SELLING · FLORIDA PANHANDLE + COASTAL ALABAMA

What will you keep?

A seller's working guide to proceeds and next-move cash.

THE CLIENT COLLECTION · SEPTEMBER 2026

Gregg Costin
Practical guidance for your next real estate decision.
(850) 266-5005 · GreggCostin.com

05

SEE THE WHOLE PROCESS FIRST

Your path, from start to finish.

The entire sale is below. This workbook develops the costs and choices that turn a price into usable proceeds.

01 **Goals + walkthrough + estimates**

Set the move and proceeds goals. Identify condition concerns, obtain written scopes and choose preparation options.

02 **Full CMA + pricing recommendation**

Verify property facts, compare sales and competition, explain adjustments and reconcile a supported price range.

03 **Net sheets + scenario comparison**

Calculate current-condition, repair and pricing scenarios with itemized costs, payoff dates and visible unknowns.

04 **Approve strategy + launch**

Agree on list price, repairs, photography, marketing, showing access and an evidence-based review date.

05 **Compare offers + negotiate**

Review net, cash and financing evidence, protections, timing and possession as one package.

06 **Manage inspection, appraisal + title**

Track access, repairs, buyer financing, ownership and closing requirements. Update the agreement and net as terms change.

07 **Final walkthrough + settlement + proceeds**

Verify repair evidence, final figures and payoff. Confirm disbursement and possession before the final handoff.

Read top to bottom; work can overlap.

The chapters follow this order. Property, lender and closing reviews often run in parallel. Your contract, loan product, required approvals and actual circumstances set the dates.

FOLLOW THE STEPS. KEEP THE REFERENCE.

The details behind each decision.

Net proceeds equal your sale price less payoff amounts, transaction costs, credits, and other seller obligations. Compare offers using consistent assumptions and update the worksheet when terms or timing change.

INSIDE THIS GUIDE

Start

Use the sale price and a current payoff.

Subtract

Account for negotiated charges, credits and repairs.

Plan

Keep closing proceeds separate from next-move costs.

Use this with your team

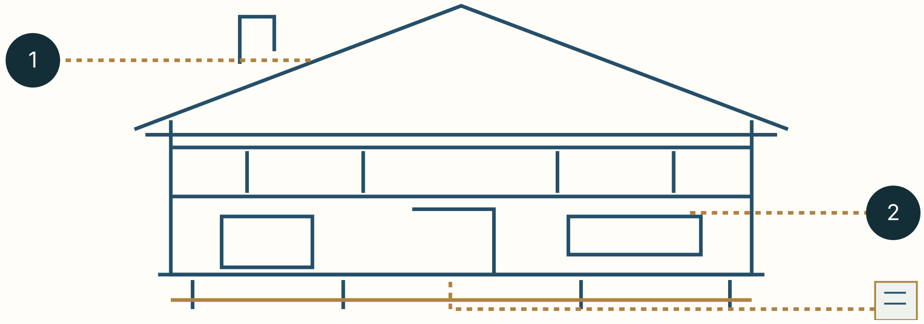
Examples are hypothetical. Your signed contract, lender, insurer, closing professional and applicable orders govern the actual work. Keep sensitive records in verified secure channels. Page-level references link the authorities; source dates are listed individually at the back.

STAGE 1 / 7 Goals + walkthrough + estimates

01 Walk the property before choosing the price

The first appointment establishes goals, condition and uncertainty. It is not a substitute for a professional inspection.

The walkthrough: observe, document, investigate



Outside + structure 01

Roof age and documentation, drainage, visible moisture, exterior condition, windows, decks and storm protection.

Inside + systems 02

Visible leaks, finishes, HVAC, electrical and plumbing concerns, layout, accessibility and deferred maintenance.

The property file 03

Permits, additions, survey, insurance claims, leases, equipment contracts, association documents and known assessments.

Observations identify questions. Licensed inspectors, contractors, insurers and legal professionals resolve the questions within their expertise.

A useful first meeting produces a written brief

01 You

Explain the move, desired timing, known condition, loan obligations and any funds needed for your next purchase. Share records without guessing.

02 Your agent

Photograph and record concerns with permission, compare presentation with competing homes, and separate marketability issues from specialist questions.

03 Inspector / contractor / insurer

Investigate material concerns and explain scope, pricing, coverage eligibility or further work needed.

THE HANDOFF

Deliverable: an issues list with the evidence needed, person responsible, estimated lead time and decision date, plus a target launch and possession plan.

KEEP IN MIND

Sequence matters

Schedule the walkthrough and material estimates before finalizing the CMA, list price and marketing promise. A previously unknown condition can change all three.

Reference desk: NAR: What goes into pricing a home

STAGE 2 / 7 Full CMA + pricing recommendation

02 Inside a full comparative market analysis

We build a supported range from the property outward. A list price is a strategy within that evidence.

The CMA evidence pipeline

01 **Verify the subject**

Confirm the legal interest, size source, layout, condition, location, improvements, waterfront or flood factors and ownership costs.

02 **Select the relevant market**

Find properties a reasonable buyer would actually consider. Explain location boundaries, dates, type and exclusions.

03 **Separate the evidence**

Closed sales show achieved prices. Pending listings indicate activity, often without a public final price. Active listings show competition.

04 **Explain differences**

Review condition, size, utility, site, amenities, concessions and timing. Use market support for adjustments; avoid a universal dollar rule.

05 **Reconcile a range**

Weight the most relevant evidence, identify limitations and show which facts could change the conclusion.

KEEP IN MIND

An agent's CMA is different from an appraisal

The CMA supports the listing and negotiation strategy. A lender's appraisal is a separate assignment for its lending decision. An automated estimate cannot inspect the home or resolve missing facts.

Price per square foot is a cross-check, not the entire method. A small updated home, a larger home needing work and a waterfront property may attract different buyers. Explain unusual sales, seller concessions, outdated comparables and unverified measurements rather than averaging them into false precision.

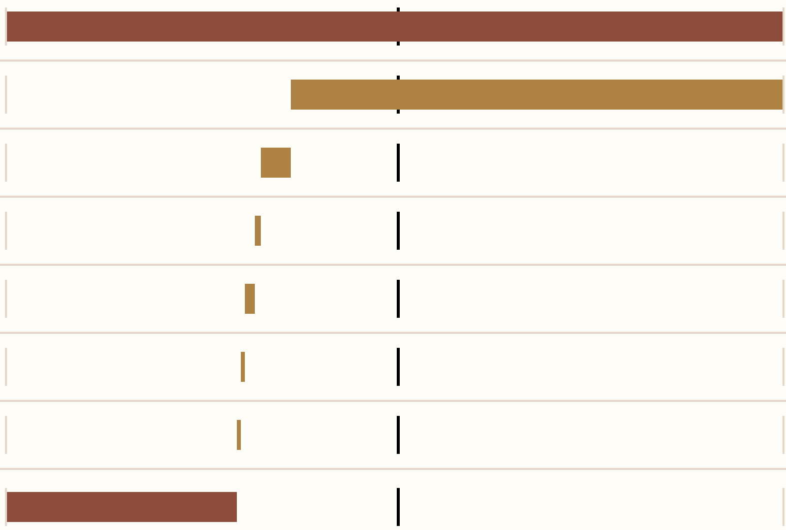
Reference desk: NAR: What goes into pricing a home

STAGE 3 / 7 Net sheets + scenario comparison

03 From sale price to spendable proceeds

The net sheet is a dated estimate with traceable inputs. Unresolved charges must stay visible.

An illustrative closing waterfall



Sale price	**$450,000**
Mortgage payoff	**– $285,000**
Negotiated compensation	**– $18,000**
Closing / legal charges	**– $3,200**
Buyer credit	**– $6,000**
Prorations / other charges	**– $2,400**
Repairs from proceeds	**– $1,500**
Estimated proceeds	**$133,900**

Solid totals start at zero. Gold steps show deductions from the preceding balance.

Hypothetical arithmetic, not a quote or a standard fee schedule. Compensation is negotiable. Every line needs property-specific evidence.

How a reliable estimate gets assembled

01 Agent + seller

Supply proposed price, signed compensation terms, credits, repair agreements and the closing date for each scenario.

02 Closing professional

Obtain payoff and title information; quote closing charges and calculate contract-specific taxes, dues, assessments and other allocations.

03 You + tax adviser

Plan moving costs, replacement housing, reserves and potential tax obligations outside the sale's settlement calculation.

THE HANDOFF

Show an as-of date and mark each input documented, estimated or unresolved. A blank or unknown line is not zero.

KEEP IN MIND

Expected net versus final proceeds

A signed price does not fix every deduction. Payoff interest, prorations, credits, liens and holdbacks can change. The final settlement and actual disbursement establish what is available, and when.

Reference desk: The Costin Team planning framework; numerical examples are hypothetical.

04 Start with the right equation

Sale price and money available for your next purchase are different numbers.

KEEP IN MIND

Net-proceeds equation

Sale price − mortgage/liens − negotiated sale costs − buyer credits − repairs/other obligations ± prorations = estimated proceeds.

Build the inputs

Input	Where it should come from
Price	The offer or a clearly labeled pricing scenario
Mortgage payoff	Formal payoff estimate, including through-date and daily interest
Compensation	Your signed agreements and the negotiated transaction
Title / closing / legal	An itemized quote from the closing professional
Taxes / HOA / assessments	Current records and contract allocation
Buyer credits / repairs	The signed contract and amendments
Other liens or obligations	Title review, recorded liens, equipment or solar agreements

Real estate compensation is negotiable. There is no universal commission rate in this worksheet. Enter what your agreements actually require, including any separately negotiated buyer-side compensation, without counting the same amount twice.

Keep moving, temporary housing, purchase closing costs, and post-sale taxes in a separate household cash plan. They can reduce the money available for your next move even when they do not appear as deductions on this sale’s settlement statement.

Reference desk: The Costin Team planning framework; numerical examples are hypothetical.

STAGE 3 / 7 Net sheets + scenario comparison

05 Account for the charges before relying on the net

Not every line applies to every sale. Ask the closing professional to mark not applicable with a reason.

The proceeds completeness check

Category / Include or resolve

Debt and ownership

First and second mortgage payoffs, HELOC, per-diem interest, release charges, recorded liens, judgments and equipment or solar obligations.

Representation

Negotiated listing and other brokerage compensation under applicable agreements. Check that no obligation is counted twice.

Settlement services

Title/search/policy, escrow or settlement, attorney, recording, transfer-related taxes and survey charges as allocated by the contract and local rules.

Property and association

Tax and dues prorations, estoppel or resale documents, transfer/application charges, assessments and required association payoffs.

Negotiated promises

Buyer credits, repair payments, warranty, included-item agreements, occupancy charges and agreed holdbacks.

Outside closing

Identify prepaid expenses separately. Do not deduct a repair again if it was already paid from other funds. Keep moving and tax reserves outside the settlement subtotal.

Reference desk: The Costin Team planning framework; numerical examples are hypothetical.

STAGE 3 / 7 Net sheets + scenario comparison

05 Account for the charges before relying on the net

CONTINUED

KEEP IN MIND

A mortgage escrow refund is a separate event

Ask the servicer whether a refund is expected and when. Do not add a possible later refund to the proceeds available at settlement. Confirm the payoff through-date and what a delay costs.

YOUR WORKING NOTES · CONFIRM WITH THE RESPONSIBLE PROFESSIONAL

Resolve every unknown

Charge / allocation / amount or range:

Source document / as-of date / person confirming:

Already paid, paid at closing, or paid later:

Unresolved item / answer due before offer acceptance or closing:

Reference desk: The Costin Team planning framework; numerical examples are hypothetical.

STAGE 3 / 7 Net sheets + scenario comparison

06 A worked proceeds example

Every amount on this page is a hypothetical teaching input.

Illustrative sale

Line	Amount
Sale price	$450,000
Mortgage payoff	– $285,000
Negotiated brokerage compensation, example only	– $18,000
Title / closing / legal estimate	– $3,200
Buyer credit	– $6,000
Prorations and other seller charges	– $2,400
Agreed repairs paid from proceeds	– $1,500
Estimated seller proceeds	$133,900

The example subtracts $316,100 of total obligations from $450,000. It is not a quote for Pensacola closing costs or compensation. A different payoff date, title issue, credit, or assessment changes the result. Get a written estimate for the actual property.

How one change affects this example

Change, with all else held equal / Revised proceeds

Bars start at zero. Values are the stated example inputs.

KEEP IN MIND

Check percentage-based costs

If a negotiated charge is a percentage of price, a price change also changes that charge. The simple sensitivity examples hold costs fixed only to isolate the effect.

Reference desk: The Costin Team planning framework; numerical examples are hypothetical.

STAGE 3 / 7 Net sheets + scenario comparison

07 Compare the available paths on the same basis

Build separate net sheets for current condition, selected repairs and broader preparation; then for each real offer.

Hypothetical strategy meeting

Scenario	As-is sale	Targeted preparation	Larger project
Assumed sale price	$430,000	$445,000	$460,000
Payoff, fixed for example	$285,000	$285,000	$285,000
Other sale obligations, assumed	$28,000	$28,000	$28,000
Preparation paid before closing	$0	$8,000	$22,000
Extra carrying costs assumed	$0	$2,000	$5,000
Cash after all shown costs	$117,000	$122,000	$120,000

Entirely invented scenarios for teaching the calculation. These are not forecasts, bids, local averages or recommendations. Real fees and payoffs may change with price and timing.

The targeted-work case yields $5,000 more cash than the current-condition case under these assumptions. The larger project has the highest price but less cash left than targeted work. A contractor delay, lower sale price or different negotiated fee changes the comparison. Show a conservative case as well as the hoped-for result.

When a real offer arrives

01 Agent

Recalculate its price, credits, compensation, timing and obligations, then compare contingencies and closing evidence alongside net.

02 Closing professional

Refresh the payoff and property-specific estimates for the proposed date. Identify unresolved charges and any funds held back.

03 Seller

Choose based on spendable cash, timing, preparation effort and contractual exposure. A higher estimated net is not a guaranteed closing.

THE HANDOFF

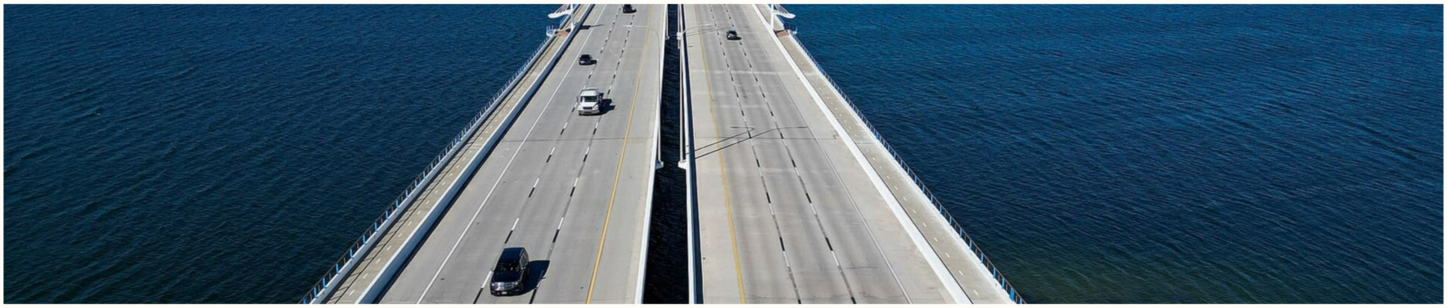
Keep a separate column for costs already paid so the offer comparison and whole-move budget remain consistent.

Reference desk: The Costin Team planning framework; numerical examples are hypothetical.

STAGE 5 / 7 Compare offers + negotiate

08 Compare two offers

Evaluate the cash result and the conditions that support it.



Hypothetical comparison

Term	Offer A	Offer B
Price	$450,000	$445,000
Buyer credit	$10,000	$2,000
All other seller obligations, assumed equal	$310,100	$310,100
Estimated proceeds	$129,900	$132,900
Closing / conditions	Review the actual offer	Review the actual offer

In this example, Offer B produces $3,000 more estimated proceeds despite its lower price. It is not automatically the better choice: financing, inspection rights, an appraisal gap, a home-sale contingency, closing timing, and possession can affect the decision.

Before choosing

- [ ] Recalculate with the costs that actually change between offers.
- [ ] Identify conditions that could reopen negotiations or prevent closing.
- [ ] Ask for a net sheet that identifies estimates and unresolved charges.
- [ ] Read the buyer's financing evidence and proof of cash for any gap.
- [ ] Confirm whether the dates avoid expensive temporary housing or a missed purchase deadline.

Reference desk: CFPB: Get a preapproval letter

STAGE 5 / 7 Compare offers + negotiate

09 Your proceeds workbook

Bring this to the offer review and update it before closing.

YOUR WORKING NOTES · CONFIRM WITH THE RESPONSIBLE PROFESSIONAL

Sale calculation

Proposed sale price:

Mortgage payoff / payoff through-date:

Additional liens or equipment obligations:

Negotiated compensation under all applicable agreements:

Title / closing / legal / recording:

Buyer credits / repairs / assessments:

Tax and association prorations, plus or minus:

Estimated net proceeds:

KEEP IN MIND

Next-move cash

Subtract planned moving costs, temporary housing, reserves, and next-purchase cash needs in a separate budget. Ask your tax adviser whether any tax reserve belongs there.

Reference desk: The Costin Team planning framework; numerical examples are hypothetical.

STAGE 7 / 7 Final walkthrough + settlement + proceeds

10 Questions for the closing professional

Resolve uncertainty while there is time to act.

Ask for a property-specific answer

- [ ] Is the payoff current through the expected funding date, and what is the daily interest afterward?
- [ ] Which tax and association amounts are prorated, and who pays special assessments under the contract?
- [ ] Which expenses have already been paid outside closing?
- [ ] What identity and signing documents are required?
- [ ] Does title show any additional lien, ownership, estate, trust, or signing issue?
- [ ] Are any funds held back for repairs, occupancy, or another condition?
- [ ] How and when will proceeds be disbursed after all conditions are satisfied?
- [ ] How do we verify payment instructions through a trusted channel?

Save the final settlement statement and supporting records. Ask your agent for a closing handoff checklist covering possession, keys, utilities, insurance, warranties, and the next transaction. A clean handoff protects the result you worked to achieve.

YOUR WORKING NOTES · CONFIRM WITH THE RESPONSIBLE PROFESSIONAL

Final confirmation

Final estimated proceeds / date prepared:

Remaining unknown charge / owner / due date:

Verified disbursement instructions confirmed with:

Reference desk: CFPB: Documents before closing

FOLLOW THE EVIDENCE

The original guidance.

Consult the source before relying on a changing amount, deadline, policy or contact. Individual source review dates appear below.

01

NAR: What goes into pricing a home

https://www.nar.realtor/the-facts/consumer-guide-what-goes-into-pricing-your-home
Reviewed 2026-09-08

02

CFPB: Get a preapproval letter

https://www.consumerfinance.gov/owning-a-home/explore/get-a-preapproval-letter/
Reviewed 2026-09-06

03

CFPB: Documents before closing

https://www.consumerfinance.gov/ask-cfpb/what-documents-should-i-receive-before-closing-on-a-mortgage-loan-en-181/
Reviewed 2026-09-06

Apply the rule to your situation

This is an educational resource. Your lender, closing professional, insurer, property appraiser and installation offices confirm matters within their roles. No government agency, military installation or lender sponsors or endorses this publication. Source review dates change only after actual verification.

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REALTOR® · Licensed in Florida & Alabama

Coastal expertise. Personal attention.

From waterfront homes and first purchases to complex military moves, I bring disciplined planning, clear advice and skilled negotiation to one of your most consequential decisions.

RECOGNITION

2025 Rookie of the Year

Levin Rinke Realty / Forbes Global Properties

Retired U.S. Air Force Captain · E-3 AWACS Combat Systems Officer · Prior-enlisted Staff Sergeant

20 years of military service. 11 personal PCS moves.

$25M+	60+	99.89%	8.1%
Transaction volume	Families helped in the past year	List-to-price ratio Seller clients	Average price reduction Buyer clients

Credentials behind the guidance.

- **ABR®** Accredited Buyer's Representative
- **RENE®** Real Estate Negotiation Expert
- **MRP®** Military Relocation Professional
- **MCA®** MORE Certified Agent
- **SRS®** Seller Representative Specialist
- **HFR®** Home Finance Resource
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Let's plan your next move.

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