SELLERS · ESTIMATE

Free from Victoria Love

Net Proceeds Estimate

See what you could walk away with after payoff, costs and concessions, and what each line means in an Arizona sale.

VL

Victoria Love, REALTOR®

HomeSmart · 509-710-2417

01 Your estimate

	Example	Yours
Sale price	$950,000	
Minus mortgage payoff (all loans)	-$400,000	
Minus agent compensation (5% in this example; negotiable)	-$47,500	
Minus title, escrow and other closing costs (about 1.5% here)	-$14,250	
Minus repairs and concessions to the buyer	-$0	
Estimated net to you	**$488,250**	

Prorated property taxes, HOA payoff and transfer fees, solar payoffs and any home warranty also come out of the net; your escrow company prepares the exact figures.

Adjust every number live: https://loveazrealtor.com/guides/net-proceeds

02 What goes into it

- **Mortgage payoff**
  Your lender's payoff amount, including interest to the payoff date and any second loan or HELOC; escrow orders the official payoff statement
- **Agent compensation**
  Negotiable and not set by law; it is whatever you agree to in your listing agreement and any offer terms

- **Title and escrow**
  In Arizona the seller customarily pays for the buyer's owner's title policy, and escrow fees are often split; your contract sets who pays what
- **Property tax proration**
  Arizona property taxes are paid in arrears, so sellers usually credit the buyer for taxes owed through the closing date
- **HOA items**
  Dues through closing plus transfer and disclosure fees the contract assigns to you
- **Repairs and concessions**
  Repairs agreed after inspection and any credits toward the buyer's costs
- **Solar lease or loan**
  A financed or leased system is paid off or transferred at closing
- **Home warranty**
  If you offer one to the buyer

03 Two rules worth knowing

- **Home-sale gain exclusion**
  If you owned and lived in the home for 2 of the last 5 years, up to $250,000 of gain ($500,000 for most married couples filing jointly) may be excluded from federal income tax (IRS Publication 523)
- **FIRPTA**
  When the seller is a foreign person for tax purposes, the buyer generally must withhold 15% of the price for the IRS unless an exception applies

Want an exact number?

Victoria can walk you through it. No pressure, no obligation.

Call or text Victoria: 509-710-2417
Book a call: https://loveazrealtor.com/contact
This guide online: https://loveazrealtor.com/guides/net-proceeds

Sources

- IRS Publication 523, Selling Your Home (irs.gov)
- IRS: FIRPTA withholding, Internal Revenue Code § 1445 (irs.gov)
- A.R.S. § 42-18052 (property tax installments) (azleg.gov)

Victoria Love, REALTOR® · HomeSmart · License # SA672324000 · Equal Housing Opportunity. General information only, not legal, tax or lending advice. Programs, rates and rules change; verify with the appropriate professional. This is an estimate, not a settlement statement. Your escrow company prepares the actual figures.