
Home Pricing & Net Proceeds Guide

Free resource | For sellers who want to understand pricing — and what they may actually walk away with.

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About me: I help South Florida homeowners prepare, price, and sell with confidence — with practical, plain-language guidance and no pressure. If you would like help with your next move, reach out any time.

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Why pricing matters more than almost anything else

Price is the first thing buyers filter by, and it shapes how many people come to see your home. A price that matches what similar homes have actually sold for tends to bring more showings and stronger offers. A price set well above those sales can sit, even if the home is lovely. This guide explains how that comparison works — it is not a valuation of your home.

How comparable sales work

A comparable sale — a “comp” — is a similar home, in a similar area, that has recently sold. Agents and appraisers look at the most similar homes first, then adjust for real differences.

- ☐ Location — The closer and more similar the neighborhood, the stronger the comparison.
- ☐ Size & layout — Bedrooms, bathrooms, living area, and lot size — and whether the layout works the same way.
- ☐ Condition & updates — A renovated kitchen or a new roof matters; so does an older roof or dated bathrooms.
- ☐ Timing — Recent sales carry more weight than older ones, because the market moves.
- ☐ Sale type — A normal sale, a distressed sale, or a sale between family members are not all the same kind of evidence.

Asking price vs. sold price

The asking price is what a seller hopes for. The sold price is what a buyer actually paid — and that is the number future pricing is built on. A home listed high that later sells lower does not set the market at its asking price; it sets it at its sold price. That is why looking only at homes currently listed can mislead you.

How competing listings affect pricing

- ☐ Buyers compare your home side by side with what else they can buy right now, at the same price.
- ☐ If similar homes are listed lower, or in better condition for the same money, buyers will choose those first.
- ☐ More competing listings usually means buyers have more choice — and more room to negotiate.
- ☐ Fewer competing listings can support a firmer price, but only if the home still matches recent sold prices.
- ☐ Price drops on competing homes are a signal worth watching, not a reason to panic — they show where buyers are actually buying.

What affects your proceeds

Your proceeds are what is left after the sale price pays off what you owe and covers the costs of selling. The main pieces are:

- ☐ Mortgage payoff — The remaining loan balance, plus any payoff interest or fees your lender charges. Ask your lender for a written payoff figure — do not guess it.
- ☐ Selling costs — These can include agent compensation, closing costs, title and recording fees, and any seller concessions or credits you agree to. Amounts vary by sale, so get them in writing for your situation.
- ☐ Repairs & credits — Any repairs you agree to make, or credits you give a buyer instead, reduce what you keep.
- ☐ Other liens or costs — HOA balances, tax prorations, or other amounts due at closing, if any apply to you.

A simple way to think about it

Sale price – mortgage payoff – selling costs – agreed repairs or credits = estimated net proceeds. The worksheet on the next page lets you run that math with your own numbers. It is an estimate for planning, not a promise of a sale price or a final settlement figure — your lender, title company, and agent will confirm the real numbers for your sale.

Worksheet: estimate your potential proceeds

Fill in your own numbers. Leave anything you do not know blank until you have it in writing.

Item	Your number
Expected sale price	
Minus: mortgage payoff (from lender)	
Minus: estimated selling costs	
Minus: repairs or credits you may agree to	
Minus: other amounts due at closing	
Estimated net proceeds	

Notes and questions to ask

Questions worth asking before you price

- ☐ Which three recent sales are most similar to my home, and why?
- ☐ What are buyers choosing instead of homes like mine right now?
- ☐ If we priced lower, what would we gain in showings — and if we priced higher, what would we risk in time on market?
- ☐ What costs should I expect at closing, in writing, for my situation?

What buyers actually compare

When buyers tour, they rarely compare your home to every home in the county. They compare it to the handful of homes they could buy instead, this week, at a similar price. That is why condition, location, and price have to be read together — a beautifully updated home priced far above its neighbors is not competing with those neighbors; it is competing with updated homes elsewhere that are priced the same.

Comparable sales worksheet

Use this sheet when you review comps with your agent. Fill in what you know, and leave the rest for verified figures.

	Comp 1	Comp 2	Comp 3
Address / area			
Sold price			
Beds / baths / size			
Condition / updates			
How similar to my home?			

Pricing review: week by week

- ☐ Week 1 — Watch showings and feedback closely. Strong interest and showings usually mean the price is in range.
- ☐ Week 2 — If showings are low, ask what buyers are choosing instead, and whether price or condition is the reason.

- ☐ Week 3 and beyond — Review the evidence again — new sales, new competing listings, and feedback so far — and make one clear adjustment rather than several small ones.

Words you will hear, in plain language

- ☐ Comparable sale — A similar home that recently sold, used as evidence for pricing.
- ☐ Appraisal — An independent opinion of value, usually ordered by a buyer's lender.
- ☐ Concession — An amount or credit a seller agrees to give a buyer, for example toward closing costs or repairs.
- ☐ Net proceeds — What remains after payoff and selling costs are paid from the sale price.

Questions to bring to a listing appointment

- ☐ What recent sales are you using to price my home, and can I see them?
- ☐ What would you change about my home's presentation before photos?
- ☐ What costs should I expect, in writing, if my home sells at the price we discuss?
- ☐ How will we review showings and feedback, and how often?

Final checklist before you set a price

- ☐ I have seen recent sold prices for similar homes, not just asking prices.
- ☐ I know my estimated payoff and selling costs, in writing where possible.
- ☐ I have a plan for reviewing showings and feedback each week.
- ☐ I know what I will do if the first weeks bring little interest.

My notes

Want help pricing your home? Contact Therisa Campbell, Real Estate Advisor — 786-569-9020, homesbytherisa@gmail.com, tchomesrealestate.com.