# Buyer Analysis Report

412 Larkspur Lane, Boise, ID

SFR · 6 DOM · Hot Market · July 30, 2026

**Jordan Avery**
HarborPeak Realty

| OFFER STRENGTH | WIN LIKELIHOOD | RISK PROFILE | OFFERS ANALYZED |
|---|---|---|---|
| 84/100 | Strong | Low | 3 |

## Vance Family (Conventional) · Rank #1

**Strong Offer**

## $486,000

Low Risk | High Closing Certainty

| OFFER SCORE | CERTAINTY | RISK |
|---|---|---|
| 84 /100 | 89 /100 | 9 /100 |

### SCORE BREAKDOWN

| | | |
|---|---|---|
| Price | 78 | Strong |
| Financing Certainty | 99 | Strong |
| Earnest Money | 84 | Strong |
| Contingencies | 77 | Strong |
| Timeline | 82 | Strong |

| LOAN | DOWN PAYMENT | CLOSE IN | SELLER CREDIT |
|---|---|---|---|
| Conventional | 20% | 21 Days | $0 |

**FINANCING:** Pre-Approval: **Underwritten** | Proof of Funds: **Yes** | Appraisal Gap: **None**

**CONTINGENCIES:** Inspection: **Active** | Appraisal: **Waived** | Financing: **Waived**

**SignalScore**™ offers cutting-edge analysis to navigate the complex terrain of real estate negotiations.

## RECOMMENDED OFFER — Vance Family (Conventional)

You've done the hard work — this is a well-built offer. Keep the contract presentation clean, respond quickly to any counter, and stay flexible on timing if you can.

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### WHY THIS LEADS

- **It is the most complete package of your scenarios** — the strongest blend of price, financing, and terms a seller weighs together.
- **It is the most likely to actually reach closing** — fewer ways for the deal to fall apart after acceptance, which sellers value as much as the price itself.
- **It carries a clean risk profile** — minimal contingencies and conditions for the deal to unravel down the line.

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## HOW THIS OFFER STACKS UP — You are in a strong position.

- **Right at asking price** — solid footing in a competitive market. To push ahead of the pack, consider pricing slightly above list.
- **Your underwritten pre-approval means the lender has already cleared your file** — the strongest financing position short of cash.
- **Putting up $20,000 in earnest money** — that's real skin in the game.

## WHAT TO CHANGE TO WIN

- **Polish Your Contract Presentation** — A clean offer package — complete dates, no blanks, pre-approval letter attached — signals an experienced buyer and makes the listing agent's job easier.
- **Confirm Your Proof of Funds** — A current proof-of-funds or pre-approval letter dated within the last 30 days signals a serious, ready buyer — stale documentation weakens the strongest offer.

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# Halstead Capital (Cash)

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## Halstead Capital (Cash) · Rank #2

**Strong Offer**

## $458,000

Low Risk | High Closing Certainty

76 /100 OFFER SCORE

90 /100 CERTAINTY

13 /100 RISK

### SCORE BREAKDOWN

| | | |
|---|---|---|
| Price | 52 | Moderate |
| Financing Certainty | 99 | Strong |
| Earnest Money | 77 | Strong |
| Contingencies | 77 | Strong |
| Timeline | 91 | Strong |

| LOAN | DOWN PAYMENT | CLOSE IN | SELLER CREDIT |
|---|---|---|---|
| Cash | 100% | 10 Days | $0 |

**FINANCING:** Pre-Approval: **Pre-Approved** | Proof of Funds: **Yes** | Appraisal Gap: **None**

**CONTINGENCIES:** Inspection: **Active** | Appraisal: **Waived** | Financing: **Waived**

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## HOW THIS OFFER STACKS UP — You are in a strong position.

- **All cash** — no lender, no appraisal risk, and no financing contingency to fall through.
- **Clean terms** — fewer contingencies means fewer chances for this deal to fall apart.
- **A 10-day close** — sellers who want certainty will love this. In a competitive market, speed to close can be the deciding factor.

## WHAT TO CHANGE TO WIN

- **Close the Price Gap** — You're $21,900 below asking — even meeting the seller halfway could shift this offer from a pass to a serious contender.
- **Polish Your Contract Presentation** — A clean offer package — complete dates, no blanks, pre-approval letter attached — signals an experienced buyer and makes the listing agent's job easier.

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# Rodriguez Family (FHA)

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## Rodriguez Family (FHA) · Rank #3

### Competitive Offer

**$492,000**

Moderate Risk | Moderate Closing Certainty

| OFFER SCORE | CERTAINTY | RISK |
| --- | --- | --- |
| 72 /100 | 63 /100 | 59 /100 |

### SCORE BREAKDOWN

| | | |
| --- | --- | --- |
| Price | 83 | Strong |
| Earnest Money | 75 | Strong |
| Timeline | 62 | Moderate |
| Financing Certainty | 62 | Moderate |
| Contingencies | 61 | Moderate |

| LOAN | DOWN PAYMENT | CLOSE IN | SELLER CREDIT |
| --- | --- | --- | --- |
| FHA | 3.5% | 35 Days | $0 |

**FINANCING:** Pre-Approval: **Pre-Qualified** | Proof of Funds: **No** | Appraisal Gap: **None**

**CONTINGENCIES:** Inspection: **Active** | Appraisal: **Active** | Financing: **Active**

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### HOW THIS OFFER STACKS UP — Competitive — a few moves sharpen it.

- **Coming in $12,100 above asking** — that's a serious statement of intent. In a competitive market, this kind of pricing gives you a real edge.
- **No credits requested** — what you see is what the seller gets.
- **Earnest money of $5,000 is on the table** — a tangible signal of commitment.

### WHAT TO CHANGE TO WIN

- **Firm Up Your Financing** — Ask your lender whether your file can move to a fully underwritten pre-approval — verified financing is one of the most effective ways to remove the seller's uncertainty about your offer.
- **Simplify Your Contingencies** — Waiving or shortening the inspection contingency is one of the fastest ways to move ahead of competing offers without changing your price.

BUYER ANALYSIS REPORT

# Offer Comparison & Reconciliation

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| BEST OVERALL | MOST LIKELY TO CLOSE | FASTEST CLOSE | HIGHEST PRICE |
|---|---|---|---|
| Vance Family | Halstead Capital | Halstead Capital | Rodriguez Family |
| 84/100 | 90/100 | 10 days | $492,000 |
| 84/100 | 90/100 | 76/100 | 72/100 |

## SIDE-BY-SIDE COMPARISON

| | Vance Family (Conventional) | Halstead Capital (Cash) | Rodriguez Family (FHA) |
|---|---|---|---|
| OFFER PRICE | $486,000 | $458,000 | $492,000 |
| OFFER SCORE | 84 | 76 | 72 |
| CLOSING CERTAINTY | High | High | Moderate |
| RISK PROFILE | Low | Low | Moderate |
| LOAN TYPE | Conventional | Cash | FHA |
| DOWN PAYMENT | 20% | 100% | 3.5% |
| EARNEST MONEY | 84 / Moderate | 77 / Moderate | 75 / Moderate |
| CONTINGENCIES | Ins \| **App** \| **Fin** | Ins \| **App** \| **Fin** | Ins \| App \| Fin |
| DAYS TO CLOSE | 21 Days | 10 Days | 35 Days |

## RECOMMENDATION

**Lead with Vance Family (Conventional), keep Halstead Capital (Cash) as your backup.**

Lead with Vance Family (Conventional) — it scores 84/100 and comes in $28,000 higher than Halstead Capital (Cash), giving you the strongest combination of price and structure. The risk profile is clean, which means fewer chances for this deal to hit a snag.

- **Right at asking price** — solid footing in a competitive market. To push ahead of the pack, consider pricing slightly above list.
- **Your underwritten pre-approval means the lender has already cleared your file** — the strongest financing position short of cash.

## KEY TRADEOFFS

PRICE

Vance Family (Conventional) is priced $28,000 higher than Halstead Capital (Cash) — weigh whether the difference changes how the seller...

SPEED

Halstead Capital (Cash) closes 11 days faster at 10 days — a quicker close is a meaningful advantage with motivated sellers.

CERTAINTY

Both offers carry similar closing certainty — the difference is not a deciding factor here.

## BOTTOM LINE

Vance Family (Conventional) is your best option, but it's a close call — review the tradeoffs above before deciding which scenario to submit.

# Your Path Forward

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## FINAL STRATEGY

**Your roadmap to the strongest version of this offer**

### WHAT THE SELLER WANTS

**Certainty of Close**
In a competitive market, sellers worry about fallthrough — a buyer who looks reliable gets the edge.

**Competitive Price**
Sellers in hot markets receive multiple offers and set a high bar — coming in at or above list is the baseline expectation.

**Speed to Close**
A fast timeline is one of the most attractive things you can offer in a competitive market — it signals readiness and gives the seller certainty...

### YOUR BEST PATH TO WIN

1. **Price to Win**
Offer at or above list price — it's the single fastest way to move from consideration to acceptance.

2. **Lead with a Clean Contract**
A well-prepared offer with clear dates and no blank fields signals an organized, serious buyer.

3. **Respond Quickly to Counters**
Speed after submission matters — a fast response to any counter keeps momentum and signals you'll be easy to work with.

### IF YOU SUBMIT AS-IS

If you submit this offer as-is, your odds are strong — the terms are well-built and you're likely to be in serious consideration. Clean contract presentation and a quick response to any seller counter could be the difference.

### NEXT STEPS

1. **Review Action Items with Your Agent**
Go through the WHAT TO CHANGE TO WIN items above and decide which, if any, you can address before submitting.

2. **Confirm Your Pre-Approval Is Current**
Make sure your pre-approval letter and proof of funds are dated within the last 30 days and ready to attach to the offer.

3. **Submit with Confidence**
Your offer is well-positioned — get it in front of the seller as soon as the contract is clean and your agent has reviewed it.

PREPARED BY

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*Want to discuss Offer Strengths, Buyer Strategy, or how to evaluate these offers for the best outcome? I'm here to help you navigate every step of this decision with confidence.*