THE COSTIN TEAM

LEVIN RINKE REALTY

SELLING · FLORIDA PANHANDLE + COASTAL ALABAMA

What will you keep?

A seller's working guide to proceeds and next-move cash.

THE CLIENT COLLECTION · SEPTEMBER 2026

Gregg Costin

Practical guidance for your next real estate decision.

(850) 266-5005 · GreggCostin.com

05

THE TWO-MINUTE ORIENTATION

What matters. Where to find it.

THE SHORT ANSWER

Net proceeds equal your sale price less payoff amounts, transaction costs, credits, and other seller obligations. Compare offers using consistent assumptions and update the worksheet when terms or timing change.

1 **Start**
Use the sale price and a current payoff.

2 **Subtract**
Account for negotiated charges, credits and repairs.

3 **Plan**
Keep closing proceeds separate from next-move costs.

INSIDE THIS GUIDE

Use this with your team

Official figures carry sources and dates. Worked examples are hypothetical, not current quotes or promises of approval. Your signed contract, lender requirements, insurance policy and military orders control the actual transaction. Keep private documents in the responsible professional's secure channel.

01 Start with the right equation

Sale price and money available for your next purchase are different numbers.

KEEP IN MIND

Net-proceeds equation

Sale price − mortgage/liens − negotiated sale costs − buyer credits − repairs/other obligations ± prorations = estimated proceeds.

Build the inputs

Input	Where it should come from
Price	The offer or a clearly labeled pricing scenario
Mortgage payoff	Formal payoff estimate, including through-date and daily interest
Compensation	Your signed agreements and the negotiated transaction
Title / closing / legal	An itemized quote from the closing professional
Taxes / HOA / assessments	Current records and contract allocation
Buyer credits / repairs	The signed contract and amendments
Other liens or obligations	Title review, recorded liens, equipment or solar agreements

Real estate compensation is negotiable. There is no universal commission rate in this worksheet. Enter what your agreements actually require, including any separately negotiated buyer-side compensation, without counting the same amount twice.

Keep moving, temporary housing, purchase closing costs, and post-sale taxes in a separate household cash plan. They can reduce the money available for your next move even when they do not appear as deductions on this sale's settlement statement.

Sources reviewed 2026-09-06: The Costin Team planning framework; numerical examples are hypothetical.

02 A worked proceeds example

Every amount on this page is a hypothetical teaching input.

Illustrative sale

Line	Amount
Sale price	$450,000
Mortgage payoff	– $285,000
Negotiated brokerage compensation, example only	– $18,000
Title / closing / legal estimate	– $3,200
Buyer credit	– $6,000
Prorations and other seller charges	– $2,400
Agreed repairs paid from proceeds	– $1,500
Estimated seller proceeds	$133,900

The example subtracts $316,100 of total obligations from $450,000. It is not a quote for Pensacola closing costs or compensation. A different payoff date, title issue, credit, or assessment changes the result. Get a written estimate for the actual property.

How one change affects this example

Change, with all else held equal / Revised proceeds

Bars start at zero. Values are the stated example inputs.

KEEP IN MIND

Check percentage-based costs

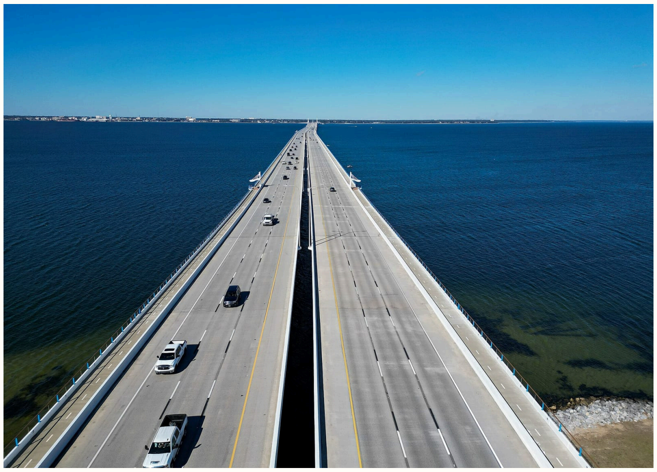
If a negotiated charge is a percentage of price, a price change also changes that charge. The simple sensitivity examples hold costs fixed only to isolate the effect.

Sources reviewed 2026-09-06: The Costin Team planning framework; numerical examples are hypothetical.

03

Compare two offers

Evaluate the cash result and the conditions that support it.



Hypothetical comparison

Term	Offer A	Offer B
Price	$450,000	$445,000
Buyer credit	$10,000	$2,000
All other seller obligations, assumed equal	$310,100	$310,100
Estimated proceeds	$129,900	$132,900
Closing / conditions	Review the actual offer	Review the actual offer

In this example, Offer B produces $3,000 more estimated proceeds despite its lower price. It is not automatically the better choice: financing, inspection rights, an appraisal gap, a home-sale contingency, closing timing, and possession can affect the decision.

Before choosing

- ☐ Recalculate with the costs that actually change between offers.
- ☐ Identify conditions that could reopen negotiations or prevent closing.
- ☐ Ask for a net sheet that identifies estimates and unresolved charges.
- ☐ Read the buyer's financing evidence and proof of cash for any gap.
- ☐ Confirm whether the dates avoid expensive temporary housing or a missed purchase deadline.

Sources reviewed 2026-09-06: CFPB: Get a preapproval letter

04 Your proceeds workbook

Bring this to the offer review and update it before closing.

YOUR WORKING NOTES · CONFIRM WITH THE RESPONSIBLE PROFESSIONAL

Sale calculation

Proposed sale price:

Mortgage payoff / payoff through-date:

Additional liens or equipment obligations:

Negotiated compensation under all applicable agreements:

Title / closing / legal / recording:

Buyer credits / repairs / assessments:

Tax and association prorations, plus or minus:

Estimated net proceeds:

KEEP IN MIND

Next-move cash

Subtract planned moving costs, temporary housing, reserves, and next-purchase cash needs in a separate budget. Ask your tax adviser whether any tax reserve belongs there.

Sources reviewed 2026-09-06: The Costin Team planning framework; numerical examples are hypothetical.

05 Questions for the closing professional

Resolve uncertainty while there is time to act.

Ask for a property-specific answer

- [ ] Is the payoff current through the expected funding date, and what is the daily interest afterward?
- [ ] Does title show any additional lien, ownership, estate, trust, or signing issue?
- [ ] Which tax and association amounts are prorated, and who pays special assessments under the contract?
- [ ] Are any funds held back for repairs, occupancy, or another condition?
- [ ] Which expenses have already been paid outside closing?
- [ ] How and when will proceeds be disbursed after all conditions are satisfied?
- [ ] What identity and signing documents are required?
- [ ] How do we verify payment instructions through a trusted channel?

Save the final settlement statement and supporting records. Ask your agent for a closing handoff checklist covering possession, keys, utilities, insurance, warranties, and the next transaction. A clean handoff protects the result you worked to achieve.

YOUR WORKING NOTES · CONFIRM WITH THE RESPONSIBLE PROFESSIONAL

Final confirmation

Final estimated proceeds / date prepared:

Remaining unknown charge / owner / due date:

Verified disbursement instructions confirmed with:

Sources reviewed 2026-09-06: CFPB: Documents before closing

FOLLOW THE EVIDENCE

The original guidance.

Consult the source before relying on a changing amount, deadline, policy or contact. Source review: 2026-09-06.

01

CFPB: Get a preapproval letter

https://www.consumerfinance.gov/owning-a-home/explore/get-a-preapproval-letter/

02

CFPB: Documents before closing

https://www.consumerfinance.gov/ask-cfpb/what-documents-should-i-receive-before-closing-on-a-mortgage-loan-en-181/

Apply the rule to your situation

This is an educational resource. Your lender, closing professional, insurer, property appraiser and installation offices confirm matters within their roles. No government agency, military installation or lender sponsors or endorses this publication. Source review dates change only after actual verification.

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Gregg Costin

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Coastal expertise.
Personal attention.

From waterfront homes and first purchases to complex military moves, I bring disciplined planning, clear advice and skilled negotiation to one of your most consequential decisions.

RECOGNITION

2025 Rookie of the Year

Levin Rinke Realty / Forbes Global Properties

Retired U.S. Air Force Captain · E-3 AWACS Combat Systems Officer · Prior-enlisted Staff Sergeant

20 years of military service. 11 personal PCS moves.

$25M+	60+	99.89%	8.1%
Transaction volume	Families helped in the past year	List-to-price ratio Seller clients	Average price reduction Buyer clients

Credentials behind the guidance.

ABR®	Accredited Buyer’s Representative
RENE®	Real Estate Negotiation Expert
MRP®	Military Relocation Professional
MCA®	MORE Certified Agent
SRS®	Seller Representative Specialist
HFR®	Home Finance Resource
FMS®	Florida Military Specialist
FAA	Part 107 Certified

Let’s plan your next move.

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Performance figures provided by Gregg Costin, September 6, 2026.
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