

# Here's Your Objective Offer Report!

On the following pages we hope you will find a most unique tool to help you succeed during current real estate transaction: using artificial intelligence to audit a home offer. But it's not regular AI as we know it; it's AI with real person tendencies; "organic AI" if you will. Our proprietary algorithms are actually curated by a real person, blending real industry experience with analytical tendencies to present predictive analytics that grade home offers, while finessing subtleties common only to Tennessee real estate transactions.

Oftentimes, it's hard to assess a home offer because of the many variables. Objective Offer is designed to simplify the offer, remove the emotion, assign a score, and even present recommendations on how to handle the offer. Of course there are certain nuances of selling a home that may not be evident in an offer, so we always recommend the seller and listing agent collaborate before concluding how to ultimately handle the offer.

We can't guarantee a certain outcome, but we can guarantee:

- We use predictive analytics that rely on decades of transaction tendencies and industry nuances present only in Tennessee.
- Our analyses are completely unbiased. We do not favor the seller or the buyer or any seller/buyer agent.
- We are AI ethical. We comply with the US Artificial Intelligence Institute ethical standards.
- Our AI knowledgebase consists of real people, with real estate knowledge in Tennessee.

The overall Objective Offer score is the most important score. Typically, homes that go to closing sell in the 60-80 range and a "perfect offer" is not likely. Objective Offer scoring consists of exposing "fissures" and "cracks" in an offer, whether in single format or in combination with other variables. For example, when an offer is submitted with a high offer price but with an appraisal contingency, it's likely that the lender's appraiser will assign a value less than the offer price, meaning the buyer will have to pay cash for the difference and the offer's strength suffers. Another example may be when a relatively low earnest money is included with the offer and the buyer is seeking a 95/5 loan. This buyer may be less likely to be able to negotiate.

I hope you enjoy your Objective Offer report. Please contact me personally if you have any question, comments, or suggestions: (615) 202-0548, mark@ObjectiveOffer.com.



X

Mark Gardner, Owner, Objective Offer

Signed by: 927c3fc2-516f-429f-4bf78f883add

6/2/26 7:22 AM

OBJECTIVE OFFER



# OBJECTIVE OFFER Report



2345 Main St  
38334

Offer party: Judy  
Date of offer: Thursday, April 30, 2026  
Listing agent: Robbie Blake  
Listing agent email address: realtorblake@gmail.com

Offer price: \$535,000  
Report Generated: Tuesday, June 2, 2026

## Offer Scoring Summary:

<b>Objective Offer Score:</b>	<b>87</b>	page 6
Offer Price Score:	96	page 3
Offer Strength Score:	64	page 4
Seller Leverage Score:	54	page 5

The Objective Offer Score is designed to simulate an overall assessment of the offer based on an unbiased, proprietary evaluation. It should always be supplemented with collaboration between the seller and listing agent. Most accepted home offers fall into the 60 to 80 score range.

## Estimated Sale Proceeds with This Offer:

Item	Amount
Sale price	\$535,000
Loan payoff	\$400,000
Agent commissions	\$32,100
Concessions (offered by seller, requested by buyer, repairs, etc.)	\$0
Misc. closing fees (owner's title policy, transfer taxes, other), 0.6% of sale price	\$3,210
<b>Total estimated proceeds:</b>	<b>\$99,690</b>

## Example Tax Implications When Selling Your Home:

All or most of your sale proceeds may be tax-free. If you file your taxes as married and lived in the house for at least 24 of the last 60 months, you typically get a \$500,000 (\$250,000 if single) home gain tax-free allowance. Let's take a closer look at a typical scenario:

### Simplified Example:

(a) Amount you paid for home X years ago:	\$367,500
(b) Upgrades during ownership (remodels, etc.)	\$10,700
(c) Home "cost basis:" (a) + (b)	\$378,200
(d) Home sale price:	\$535,000
(e) Total net proceeds from sale: (d) - (c)	\$156,800
(f) IRS tax exclusion limit (for married couple):	\$500,000
(g) Taxable amount (e) above allowance (f)	\$0
<b>Estimated tax due at filing (assume 15% long-term capital gains tax rate): (g) x 0.15</b>	<b>\$0</b>

## Is it a seller's or buyer's market?

For the subject property zip code, recent housing data indicates a rather strong seller's market. **25**

100 Buyer's Market 0 Seller's Market

0-35: strong seller's market  
35-50: moderate seller's market  
50-70: neutral market  
70-90: moderate buyer's market  
90-100: strong buyer's market



Need help in minimizing your tax impact when selling? Scan/click here.

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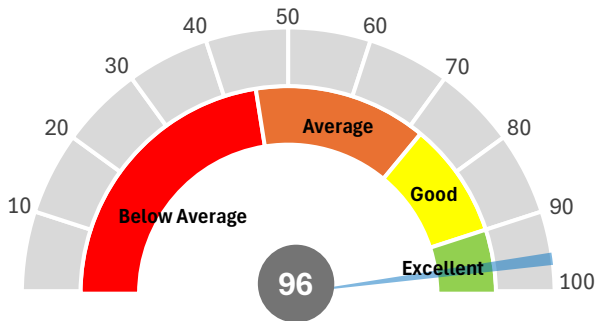


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## Offer Price Score



## Comments:

*Regardless of the Offer Price Score, always remember, dismissing any offer terminates the potential to work out a deal, so carefully consider the offer instead of rejecting it; you may just find out the buyer is willing to pay full price and on your terms if you just negotiate a bit.*

*Tip: Instead of spending time formally countering with all the proper documents, consider just have the listing agent email the buyer agent with your counteroffer conditions and an expiration time of several hours. If the buyer is serious, they won't even need four hours to respond.*

The Offer Price Score compares the offer price to the Comparative Market Analysis (CMA), not necessarily the current list price, and considers any concessions offered from buyer and requested from the seller. For example, when the seller offers significant buyer concessions but the buyer has offered a purchase price significantly higher than the CMA with an inspection contingency, this may be a "wash." Even so, if the offer contains an appraisal contingency with an offer price over the CMA value, it doesn't necessarily equate a great offer, because the appraisal could come in lower than the offer price and the buyer could legally backout. Some buyers even do this on purpose, just to get the "ball rolling" and counteroffer with a lower offer, hoping the seller will just cave and get the home sold rather than wait for another offer.

Keep in mind, a high Offer Price Score does not necessarily translate to the best offer; all scores should be considered.

*This is an excellent Offer Price Score. Unless you have a high Seller Leverage Score (>80), you may want to consider not countering with a higher net sale price (offer price - any seller concessions). Usually, offers like this are typical of homes in a broad strong seller market, a very hot neighborhood, or maybe just the "perfect" buyer comes along. Of course, all of this is 100% contingent on the CMA being accurate, so make sure it's accurate. If you're happy with the CMA, you can consider countering this offer, but just make sure it strengthens the offer: i.e., a higher earnest money deposit, proposing a remedy for the sale, appraisal, inspection and/or mortgage contingency (see the Offer Strength Score, if applicable), adjusting to a more favorable closing date, etc.*

*Beware that some buyers will offer a high price to take the home off the market, then use the inspection period to ask for seller concessions, regardless of the actual findings from a professional home inspection. Be sure to continue soliciting offers by keeping the home on the market.*

## Tip: What Goes, What Stays?

All kitchen appliances are normally sold with the property, which is usually preferred by the buyer. But purchase/sale agreements are allowed to legally override tradition and whatever is advertised/shown in the listing. Traditionally, if something is permanently installed or attached, it is considered included with the sale (e.g., a TV mounting bracket, but not the TV, all window treatments and hardware, a satellite dish on the roof, gas logs (whether built-in or not), and an above-ground swimming pool). Just know everything is negotiable; don't think you have to include or exclude anything.

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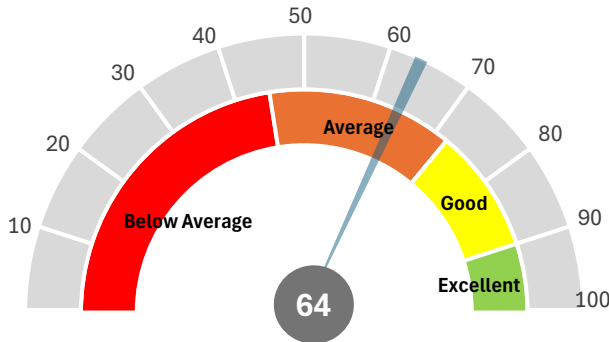


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## Offer Strength Score



The OStrength Score predicts how likely the offer, if accepted by the seller, will actually go to a closing. It is perhaps the most important part of an offer. The presence and/or the combination of certain contingencies, the amount of earnest money, the funding mechanism (cash or loan), and other factors all play a role in determining how strong the offer is. Incidentally, an offer at or over the list price does not necessarily translate to a strong offer.

For example, for an offer much higher than the CMA but with an appraisal contingency, the Offer Strength Score is penalized because it is very possible that the appraisal will be less than the offer price and the buyer will not be willing to cash fund the difference and move in with possibly negative equity.

Even the "strongest" offer can end up not going to closing, but in general, sellers should confide in scores above 60.

### Tip: Must the Seller Attend the Closing?

Normally, the seller does not actually have to attend the closing and can use power of attorney to appoint virtually anyone to sign on their behalf. This is especially handy if the seller has moved out of town before the closing date. And it may allow a third party legal counsel to review closing documents on your behalf.

### Comments:

*A strong offer brings peace of mind to the seller, which can be invaluable during a time of mild crisis. Even the highest and "best-looking" offer can typically be strengthened (in the seller's favor) with little economic impact to either party of the transaction. Things like a bridge loan pre-approval, a more favorable closing date, requiring the buyer to have their own home already under contract, or a higher earnest money amount can dramatically increase the odds of an accepted offer making it to closing.*

*This offer includes a sale contingency, which is typically a top reason an accepted offer does not get to closing. If you're getting several offers, request the offer party inform you about the status of their home sale before accepting a sale contingency offer; ideally, their home should be under contract already. If not, consider countering with a kick-out clause, which allows you to accept this offer but continue marketing the home. If you receive a better, non-contingent offer, give the buyer 24 to 48 hours to either drop their sale contingency and move forward, or cancel the offer.*

*Be sure to review the pre-approval letter; some will contain the amount the buyer is approved for, which may be more than the offer price and will come in handy if you want to counter the offer.*

*This offer includes a fairly high earnest money deposit, which is sometimes a sign of a serious buyer. Make sure to deposit (not "hold onto") the earnest money into a trust account immediately if the offer is accepted.*

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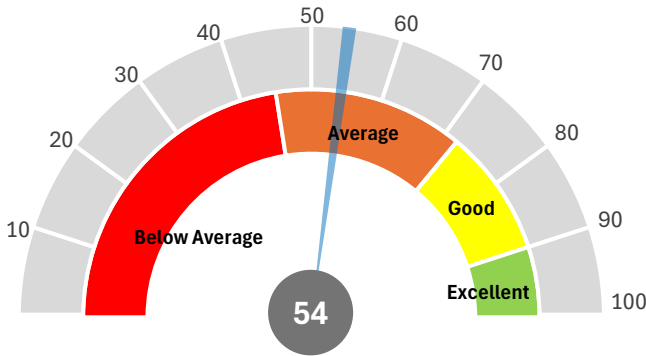


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## Seller Leverage Score



The Seller Leverage Score simulates the amount of leverage the seller has, which is useful in knowing whether to counter, accept, or reject an offer. It considers both the buyer and seller positions and simulates the degree of the buyer being receptive to negotiating. **A Seller Leverage Score below 50 does not necessarily mean the offer is weak or should be rejected, it simply means the seller is likely not in a position to successfully counteroffer some portion(s) of the offer that is underwhelming.**

Scores above 65 generally mean there may be some opportunity for negotiating and/or counteroffering the price, concessions, and/or special conditions.

### Tip: Last-Minute Changes Made Easy

It's the day of closing and the buyer says, "I changed my mind. I do want that washer, dryer, and refrigerator and I do want that front door re-painted. Let's just increase the sale price by \$8,000." The lender may not allow this because it may affect the appraisal and would require the loan to be re-written, which could take days/weeks. Instead, consider keeping the terms of the purchase agreement unchanged and use a separate bill of sale for the new expenses/repairs, and require the buyer to pay cash for the changes.

## Comments:

*Gaining and keeping seller leverage throughout the transaction is an indicator of an experienced listing agent. Leverage is important in a real estate transaction because it helps maximize control. By placing the listing in the MLS, "you've made the first move." So, make sure you don't give away your secrets up front. Sure, the seller may be moving and want a quick sale, but a great listing agent, unless specifically instructed by the seller, will recommend against stating this in the listing because it places the seller in a defensive position. The secret to great negotiations is to gain and protect leverage, and never needlessly give it away.*

*Please note that since the buyer is not requesting significant seller concessions in the offer, this may indicate an opportunity to negotiate other parts of the offer that are not favorable.*

*This offer and about 75% of all offers, contains an inspection contingency, which is among the most common reasons a sale does not close. If the home is older than 10 years and/or shows significant wear, consider getting a pre-listing inspection (or even one near the same time the buyer orders one) to better leverage yourself should the buyer's inspection produce suspicious requests; \$500 could easily help save \$1,000s.*

*This offer contains an appraisal contingency. If the CMA and the offer are significantly higher than the appraisal results, this could be a problem. You may want to consider asking the offer party if they are willing to accept an appraisal gap clause before countering the offer with that condition. If they are willing, then place that clause in the counteroffer.*

*This offer contains all the common contingencies: sale, appraisal, mortgage, and inspection. You may want to consider countering the offer by adding a kick-out clause that allows the seller to optionally continue marketing the home and accepting another more attractive offer. This usually gives the offer party a short time remedy the contingency, or else the seller can legally pursue another offer.*

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The Objective Offer Score is a summary score that simulates the overall attractiveness of an offer. It considers all aspects of the offer and uses a proprietary weighted factor for the three other scores, market conditions local to the subject property, and other factors to produce a composite score the seller can use to help determine how to handle the offer. A high score favors the seller.

Most homes sell in the 60 to 80 score range.

The local real estate market condition in your zip code appears to be a strong seller's market, which typically means the seller has the most leverage and can be a bit picky; if this offer is rejected, another one may come relatively quickly, especially if the home is priced at or near the CMA. As with many Objective Offer recommendations, focus on a counter offer that strengthens the offer, not necessarily increases the sale price. In this market, pricing a home just below market value may contribute to an "exciting" bidding war.

Offer Summary Details:			
Comparative Market Analysis	\$525,000	Offer type (cash or loan)	loan
Is home vacant?	yes	Offer contingent on appraisal?	Yes
Offer price:	\$535,000	Offer contingent on buyer's home sale?	yes
Concessions offered by seller, if any (excluding agent commissions)	\$0	Offer contingent on inspection?	yes
Concessions buyer is requesting from seller	\$0	Earnest money amount	\$15,000
Approx. current mortgage payoff	\$400,000	Escalation clause in offer?	no
How much of sale proceeds needed for next transaction, if any	50%	Is buyer pre-approved/funds verified?	Yes
		Total agent fees seller is paying	6.00%
		Is seller married or single?	married
		How much did current owner pay for house?	n/a
		Amount of upgrades current owner made to home during ownership, \$?	n/a

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