



# SHOULD YOU SELL YOUR HOME FAST FOR CASH?

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Understand the pros and cons of selling your home for cash.

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Selling your home now for fast cash is a great way to get out of your home quickly with cash in hand. However, by not working with a licensed realtor, you may be leaving money on the table. An experienced realtor will properly market your home to buyers in and out of the area, earning you more money on the sale, even after factoring in commissions and fees.



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## WHAT DOES IT MEAN TO SELL YOUR HOME FOR CASH?

Many companies offer the opportunity to easily list and sell your home for all cash. You will answer questions online, agree to an offer, and experience a quick closing due to the lack of financing for the buyer. You can also expect to save money on things like repairs, commissions, and closing costs.

Selling a home for all cash can be a simple and fast process leading to cash in hand. It is appealing to many sellers for a multitude of reasons, sometimes including divorce, death in the family, financial hardship, etc.

### Who buys your home for cash?

- Online house-selling platforms
- iBuyers (instant buyers)
- Buy and hold investors
- Home flippers



**Buyers are individuals or entities that do not need lender financing and are able to offer all cash for a close. This allows you to avoid the selling process that typically includes home prep, staging, showings and a longer close time.**



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## 7 STEPS TO SELL YOUR HOME FOR CASH

Here's the basic process for selling your home for cash:

- 1 **Request an offer. Skip the repairs, staging and showings, and list your home "as-is".**
- 2 **Evaluation of home value. The buyer will determine what they're willing to pay by assessing the information about the home and possibly sending a representative to evaluate the home in person.**
- 3 **Contract review. Seller reviews the offer and decides whether to accept it.**
- 4 **Inspections. Inspections are performed by the buyer. These may include general inspections, or specific inspections such as electrical or sewer.**
- 5 **Fast closing. Without a buyer having to use a lender and qualify for their loan, you can expect a fast closing (30 days or less, typically).**
- 6 **Clear title. A cash buyer requires a title search to ensure that they can accept the property free and clear of any unpaid taxes, fees, etc.**
- 7 **Payment disbursed. Cash is deposited into your bank account, typically via wire transfer, before the close of escrow date.**



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## ADVANTAGES OF SELLING ALL CASH

There are key advantages to selling your home all cash:

- ☑ **Speed and Convenience.** Selling cash is typically much faster than accepting financing offers as it avoids some of the lengthier processes of home prep, staging, listing, and showings. You can also expect a faster close.
- ☑ **Certainty.** With an all cash sale, the close of your home is not contingent on the buyer qualifying for their mortgage loan. You avoid the uncertainty of the buyer not completing financing in time for close.
- ☑ **Finances.** There are a few key financial benefits to selling all cash (even if you're not getting top market dollar for the sale). These include:
  - Saving money by not having to do repairs.
  - You need to get out of debt.
  - You are at-risk for foreclosure.
  - You need cash for a down payment on your next home and are on a particular timeline for the closing of the next home.



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## DISADVANTAGES OF SELLING ALL CASH

### 01

Potential for a lower sale price. Without the proper marketing a real estate agent provides in a more traditional home sale, you risk not receiving top dollar for your home. Without repairs, staging, and accepting showings of the home, you may be leaving money on the table in exchange for the certainty of a cash sale.

### 02

You may still get dinged for repairs. While you won't have to physically come out of pocket for repairs prior to closing, your sale price will likely reflect the lack of attention to needed repairs.

### 03

Difficult to negotiate. Cash buyers are usually in the transaction for purely business purposes. While a traditional sale negotiation can include prospective buyers with an emotional attachment to the home, cash buyers will be solely transactional and uninterested in negotiating.

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**Selling your home for all cash can be an enticing option. When considering whether you should sell your home fast for cash, be sure you are considering the advantages and disadvantages for your specific situation, and also connecting with a real estate professional. With experience working with both cash buyers and sellers, I can guide you through both the decision-making process and the buying or selling process if it's the right direction for you.**

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