A PLAIN-LANGUAGE WORKSHEET FOR CANADIAN HOMEOWNERS

Before You Sell As-Is

Compare your real options, calculate the likely net result, and check any direct buyer before you sign.

SELLASISCANADA.CA

Start with the outcome you actually need

There is no universally best way to sell a home. A successful listing may produce the strongest price. A direct as-is sale may trade some price for speed, certainty or less work. Keeping the home may be better if the payments and repairs can be made sustainable. Write down the outcome first, then compare paths against it.

Property address ______________________________

Decision deadline, if any ______________________________

Minimum cash needed after closing ______________________________

Most important outcome ______________________________

What matters most?

[ ] Highest possible net price
[ ] A certain closing date
[ ] No repairs or cleaning
[ ] Privacy / fewer showings
[ ] Keep tenants in place
[ ] Avoid carrying costs
[ ] Keep the home if feasible
[ ] Move or settle an estate
[ ] Independent professional review
[ ] Other: ____________________________

Your non-negotiable
The one thing that must be true for any option to work:
____

Four common paths

Path	Best fit when	Main trade-off	Questions to answer
List with an agent	You can wait, prepare the property and want to pursue the strongest market price.	Time, showings, conditions, preparation and selling costs.	What is a realistic list-to-net range? What must be repaired?
Sell directly as-is	Speed, certainty, privacy or avoiding repairs matters more than top price.	A direct buyer normally needs a discount for repairs, carrying cost and risk.	How was the offer calculated? Who is buying? What can change before closing?
Keep or refinance	The home is affordable with a workable financing or arrears solution.	Approval, total borrowing cost and ongoing ownership risk.	Can a licensed broker or lender confirm a sustainable option in writing?
Private sale / FSBO	You can manage pricing, marketing, showings, negotiation and paperwork.	More control, but more work and transaction responsibility.	Who verifies the buyer, contract, deposit and closing steps?

Do not compare headline prices. Compare the likely net dollars, timeline, conditions, work and risk for each path.

Put every option on the same math

Use written estimates where possible. If the closing dates differ, include the mortgage, tax, utility, insurance and maintenance costs you expect to carry until each closing.

A. Listing or private-market sale	Your estimate
+ Expected sale price	
- Agent fees or marketing costs	
- Repairs, cleaning, staging and moving	
- Carrying costs until expected closing	
- Legal, discharge and other closing costs	
- Mortgage, liens and agreed adjustments	
= ESTIMATED CASH AFTER CLOSING	

B. Direct as-is sale	Your estimate
+ Written purchase price	
- Repairs or cleanout you still agreed to do	
- Carrying costs until proposed closing	
- Legal, discharge and other closing costs	
- Mortgage, liens and agreed adjustments	
- Any other seller-paid amount in the contract	
= ESTIMATED CASH AFTER CLOSING	

C. Keep, refinance or restructure	Your estimate
+ New funds available, if confirmed	
- Arrears, penalties and lender fees	
- Broker, appraisal and legal costs	
- Immediate repairs needed to keep the property	
= New monthly housing cost	
= Emergency reserve left after the transaction	

Stress-test your shortlist

Reality check
Which option still works if the price is lower, repairs cost more, or closing takes longer than expected? What is your backup if the first option fails?

Score the paths using your evidence

Use 1 for a poor fit and 5 for a strong fit. Leave a cell blank when you do not yet have enough information. A blank is a research task, not a zero.

Factor (score 1 low to 5 high)	List	Direct	Keep / refi	Private
Expected net dollars				
Closing certainty				
Speed				
Low repair burden				
Low carrying cost				
Tenant / occupancy fit				
Low personal workload				
Fits my deadline				

Evidence still needed

[ ] Agent net sheet or market opinion
[ ] Written direct offer and offer math
[ ] Mortgage payout statement
[ ] Licensed financing review
[ ] Repair / restoration estimate
[ ] Carrying-cost estimate
[ ] Tenant or occupancy plan
[ ] Independent lawyer review

What could break the plan?

If closing takes 30 days longer ____________________

If repairs cost 20% more ____________________

If the buyer or lender changes terms ____________________

My fallback and decision deadline ____________________

Decision boundary
I will choose __________________________ if ____. Otherwise I will choose __________________________ by ____________________.

Check a direct buyer before you sign

A polished website, a cash claim or a fast closing promise is not verification. Ask the questions below, keep the answers in writing, and have your own lawyer review the agreement.

1. Who is the buyer?	Record the exact legal name on the agreement, business name, jurisdiction and the person authorized to sign.	Notes: ___
2. Are they the end buyer?	Ask whether they may assign the contract, market their interest or bring in another purchaser. Find the exact contract clause.	Notes: ___
3. How was the offer calculated?	Ask for the estimated repaired value, repair allowance, carrying cost, transaction cost and buyer margin used.	Notes: ___
4. What funds support the offer?	Ask what proof of funds or financing confirmation is available and how your lawyer can verify it.	Notes: ___
5. What deposit is required and who holds it?	Ask your lawyer where the deposit will be held, when it is due and when it can be returned or released.	Notes: ___
6. What conditions can change the deal?	List inspection, financing, partner approval, title review, access, vacancy and any other condition, with deadlines.	Notes: ___
7. What happens to belongings, tenants and repairs?	Write down what stays, what must be removed, who manages occupants and the property's required condition.	Notes: ___
8. Who chooses the lawyer?	Choose an independent lawyer who acts for you. Do not rely only on a professional selected to protect the buyer.	Notes: ___
9. What happens if either side cannot close?	Have your lawyer explain termination, deposit, damages, extension and assignment terms before you sign.	Notes: ___

Stop and slow down if...

The buyer claims government, bank or legal affiliation they cannot prove; discourages your own lawyer; asks for money to a personal account; leaves blanks; hides assignment rights; will not put promises in writing; or pressures you to sign before you understand the agreement.

Your decision record

Complete this page after collecting written numbers and professional input. Keep it with the offers, estimates and legal documents you reviewed.

Option selected ______________________

Why this option fits ______________________

Written price / amount ______________________

Estimated cash after closing ______________________

Target closing date ______________________

Backup option ______________________

Documents collected

[ ] Written offer / listing proposal
[ ] Net proceeds estimate
[ ] Repair or cleanout estimate
[ ] Mortgage payout information
[ ] Title / lien information
[ ] Proof of funds or financing evidence
[ ] Independent legal review
[ ] Tenant / occupancy plan
[ ] Closing and possession checklist
[ ] Other: ____________________________

Independent contacts

My lawyer ______________________

Agent or market-value opinion ______________________

Mortgage broker or lender ______________________

Property / repair professional ______________________

Professional review notes

Reviewer name and role ______________________

Organization ______________________

Review date ______________________

Corrections or cautions ______________________

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About this worksheet

Sell As-Is Canada provides this free educational worksheet so homeowners can compare options and ask better questions. It is not legal, financial, tax, lending or real-estate advice. We are not a government agency, law firm or lender. No path, price, approval or closing is guaranteed. Use qualified independent professionals for advice about your situation. Latest copy: sellasiscanada.ca. Version 1.0, reviewed 25 September 2026.