List It Yourself

LISTITYOURSELF.NET

AN OFFER EVALUATION GUIDE

How to Read an Offer (Beyond the Price)

A quick guide to what really matters when an offer comes in — so you choose the one most likely to close, not just the biggest number. From a broker with 40+ years of experience.

The highest offer isn't always the best offer. A strong price loaded with conditions can be worth less than a slightly lower, cleaner one. When an offer arrives, look at the **whole package** — and always ask: which of these is most likely to actually close?

1. Look past the price at these

- [ ] **Financing:** Is it cash, or financed? Is there a real **pre-approval** letter (not just pre-qualification)?
- [ ] **Down payment:** A larger one often signals a more secure buyer.
- [ ] **Earnest money:** A healthy deposit shows the buyer is serious.
- [ ] **Timeline:** Does the closing date fit your life and plans?

2. Watch the contingencies

Each one is a condition — and a potential exit ramp. Fewer, narrower contingencies usually mean a more certain deal.

- [ ] Financing contingency
- [ ] Inspection contingency
- [ ] Appraisal contingency
- [ ] Home-sale contingency (adds the most risk)

3. Check what it really nets you

- [ ] Is the buyer asking me to cover part of **their costs** (concessions)?
- [ ] Are there special requests — appliances, repairs, a home warranty?
- [ ] What's my **net** — the amount I actually walk away with — not just the headline price?

Remember: an offer is the start of a negotiation, not a final verdict. You can accept, decline, or **counter** — bringing the price, terms, or timeline in line while keeping a good deal alive. Take your time and weigh the whole picture.