Listing Analysis Report

412 Larkspur Lane, Boise, ID

List: $479,900 · SFR · 6 DOM · Hot Market · July 30, 2026

Jordan Avery
HarborPeak Realty

TOP OFFER SCORE	CLOSING CERTAINTY	RISK PROFILE	OFFERS ANALYZED
84/100	High	Low	3

Vance Family (Conventional) · Rank #1 · Balanced Priority

Recommend Accepting

$486,000

Low Risk | High Closing Certainty

OFFER SCORE	STRENGTH	CERTAINTY
84 /100	84 /100	89 /100

SCORE BREAKDOWN

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

Vance Family (Conventional) at $486,000 is the strongest offer on the table. Risk profile: low. The terms look solid. This one is worth accepting as-is or with minimal counter.

WHY THIS OFFER LEADS

- **Underwritten pre-approval, appraisal contingency waived.**
- **Execution reliability score of 89/100** - high confidence in smooth closing.
- **Competitive pricing** - effective price of $486,000 meets or exceeds list after credits.
- **Limited contingency exposure** - clean deal structure with minimal renegotiation risk.

Vance Family (Conventional)

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SELLER IMPACT · Recommend Accepting

This is a high-certainty contract with strong execution potential. Financing is strong and terms are straightforward. Net proceeds meet expectations. This offer is likely to close cleanly and on schedule.

STRATEGIC RECOMMENDATION — You are in a position of strength.

- **This offer is worth accepting as written** - strong terms, reliable financing, and after credits it's at or above list. Lock down contingency deadlines before signing.

LISTING ANALYSIS REPORT

Halstead Capital (Cash)

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Halstead Capital (Cash) · Rank #2

Recommend Countering

$458,000

Low Risk | High Closing Certainty

OFFER SCORE	STRENGTH	CERTAINTY
76 /100	76 /100	90 /100

SCORE BREAKDOWN

Category	Score	Rating
Price	52	Weak
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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SELLER IMPACT · Recommend Countering

This is a high-certainty contract with strong execution potential. All-cash structure eliminates financing risk entirely. Net proceeds: $149,200. Review the terms carefully before accepting.

STRATEGIC RECOMMENDATION — Review your terms carefully before accepting.

- **The rest of this offer is working in your favor** - cash close eliminates financing risk. Price is the only meaningful gap worth countering.
- **Counter on price alone. Keep the cash close locked in. Don't trade terms you already have.**
- **This offer came in $21,900 under asking. Counter back to list price or within $10,950** - you have room to negotiate and shouldn't leave that money on the table.

LISTING ANALYSIS REPORT

Rodriguez Family (FHA)

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Rodriguez Family (FHA) · Rank #3

Recommend Countering

$492,000

Moderate Risk | Moderate Closing Certainty

72 /100
OFFER SCORE

72 /100
STRENGTH

63 /100
CERTAINTY

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**

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

SELLER IMPACT · Recommend Countering

This offer carries a moderate execution risk profile. Net proceeds of $181,500, with financing certainty worth verifying before you commit. Monitor active contingencies as the transaction progresses to protect your closing timeline.

STRATEGIC RECOMMENDATION — Review your terms carefully before accepting.

- **This offer is workable but needs countering** - recommend countering before accepting. Focus on contingency scope to strengthen your position.
- **Multiple contingencies give the buyer 3 windows to renegotiate or walk before closing. Counter to consolidate or eliminate contingencies** - especially inspection scope.

LISTING ANALYSIS REPORT

Offer Comparison & Reconciliation

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HIGHEST CERTAINTY
Halstead Capital (Cash)
90/100 Certainty
76/100

HIGHEST SCORE
Vance Family (Conventional)
Lowest Risk
84/100

FASTEST CLOSE
Halstead Capital (Cash)
10 Days to Close
76/100

HIGHEST NET
Rodriguez Family (FHA)
$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
SELLER NET	$175,800	$149,200	$181,500

Seller net reflects agent-provided estimates for commissions, taxes, and fees. Actual proceeds may vary.

RECOMMENDATION

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

Vance Family (Conventional) at $486,000 is the strongest offer on the table. Risk profile: low. The terms look solid. This one is worth accepting as-is or with minimal counter.

- **Underwritten pre-approval, appraisal contingency waived.**
- **Execution reliability score of 89/100** - high confidence in smooth closing.

KEY TRADEOFFS

PRICE
Rodriguez Family (FHA) nets $181,500 — highest to the seller.

SPEED
Halstead Capital (Cash) closes in 10 days — fastest close.

CERTAINTY
Halstead Capital (Cash) — strongest structure and closing reliability.

BOTTOM LINE

You have 3 offers in hand — Vance Family (Conventional) is your strong path forward. Negotiate with confidence.

LISTING ANALYSIS REPORT

Seller Net Proceeds — Vance Family (Conventional) (Ranked #1)

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MORTGAGE PAYOFF

Mortgage Payoff(s)	$283,500

SETTLEMENT COSTS

Owner's Title Insurance	$1,450
Escrow Fee	$950

REAL ESTATE FEES

Agent Commissions (2.5% + 2.5%)	$24,300

SALES PRICE
$486,000

EST. SELLER COSTS
-$310,200

ESTIMATED NET PROCEEDS
$175,800

Estimated net proceeds are for illustration only and do not constitute financial or legal advice. Actual costs may vary.

WHAT'S INCLUDED IN YOUR COSTS

COST ITEM	WHAT IT IS	WHY IT MATTERS
Mortgage Payoff(s) First + Second loan balances combined	The combined balance on all loans, paid off at closing.	Required to transfer clear title to the buyer.
Agent Commissions (2.5% + 2.5%)	The total commission paid to both the listing and buyer's agents.	Compensates agents for marketing, negotiating, and closing the sale.
Owner's Title Insurance	Protects you from title claims that arise after closing.	Typically paid by the seller and provides long-term peace of mind.
Escrow Fee	The fee charged by the escrow/title company to manage the closing.	Covers the cost of handling funds and documents at settlement.

FREQUENTLY ASKED QUESTIONS

Why is my net lower than the sale price?
Standard sale costs — commissions, loan payoff, and closing fees — come out of the sale price. Your net is what remains, so it normally sits below both the sale and list price.

How is my net calculated?
Sale price, minus any seller credits, minus commissions, loan payoff, and closing costs. Costs that scale with price update if the final price changes.

Are these costs exact?
No. These are estimates based on current information. Actual amounts may change before closing.

Can I negotiate any of these fees?
Some costs are fixed (taxes, payoffs), while others like commissions may be negotiable depending on the market and your goals.

KEY TAKEAWAYS

Strong Net Proceeds
Based on the top offer, you keep an estimated $175,800 after all costs.

Commission Pays Off
Competitive commissions help attract more buyers and stronger offers, improving your bottom line.

Plan With Confidence
Understanding your estimated costs helps you make smarter decisions throughout the sale.

FROM YOUR AGENT

Commission and your sale timing are the two biggest levers on this number — most other costs are fixed by the sale. Talk through where there's room before you decide.

LISTING ANALYSIS REPORT

Final Strategy & Next Steps

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FINAL STRATEGY

You have 3 offers in hand. Risk is moderate across offers — weigh certainty carefully against net proceeds.

Vance Family (Conventional) is your strongest path. Use your multiple-buyer position to negotiate with confidence.

WHAT BUYERS ARE SIGNALING

Mixed price signals
2 of 3 offers are at or above list after credits.

2 offers carry no financing contingency
The cleanest-closing structures in the pool, with no lender fallthrough risk.

Moderate contingency load
Typical for this market.

YOUR COUNTER STRATEGY

1. **Counter contingencies**
   Reduce or restructure to minimize renegotiation exposure.
2. **Leverage competing offers**
   Negotiate stronger terms while preserving price.

IF YOU ACCEPT AS-IS

Vance Family (Conventional) at $486,000 is at or above list. Risk profile is low. Terms are clean — this offer is worth accepting.

NEXT STEPS

1. **Review Your Offers**
   Compare your top offers side-by-side against your priorities.
2. **Accept or Counter**
   Decide based on your position, timeline, and net outcome.
3. **Execute Quickly**
   Move fast — maintain leverage with all buyers simultaneously.

PREPARED BY

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Want to discuss Offer Strengths, Seller 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

For informational purposes only. Based on estimated inputs and market assumptions — not a guarantee of acceptance, appraisal value, or outcome. Does not constitute legal, financial, lending, or real estate advice. Results depend on user-provided data. Real estate transactions involve variables outside this tool's scope. Does not evaluate protected-class factors. Consult licensed real estate and lending professionals before finalizing any offer strategy.