

Before You Sell

A Homeowner's Cash-Offer Checklist

Get organized, compare the money you may actually receive, and know what to ask before you sign. Use these three pages for each buyer you consider.

01 GET THE BASICS TOGETHER

- ☐ **Property facts.** Write down the address, property type, beds and baths, approximate size, occupancy, and any HOA. Note what you know and what still needs verification.
- ☐ **Condition and photos.** Gather clear photos of main rooms, exterior, roof if safely visible, and known problem areas. List repairs, water intrusion, major system issues, and prior improvements. Do not hide known concerns.
- ☐ **People and paperwork.** Identify everyone with an ownership interest or signing role. Gather any available deed, mortgage statement, lease, HOA details, and repair records for your own review. Ask a qualified professional what applies to your situation.
- ☐ **Timing and priorities.** Choose a preferred closing window and move-out date. Note any lease, storage, relocation, or property-access needs. Separate your must-haves from preferences.

Protect your information. Keep account numbers, IDs, signatures, and personal belongings out of initial photos and messages. Share sensitive documents only through a verified, appropriate channel when needed.

Property address

Preferred closing window and move-out needs

My two most important priorities

Look at the net proceeds

A headline price is only the starting point. Ask each buyer for written terms and ask the closing professional for a seller net estimate with every deduction identified.

OFFER COMPARISON	BUYER A	BUYER B
Written purchase price	+ \$ _____	+ \$ _____
Mortgage and other lien payoffs	- \$ _____	- \$ _____
Seller-paid closing costs and fees	- \$ _____	- \$ _____
Commissions, if applicable	- \$ _____	- \$ _____
Repair credits or other concessions	- \$ _____	- \$ _____
Taxes, HOA and other adjustments*	± \$ _____	± \$ _____
Estimated net proceeds	= \$ _____	= \$ _____

*Adjustments may increase or reduce your proceeds. Avoid counting the same charge twice. Use payoff amounts valid through the expected closing date.

Illustrative example only

\$250,000 price - \$150,000 payoff - \$4,000 seller costs - \$2,000 repair credit - \$1,000 other deductions = **\$93,000 estimated net**. These are made-up figures, not a quote or typical result. Actual amounts and tax treatment vary.

COMPARE THE CONDITIONS TOO

- ☐ **Costs in writing.** Who pays each title, escrow, recording, transfer, and other fee? What does “no fees” include or exclude? Ask for an itemized estimate.
- ☐ **Price and timing changes.** What inspections, approvals, financing, or other conditions remain? When can the price change or either party cancel? What happens to the earnest money?

Before choosing: compare a cash sale with other realistic options, including listing the home if appropriate. Account separately for moving, repairs, and holding costs you expect to pay outside closing.

Know what you are signing

Use these questions before accepting an offer. Take the time you need to understand the answers and keep a complete copy of anything you sign.

- ☐ **Who is the buyer?** What is the legal name on the contract? Will that party buy directly, assign the contract to another buyer, or use another structure? Who is expected to fund and close, and what happens if that changes?
- ☐ **How will the purchase be funded?** Ask for current proof of funds or a clear explanation of financing and remaining conditions. Verify material details with the appropriate professional rather than relying on a verbal promise.
- ☐ **Who handles closing?** Identify the title company, escrow provider, or attorney handling the transaction. Confirm their contact details independently. Ask how title issues, payoffs, deposits, and seller proceeds will be handled.
- ☐ **Are the dates and obligations clear?** Check deposits, review periods, closing, possession, included items, repair obligations, and any rent-back arrangement. Ask which deadlines are binding and what missed deadlines mean.
- ☐ **Have I had an independent review?** Ask your own qualified real estate professional or attorney about unfamiliar terms, assignment rights, disclosures, cancellation, and any unresolved title or ownership questions. Tax questions belong with a qualified tax professional.
- ☐ **Am I comfortable proceeding?** Pause if you feel rushed, see blank terms, or hear promises missing from the contract. Independently verify payment instructions using a trusted phone number, especially if instructions change.

Questions I still need answered before signing

Talk through your property and timing

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General information, not legal, tax, or financial advice. State requirements and transaction terms differ. Get independent professional review for your specific property and agreement. No offer, price, closing date, or outcome is guaranteed.

Further reading: [Utah Department of Commerce HOA checklist](#) (Utah reference only) · [CFPB closing-fraud precautions](#). These resources are not endorsements of BBHC.