Plan Your Offer and Cash to Close

Property address _____ Asking price _____

Date and source of estimates _____

Closed comparable sales

Comparable	Address	Sale price	Sale date	Relevant differences / source
1				
2				
3				

Compare your three offer scenarios

Item	Opening offer	Seller counteroffer	Final ceiling
Offer price / maximum justified offer			
Expected loan amount			
A. Down payment			
B. Lender-estimated closing / prepaid costs			
C. Lender-confirmed usable seller credit			
D. Additional appraisal-gap cash			
E. Immediate repair / moving allowance			
Cash needed = A + B - C + D + E			
Cash available			
Cash remaining = cash available - cash needed			
Desired cash remaining (cash floor)			

Use lender-confirmed numbers. Treat a blank field as unknown, not zero.

Double-count check: D should include only appraisal-gap cash that is not already counted in A (down payment).

Keep two questions separate: whether comparable sales support your offer price, and whether the offer leaves you enough cash.