

Buyer Analysis Report

412 Larkspur Lane, Boise, ID

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

Jordan Avery
HarborPeak Realty



OFFER STRENGTH

84/100

WIN LIKELIHOOD

Strong

RISK PROFILE

Low

OFFERS ANALYZED

3

Vance Family (Conventional) · Rank #1

Strong Offer

\$486,000

Low Risk

High Closing Certainty



OFFER SCORE



CERTAINTY



RISK

SCORE BREAKDOWN

Price 78 Strong

Earnest Money 84 Strong

Timeline 82 Strong

Financing Certainty 99 Strong

Contingencies 77 Strong

LOAN
Conventional

DOWN PAYMENT
20%

CLOSE IN
21 Days

SELLER CREDIT
\$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.

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.

Vance Family (Conventional)

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Vance Family (Conventional) · Rank #1

Strong Offer

\$486,000

Low Risk High Closing Certainty



OFFER SCORE

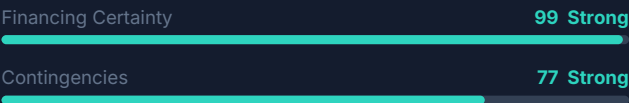
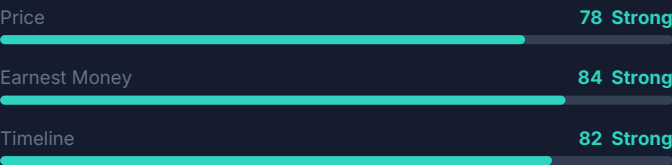


CERTAINTY



RISK

SCORE BREAKDOWN



LOAN Conventional	DOWN PAYMENT 20%	CLOSE IN 21 Days	SELLER CREDIT \$0
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FINANCING: Pre-Approval: **Underwritten** | 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.

- ✓ **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.

Halstead Capital (Cash)

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Halstead Capital (Cash) · Rank #2

Strong Offer

\$458,000

Low Risk High Closing Certainty



OFFER SCORE

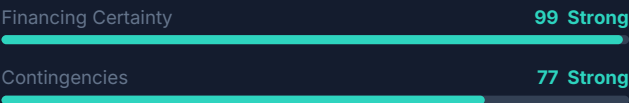
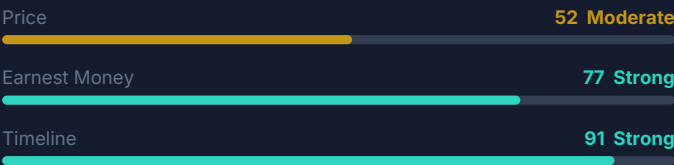


CERTAINTY



RISK

SCORE BREAKDOWN



LOAN: Cash DOWN PAYMENT: 100% CLOSE IN: 10 Days SELLER CREDIT: \$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.

Rodriguez Family (FHA)

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Rodriguez Family (FHA) · Rank #3

Competitive Offer

\$492,000

Moderate Risk Moderate Closing Certainty



OFFER SCORE

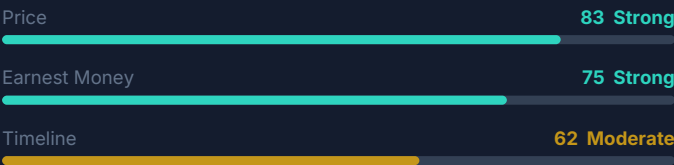


CERTAINTY



RISK

SCORE BREAKDOWN



LOAN FHA	DOWN PAYMENT 3.5%	CLOSE IN 35 Days	SELLER CREDIT \$0
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FINANCING: Pre-Approval: **Pre-Qualified** | Proof of Funds: **No** | Appraisal Gap: **None**

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

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

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.

Offer Comparison & Reconciliation

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BEST OVERALL

Vance Family

84/100

84/100

MOST LIKELY TO CLOSE

Halstead Capital

90/100

90/100

FASTEST CLOSE

Halstead Capital

10 days

76/100

HIGHEST PRICE

Rodriguez Family

\$492,000

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

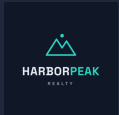
Vance Family (Conventional) is your best option, but it's a close call — review the tradeoffs above before deciding which scenario to submit.

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

- Price to Win**
Offer at or above list price — it's the single fastest way to move from consideration to acceptance.
- Lead with a Clean Contract**
A well-prepared offer with clear dates and no blank fields signals an organized, serious buyer.
- 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

- 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.
- 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.
- 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.



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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.

DISCLAIMER

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