LORRIE SEWARD
Realty

FREE SELLER GUIDE | ALASKA

The Alaska Seller Net Proceeds Guide

What you pay, what is negotiable and what you actually walk away with



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NET PROCEEDS

Know your number before you list

Your net proceeds are what is left after your loan payoff and selling costs. Knowing that number early makes every decision easier.

EXPENSES

Seller expenses at a glance

Expense	How it works
Mortgage and lien payoff	All loans and lines of credit secured by the home are paid at closing, including interest through the payoff date.
Brokerage compensation	Not set by law and fully negotiable. Your listing agreement states what you pay; any buyer's agent compensation is negotiated in writing.
Title, escrow and recording	Handled by the title company. Who pays which fee is negotiable in the purchase agreement.
Property tax prorations	The seller is typically responsible for taxes up to the closing date and the buyer after.
HOA items	Dues, transfer fees or special assessments may be prorated or settled at closing.
Seller credits and concessions	Optional and negotiable; often toward buyer closing costs or repairs after inspection.
Preparation and repairs	Cleaning, small repairs and any agreed repairs after inspection.
Well and septic certification	In the Municipality of Anchorage, a COSA is generally required for title transfers on properties with on site systems.

Good to know

Alaska has no statewide real estate transfer tax, which many other states charge sellers. Recording and title fees still apply.

PAYOFF

Loan payoffs

Your payoff is usually a little higher than the balance on your last statement because it includes interest through the payoff date and sometimes small lender fees. The title company requests the official payoff directly from your lender. If you have a home equity loan or line of credit, it is paid off at closing too.

COMPENSATION

Negotiable commissions

Every part of brokerage compensation is negotiable. Since the 2024 changes to how buyer agent compensation is handled, any compensation to a buyer's agent is also negotiated and agreed to in writing. If you want to sell on your own with MLS exposure, see my FSBO plan.

EXAMPLE

Example net proceeds calculation

This example uses round numbers to show how the pieces fit together. It is an illustration only, not an estimate for your home.

Line item	Amount
Sale price	$450,000
Mortgage payoff	minus $280,000
Listing brokerage compensation, 2.5% (example only, negotiable)	minus $11,250
Buyer's agent compensation, 2.5% (example only, negotiable and optional)	minus $11,250
Title, settlement and recording fees (example)	minus $1,950
Prorated property taxes (example)	minus $2,100
Seller concession toward buyer closing costs (example)	minus $5,000
Preparation and small repairs (example)	minus $2,500
Estimated net proceeds before moving costs	**$135,950**

Assumptions: a $450,000 sale, a $280,000 payoff, compensation percentages chosen only to illustrate the math and sample amounts for title, taxes, concessions and preparation. Actual figures depend on your agreements, lender payoff, title charges and tax bill. Not a quote or a guarantee.

WORKSHEET

Your own worksheet

Line item	Your estimate
Expected sale price	
Mortgage and lien payoffs	
Brokerage compensation (per your agreement)	
Title, escrow and recording	
Property tax and HOA prorations	
Seller credits and concessions	
Preparation and repairs	
Estimated net proceeds	

Run your numbers online with my seller net calculator, or ask me for a personalized net sheet.

LET'S TALK

Want a personalized net sheet?

Send me your address and a few details. I will prepare a net sheet using a realistic price range, your payoff estimate and current title and tax figures.



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A lifelong Alaskan since age two with more than ten years in Alaska real estate. RealTrends Verified Top Agent, ranked #4 in Anchorage by transactions based on 2025 sales data. Anchorage Daily News Best of Alaska Real Estate Professional, four years. Real Broker Elite Agent, four years. Featured on HGTV House Hunters: Grand Alaska.

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MORE FREE RESOURCES

Net calculator | Selling costs page | FSBO options

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