Seller Net Sheet

Estimated net proceeds worksheet. Fill in each line, then add up the totals.

Seller(s) _____ **Prepared by (agent name)** _____

Property address _____ **Brokerage** _____

Date _____ **Phone or email** _____

#	Line	Rate	Amount ($)	Notes
Money in				
1	Sale price		$	
2	Credits to seller: prepaid taxes or HOA dues the buyer reimburses		$	
	Total due to seller (lines 1 + 2)		**$**	
Money out				
3	First mortgage payoff		$	
4	Second mortgage or HELOC payoff		$	
5	Other liens or judgments		$	
6	Listing brokerage commission (%)	%	$	
7	Buyer-agent compensation, if the seller pays it (%)	%	$	
8	Seller concessions and credits to buyer		$	
9	Owner's title insurance policy (if the seller pays in your area)		$	
10	Escrow, settlement and recording fees		$	
11	Transfer taxes (state and local)		$	
12	Prorated property taxes owed to buyer		$	
13	HOA: prorated dues, estoppel or resale certificate, transfer fees		$	
14	Attorney fees (where an attorney is used)		$	
15	Repairs and home warranty		$	
16	Listing prep: photos / staging		$	
17	Other		$	
	Total seller costs (lines 3 through 17)		**$**	
	Estimated net proceeds (total due minus total costs)		**$**	

Line 3: use the lender's payoff figure, not the statement balance. Line 7: 0% if the listing fee already includes it, or if there's no offer.
Line 12: the seller's share if taxes are paid in arrears; if the seller prepaid, use line 2. Lines 9-11: who pays varies by state, county and contract.
Not included: costs paid before or outside closing, such as mortgage payments while the home is for sale, moving costs and any income tax on the gain.

Estimate only, not financial, legal or tax advice; ask your title or escrow company for the official figures.