

FOR SELLERS FOCUSED ON THE REAL NUMBER

What You Actually Keep

The headline price is not what lands in your pocket. Here is where the money goes, with room to work out your own.

THE SHORT VERSION

Your headline price is the start of the math, not the end. Subtract the payoff, the selling costs, and anything you give the buyer to find what you actually keep. Fill it in below.

When people ask what their home is worth, the number that actually matters is what they keep after the sale is done. Use this worksheet to sketch your own picture. We are glad to fill it in with real figures for your home whenever you want.

Your net, line by line

Estimated sale price

Less: remaining mortgage payoff

Less: real estate commission

Less: seller-paid closing costs (title, recordation, transfer)

Less: any buyer credits or concessions

Less: prep, repairs, or staging, if any

Less: moving costs

Estimated net proceeds

What each line means

Estimated sale price: your best estimate, ideally from recent comparable sales, not an instant online figure.

Mortgage payoff: the balance you still owe, which your lender can confirm to the day.

Commission: the fee for the real estate services on the sale, agreed in advance.

Closing costs: the settlement, title, and recording items that come with transferring a home in Virginia.

Credits or concessions: anything you agree to give the buyer, sometimes toward closing costs or a rate buydown.

Prep and moving: whatever you choose to spend getting the home ready and getting yourself out.

Two things surprise people: your payoff runs a little above your loan balance because it includes interest to the day you close, and any credit you give the buyer comes off your side, not off the price on the sign.

This is a worksheet, not an appraisal. When you want real numbers, we will pull recent comparable sales for your home and work the rest through with you.

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Deliberate By Design.

This is general information for planning, not an appraisal or tax advice.

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