SAMPLE

OahuRE.com

Understanding Your Offer

Sample Property Address, Honolulu, HI

PREPARED FOR	BUYER'S AGENT	DATE
Seller 1	Buyer's Agent 1 Buyer's Brokerage	March 4, 2026

The original offer from buyer Buyer 1 (dated March 2, 2026), plus what changed in the buyer's latest counter at the end.

QUICK SUMMARY

PURCHASE PRICE (C-2)	**$605,000**, which is $5,000 above your $600,000 list price
DEPOSIT (C-2)	$5,000 into escrow within 2 business days of acceptance, plus an additional $10,000 within 2 business days after the inspection period (J-1) ends
FINANCING (C-2, H-3)	$484,000 DSCR (investment) loan, 80% of the price, with $121,000 cash from the buyer. Pre-approved by Lender 1. The buyer is buying as an investor (F-7).
SELLER CONCESSIONS (C-3)	**$15,000 credit from you to the buyer** at closing, toward the buyer's closing costs and prepaid expenses. The buyer's agent says the buyer wants to use it to buy down the interest rate. The credit is paid from your proceeds.
BUYER'S AGENT FEE (C-4)	**3% of the sales price plus GET** (about $18,150 plus about $855 GET at $605,000). This is higher than the 2.5%, no GET, which is the standard commission buyer's agents are asking for now.
CLOSING DATE (F-2, F-3)	April 7, 2026. Either party can extend closing automatically for up to 12 days. That's within the acceptable limit, since 15 days is the most we accept.
ASSESSMENTS (F-8)	"Paid in full by Seller" is checked for any assessments levied before acceptance, both lump-sum ones and ones paid in installments with a known end date or payoff option. No exceptions are listed ("NONE"). Your listing shows no current special assessments. **If you have a special assessment and do not want to pay it in full, you must address it in a counteroffer.**
TERMITE (L-2)	The buyer picks the licensed termite inspector within 5 days and pays the actual cost of the inspection. The report is due 12 days before closing. If live termites are found, you pay for the treatment.
SPECIAL TERMS (SECTION Q)	One special term, Q-1: *"Notice - [Buyer's Brokerage] is not in possession of any earnest money deposits."* This just means the buyer's brokerage is not holding the deposits; they go straight to escrow (Escrow Company). Nothing is required of you.
ESTIMATED CLOSING COSTS	See your estimated closing costs and net proceeds (OahuRE seller closing cost calculator), based on the buyer's latest counter ($610,000, $15,000 credit, 2.5% plus GET). It estimates about $42,613 in closing costs, leaving about $567,387 before your mortgage payoff.

OFFER EXPIRES	March 4, 2026 at 5:00 PM HST. If you counter this offer, the counter creates a new expiration date.

We reviewed every other paragraph and addendum in this offer. They are standard and within the acceptable range. If you have questions about any of them, just ask.

ITEMS TO BE AWARE OF

1. **Short-term rental disclosure (D-1).** D-1 lists a "DPP - STR Disclosure Statement" (the City's short-term rental disclosure). It was not among the documents sent with the offer, so we will make sure it is provided and completed.

2. **Your disclosure statement (I-1).** Your disclosure statement is due within 3 days of acceptance instead of the usual 10. Yours is already signed.

WHAT TO PAY ATTENTION TO

1. **Loan and appraisal (H-3, H-4).** The offer depends on the buyer's loan, and the unit has to appraise for the lender. The buyer must show loan approval and the appraisal 12 days before closing.

2. **Inspection period (J-1).** The buyer has 12 days to inspect and can cancel for any reason during that time. They may also ask for repairs or a credit, but you don't have to agree.

3. **HOA documents (M-1).** You provide the association documents (plus the 3 latest newsletters) within 10 days of acceptance. The buyer has 10 days to review them and can cancel.

4. **Moving out (N-1, J-8, J-3).** The unit must be vacant at closing, with your belongings and trash out 6 days before closing; the buyer's final walk-through is 5 days before. No professional cleaning is required (J-9 is NA).

WHAT CHANGED IN THE LATEST COUNTER OFFER

You countered at $615,000, keeping the $15,000 credit, with 2.5% and no GET. The buyer rejected it and sent a new counter dated March 4, 2026. Everything not listed below is marked "no change," so the original terms above still apply. Compared with your counter:

1. **Price (C-2).** $615,000 in your counter, now $610,000 (original offer $605,000). The buyer's cash drops from $131,000 to $126,000; the $484,000 loan and the deposits stay the same.

2. **Buyer's agent fee (C-4).** 2.5% with no GET in your counter, now 2.5% plus GET. The GET adds about $719 at $610,000.

3. **$15,000 credit (C-3).** No change. The $15,000 credit to the buyer from the original offer still applies.

4. **Expiration.** The buyer's counter expires March 5, 2026 at 8:00 AM HST. (Your counter was set to expire at 8:00 PM that day.)