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CORE TITLE SERVICES

NET SHEETS MADE SIMPLE

Understanding Seller Proceeds & Closing Costs

What is a Net Sheet?

A net sheet is an estimated breakdown of seller proceeds after all closing costs, fees, and expenses.

It shows:

- Estimated closing costs
- Loan payoff (if applicable)
- Commissions
- Seller credits
- Estimated net proceeds

Important: Net sheets are estimates, not final numbers.

When to Use a Net Sheet

Use net sheets to:

- Prepare for listing appointments
- Discuss pricing strategies
- Evaluate price reductions
- Review offers with sellers
- Explain seller proceeds
- Compare multiple scenarios

Information Needed for Accuracy

- Property address
- Estimated sales price
- Mortgage payoff amount
- Closing date
- HOA/Condo info
- Commission structure
- Seller concessions (if any)

Common Seller Closing Costs (Florida)

- Property address
- Estimated sales price
- Mortgage payoff amount
- Closing date
- HOA/Condo info
- Commission structure
- Seller concessions (if any)

Costs may vary daily; always clarify these are estimates.

How to Read a Net Sheet

1. Start with sales price
2. Subtract commissions
3. Subtract closing costs
4. Subtract loan payoff
5. Subtract seller concessions

= Estimated Net Proceeds

Tip: Keep explanations simple and visual for clients.

Common Mistakes to Avoid

- Forgetting mortgage payoff
- Missing HOA fees
- Using outdated tax amounts
- Ignoring seller concessions
- Overpromising final numbers
- Not explaining estimates clearly

Tools & Resources

- Title company net sheet app
- Calculator
- CMA (Comparative Market Analysis)

Pro Tip: Partner with your title company for accurate estimates.

Key Takeaways

- Net sheets **set expectations early**
- They **build trust** with clients
- Support **pricing & negotiations**
- Always remember: **they are estimates, not final numbers**
- Your **title partner is your key resource**

LET'S CONNECT!

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