands
- Title and settlement fees, depending on local standards
- Prorated property taxes, HOA dues, or special assessments
- Negotiated seller concessions, such as credits or repairs

Not every cost applies to every sale—but most transactions include several of these.

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WHAT'S NEGOTIABLE (AND WHAT'S NOT)

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Some seller costs are fixed, while others are flexible based on market conditions and buyer demand.

Often negotiable:

- Seller credits toward closing costs
- Repair requests or repair alternatives
- Possession dates and rent-back terms

Typically non-negotiable:

- Transfer taxes
- Prorated taxes required by law
- Title requirements set by regulation

Knowing the difference helps you negotiate strategically instead of reactively.

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SELLER CREDITS: A STRATEGIC TOOL



Seller credits are one of the most powerful tools in modern negotiations. Instead of lowering the price, credits can:

- Help buyers manage upfront costs
- Support interest rate buydowns
- Speed up agreements without reworking price

Credits are often preferred when repairs are cosmetic, timelines are tight, or buyers want flexibility. Used correctly, they can protect your net while keeping deals moving forward.

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UNDERSTANDING SELLER TRANSFER TAXES

Transfer taxes are fees charged when property ownership changes. These are:

- Calculated based on the sale price
- Set by state or local government
- Typically paid by the seller unless otherwise negotiated

Because transfer taxes are required, they should always be factored into your estimated proceeds early—never discovered at the closing table.

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SELLER NET SHEETS: YOUR FINANCIAL ROADMAP

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A seller net sheet estimates:

- Sale price
- All expected closing costs
- Remaining loan payoff
- Your projected proceeds

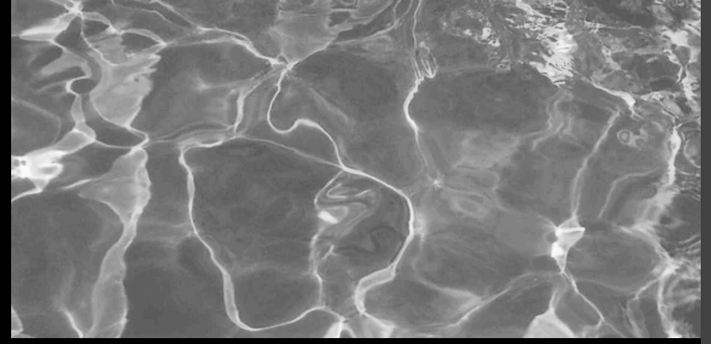
This tool allows you to compare scenarios:

- Higher price vs. stronger terms
- Credits vs. repairs
- Faster sale vs. maximum exposure

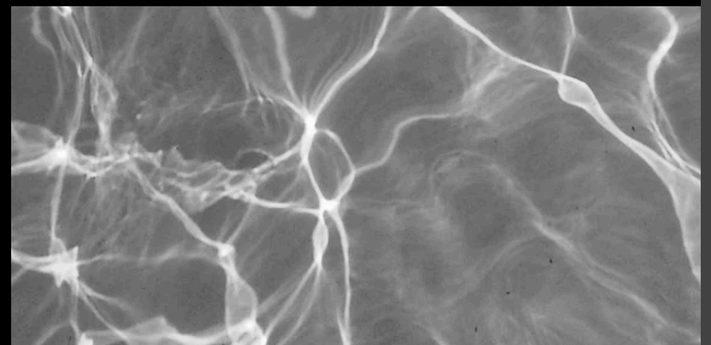
A net sheet turns guesswork into clarity.

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HOW STRATEGY IMPACTS YOUR FINAL PROFIT



The way you sell matters just as much as what you sell for.

Strategic sellers consider:

- Pricing that attracts strong buyers early
- When to offer incentives vs. hold firm
- How long on market affects concessions
- Which terms reduce friction and protect net

The best strategy balances price, timing, and certainty—not just top dollar.

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FINAL THOUGHTS: SELL WITH CONFIDENCE

Seller costs don’t have to feel overwhelming. When you understand what’s coming, you make better decisions at every stage—from pricing to negotiations to closing day.

The right guidance ensures:

- No surprises
- Smarter negotiations
- A clearer path to your financial goal

If selling is on your radar, reviewing your estimated costs and net is one of the smartest first steps you can take.



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