

# Home Offer Negotiation Worksheet

## BLANK TEMPLATE FOR U.S. RESIDENTIAL BUYERS

A one-page framework used by professional buyers' agents to structure offers around market posture and inspection risk. Fill this out *before* you submit — not after you get a counter.

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### PROPERTY INFORMATION

Field	Your Entry
Property Address	_____
Asking Price	\$ _____
Days on Market (DOM)	_____
Last Sale Price / Year	\$ _____ / _____
Year Built	_____
Listing Agent / Brokerage	_____

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### FAIR MARKET VALUE ESTIMATE

Input	Your Entry
Recent Comps (3-5 within 2 mi, last 24 mo — avg \$/sqft)	\$ _____ / sqft
Subject Property Sqft	_____ sqft
Comp-Based Value (sqft x \$/sqft)	\$ _____
Adjustments (condition, lot, upgrades: +/-)	\$ _____
<b>Your Fair Market Value (FMV)</b>	<b>\$ _____</b>
FMV vs. Asking (% over/under)	_____ %

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### MARKET POSTURE (CHECK ONE)

- Competitive** — low DOM, multiple offers likely, under 30 days inventory  
Notes: \_\_\_\_\_
- Balanced** — 30-60 days inventory, modest negotiation room  
Notes: \_\_\_\_\_
- Corrected** — 60-120 days inventory, price cuts common, buyer leverage  
Notes: \_\_\_\_\_
- Overpriced / Stale** — 120+ DOM, price reductions already taken, strong buyer leverage  
Notes: \_\_\_\_\_

Your rationale (1-2 lines): \_\_\_\_\_

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### 3-TIER OFFER LADDER

Use your FMV and market posture above to set each tier. Opening offer reflects a clean inspection outcome. Tier 2 and Tier 3 are the prices you'll renegotiate *down to* if inspection findings warrant it.

Scenario	Offer Price	Rationale
<b>Tier 1 — Opening Offer</b> (clean inspection assumed)	\$ _____	_____
<b>Tier 2 — Moderate Inspection Findings</b> (cosmetic, minor systems)	\$ _____	_____
<b>Tier 3 — Major Replacements Needed</b> (roof, HVAC, foundation, sewer)	\$ _____	_____

### INSPECTION CONTINGENCY PLANNING

How will you ask the seller to absorb repair risk? Rank your preference (1 = first ask, 3 = last resort):

Option	Rank	Notes
Seller credit at closing (keeps sale price intact — better for seller's comps)	___	_____
Price reduction (lowers your loan and tax basis)	___	_____
Seller completes repairs pre-closing (slower, quality risk)	___	_____
Walk-away threshold (dollar amount above which you exit)	\$ _____	_____

### BEFORE YOU SUBMIT — 4-ITEM CHECKLIST

- Agent has validated your comps and \$/sqft figure  
Notes: \_\_\_\_\_
- Inspection contingency clause is in the offer (not waived)  
Notes: \_\_\_\_\_
- Walk-away budget confirmed with spouse / co-buyer / lender  
Notes: \_\_\_\_\_
- Earnest money amount and financing contingency terms reviewed  
Notes: \_\_\_\_\_

### WANT DATA-BACKED OFFER GUIDANCE?

ListingRisk.com pulls from 9 data sources for any U.S. address and generates a market posture analysis, 3-tier offer guidance, and negotiation talking points — all in under 2 minutes. **\$29.99/mo. 25 searches/month. Cancel anytime.**

Run an address at **listingrisk.com**.

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*Disclaimer: This worksheet is an educational tool, not legal, financial, or real-estate advice. Offer terms, contingency language, and contract enforceability vary by state and jurisdiction. Consult a licensed real-estate attorney and your buyer's agent before submitting any written offer.*

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