



FOR SALE BY OWNER RESOURCE

Before You Accept an Offer

The 10-Point FSBO Offer Checklist

A practical Gaston County guide to comparing the price, terms, risk, and likely net proceeds before you sign.



Craig Graves

eXp Realty, LLC • NC License #337813

(980) 427-7779 • craig.graves@exprealty.com

www.theunbeatablebroker.com

One important idea: *The highest offer is not always the offer that leaves you with the most money — or the offer most likely to close.*

FREE FSBO RESOURCE | GASTON COUNTY, NC

THE 10-POINT OFFER CHECKLIST

Use this checklist to compare the terms that can affect your money, risk, and likelihood of closing.

1 Purchase Price

Start with the price — but do not stop there. Compare the entire package before deciding which offer is strongest.

3 Proof of Funds / Preapproval

A cash buyer should demonstrate available funds. A financed buyer should provide a credible preapproval or other evidence of financing readiness.

5 Earnest Money Deposit

Review the amount, who will hold it, and the contract terms governing when it may be refundable or forfeited.

7 Seller-Paid Costs

Look for closing-cost concessions, rate buydowns, home warranties, repair credits, or other seller-paid expenses. These reduce your net proceeds.

9 Closing Date & Possession

Does the proposed closing date work for you? Also check when possession transfers and whether the buyer is requesting unusual timing or occupancy terms.

2 Financing

Is the buyer paying cash or financing? If financed, what loan type are they using, and could the loan create additional appraisal or property-condition requirements?

4 Due Diligence Fee

In North Carolina, the due diligence fee is generally paid directly to the seller and is negotiated as part of the offer. Consider the amount alongside the buyer's other terms.

6 Due Diligence Period

How long does the buyer have to investigate the property and decide whether to proceed? A longer period can mean more uncertainty for the seller.

8 Appraisal & Property Condition Risk

A financed offer may depend on the property appraising and meeting lender requirements. Understand what could happen if the appraisal is low or the lender raises a condition issue.

10 The Buyer's Overall Risk

Ask: How likely is this buyer to actually close on these terms? Price matters, but certainty, timing, financing strength, and contract terms matter too.

QUICK RULE

Compare what you are likely to net, how much risk you are accepting, and how confident you are that the buyer can close — not just the number at the top of the offer.

WHY THE HIGHEST OFFER MAY NOT BE THE BEST OFFER**COMPARE THE WHOLE DEAL**

These simplified examples show why sellers should compare terms and estimated proceeds, not just purchase price. Actual contracts and costs will vary.

	OFFER A	OFFER B
Purchase price	\$400,000	\$395,000
Buyer financing	Financed	Financed
Seller concession	\$10,000	\$2,500
Due diligence fee	\$1,000	\$5,000
Due diligence period	30 days	14 days
Price less concession*	\$390,000	\$392,500

Offer B is \$5,000 lower in price, but after the requested seller concession it is \$2,500 higher before considering the seller's other transaction costs. It also includes a larger due diligence fee and a shorter due diligence period. That does not automatically make Offer B better — but it shows why the headline price alone is not enough.

This Checklist Is Only One Piece of the Sale

Evaluating an offer is important, but a successful FSBO sale also means getting the pricing right, preparing and marketing the property, handling showings safely, understanding North Carolina's due diligence process, navigating inspections and appraisal issues, and making it all the way to closing.

I created the Gaston County Home Seller's Playbook to give homeowners a more complete roadmap. It is free, and you can use it whether you ultimately sell the home yourself or decide you want professional help.

**GET THE COMPLETE FREE PLAYBOOK**

Scan the QR code or click the link below.

www.theunbeatablebroker.com/sellersguide

Craig Graves | eXp Realty, LLC | NC License #337813 | (980) 427-7779 | craig.graves@exprealty.com

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