The Havasu Home Selling Guide.
Every option, compared.

Six ways to sell, what each one costs you and gets you, and the questions to ask before you choose. Written for homeowners in Lake Havasu City and Mohave County.

✔ **Compare all six selling paths** ✔ **Net-proceeds worksheet** ✔ **No obligation**





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Most homeowners are only ever shown one option.

Call three agents and you'll likely hear the same pitch three times: sign a listing agreement, do some repairs, and wait for a buyer. That path works well for a lot of sellers. But it isn't the only one, and it isn't automatically the right one for you.

Speed, convenience, certainty, repair costs, showings and your final net all pull against each other. This guide lays out every realistic path side by side, so you can see the trade-offs before anyone asks you to sign anything.

You don't need to know which way you're leaning yet. Most people I talk to don't.

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01

Start with your priorities

Check what matters most. It narrows six paths to two or three.

02

Compare the paths

One table, then a closer look at each option and what it costs you.

03

Run your numbers

Use the worksheet to compare any two options on the same terms.

STEP 01 · FIND YOUR STARTING POINT

What matters most to you?

Check whatever applies. There's no wrong combination. Your answers point toward the paths worth a closer look.

- [ ] **Maximize my sale price**
  Look first at: traditional listing, timing strategy
- [ ] **Close as fast as possible**
  Look first at: cash offer, as-is sale
- [ ] **Certainty the deal closes**
  Look first at: cash offer
- [ ] **Minimal effort on my end**
  Look first at: cash offer, as-is sale
- [ ] **Skip repairs entirely**
  Look first at: as-is sale, cash offer
- [ ] **Avoid showings**
  Look first at: cash offer
- [ ] **Flexible, negotiable terms**
  Look first at: seller financing, timing strategy
- [ ] **Stay in the home after closing**
  Look first at: leaseback

The trade-off in one sentence

The paths that get you the most money usually ask for the most time, prep and patience. The paths that are fastest and easiest usually cost you some price. Knowing which side you lean toward is half the decision.

A starting point built from general trade-offs, not a recommendation for your specific home.



STEP 02 · SIDE BY SIDE

How the six paths compare.

SELLING OPTION	NET PROCEEDS	SPEED	CONVENIENCE	REPAIRS & SHOWINGS	CERTAINTY	FLEXIBILITY
Traditional listing	Highest	Slower	More involved	Likely	Moderate	Moderate
Cash offer	Below market	Fastest	Minimal effort	None required	Highest	Moderate
As-is sale	Market-adjusted	Faster	Low effort	Skip repairs	Moderate	Moderate
Seller financing	Full price + interest	Moderate	Moderate	Marketing needed	Depends on buyer	Highly customizable
Leaseback	Market-rate	Moderate	Stay in place	Marketing needed	Moderate	Move on your schedule
Timing strategy	Optimized	Depends on window	Moderate	Depends on approach	Moderate	High

Ratings illustrate general trade-offs and are not measured local market results. Your numbers depend on your home, your equity and current conditions.

Paths can be combined

A leaseback can pair with a traditional or cash sale, and seller financing can apply to an as-is property. Part of choosing well is spotting the combination that fits.



01 / 06

Traditional listing

The home goes on the open market with professional photography, staging guidance, and full MLS and online exposure. Buyers compete for the property, which typically drives the strongest sale price, in exchange for showings, some prep work and a longer runway to close.

BENEFITS

- ✔ Typically the highest achievable price
- ✔ Widest buyer exposure via MLS and syndication
- ✔ Full professional marketing

TRADE-OFFS

- – Longer timeline before a signed contract
- – Showings and some inconvenience
- – Repairs or updates often recommended first

Typical timeline	**~60–90 days to contract**
Repairs	**Often recommended**
Showings	**Regular, scheduled**
Financing risk	**Possible (buyer loan)**

Best for: sellers who can be patient, want maximum exposure, and whose home is ready, or can be made ready, to show.

Ask: *What repairs, if any, would actually move the needle on price?*



02 / 06

Cash offer

A direct offer, often from an investor or cash buyer, with no financing contingency, no showings, and a close that can happen in days rather than months. The trade-off is a price typically below what the open market would produce.

BENEFITS

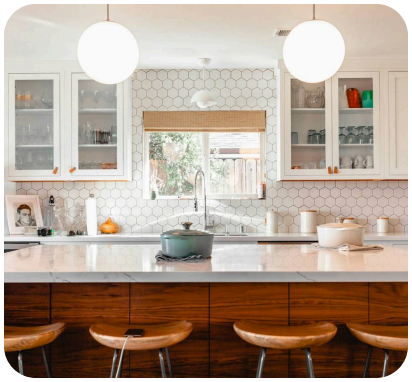
- ✔ Fastest possible close
- ✔ Possible as-is sale, depending on terms
- ✔ No financing contingency to fall through

TRADE-OFFS

- – Price typically below open-market value
- – Single buyer, no competitive bidding
- – Less room to negotiate beyond price

Typical timeline	**Often 7–14 days to close**
Repairs	**Usually none**
Showings	**None**
Financing risk	**None; verify proof of funds**

Best for: sellers who need to close fast and value certainty over top dollar: a relocation, an inherited home, a home needing major work.



03 / 06

As-is sale

The home is marketed and sold in its current condition: no repairs, no updates, no punch list. Pricing and positioning are adjusted so the right buyers, often renovators or value buyers, see the opportunity instead of the flaws. It can still be a full market listing.

BENEFITS

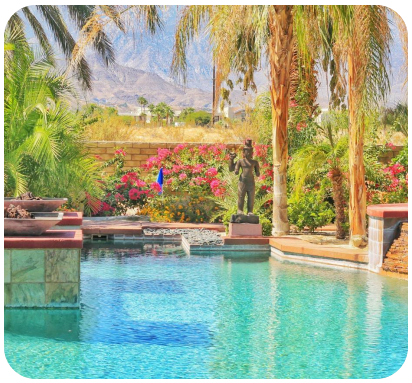
- ✔ Skip repairs and prep work
- ✔ Still reaches the open market
- ✔ Condition disclosed upfront, fewer surprises

TRADE-OFFS

- – Price adjusted to reflect condition
- – Buyer pool skews to renovators
- – Some loan types (FHA/VA) can be harder

Typical timeline	**~45–75 days to contract**
Repairs	**Skipped**
Showings	**Yes, condition disclosed**
Risk	**Inspection can affect terms**

Note: "as-is" doesn't remove disclosure obligations or automatically waive inspections. Check the contract, not the label.



04 / 06

Seller financing

Instead of a lump-sum sale, you act as the lender: the buyer pays you directly under agreed terms, interest included. It can reach buyers who wouldn't qualify through a bank and turn the sale into ongoing income, but it needs real structure: legal documents, a hard look at the buyer's ability to pay, and a plan if they don't.

BENEFITS

- ✔ Reaches buyers who can't qualify traditionally
- ✔ Income over time instead of one payout
- ✔ Rate, schedule and down payment negotiable

TRADE-OFFS

- – No full proceeds upfront
- – Needs legal structure and a default plan
- – Buyer's ability to pay needs scrutiny

Typical timeline	**Varies by terms**
Complexity	**High; legal docs required**
Buyer pool	**Expanded**
Risk	**Default, managed by structure**

Best for: sellers who don't need all their equity today. Involve an attorney.



05 / 06

Leaseback

You sell the home, often through a traditional or cash sale, then lease it back from the new owner for an agreed period. Your equity moves on your timeline, even if your physical move happens later.

BENEFITS

- ✔ Access equity without moving out right away
- ✔ Pairs with a traditional or cash sale
- ✔ A defined runway to your next move

TRADE-OFFS

- – Rent and terms negotiated upfront
- – Fewer buyers open to it
- – You're a tenant in your former home

Typical timeline	**Sale + agreed lease**
Complexity	**Moderate; added lease**
Buyer pool	**Buyers open to leaseback**
Risk	**Depends on sale method**

Best for: sellers who need to sell before they're ready to move: buying the next home, timing a relocation, handling a transition.



06 / 06

Timing strategy

Sometimes the biggest decision isn't how to sell but when. Seasonality, local inventory, interest-rate shifts and your own equity position can change what "the right offer" looks like within a few months.

BENEFITS

- ✔ Can change your net without changing how you sell
- ✔ Accounts for seasonality, inventory and rates
- ✔ Keeps every other option open

TRADE-OFFS

- – Needs patience and a flexible timeline
- – Conditions can shift before you list
- – Some planning or repairs may still be needed

Typical timeline	**Planned around the market**
Showings	**Timed for peak demand**
Complexity	**Needs market monitoring**
Risk	**Cost of waiting**

Best for: sellers with flexibility on when they list who don't want to move at the wrong moment.

STEP 03 · RUN YOUR NUMBERS

Build two estimates using the same assumptions.

The price on an offer isn't what you walk away with. Subtract the same costs from both options, then compare what's left.

		OPTION A: _____	OPTION B: _____
Expected sale price			
Preparation you choose to do (repairs, cleaning, staging)	–		
Negotiated concessions, credits or fees	–		
Closing expenses	–		
Mortgage payoff (verified figure)	–		
Holding costs until closing (payment, utilities, insurance, pool and yard care)	–		
Estimated net	=		
Expected closing date			

Use it in this order

01 Start with your preferred move date and what you can spend before selling.

02 Gather property details, recent improvements and known condition concerns.

03 Get a listing estimate and any available cash proposal on the same property.

04 Compare net proceeds, timing, obligations and the risk of delays together.

05 Review the complete written agreement before deciding.

COMPARING WRITTEN PROPOSALS

Compare the money *and* the terms.

A cash offer describes how a buyer pays. "As-is" describes how condition is handled. A listed home can still sell as-is to a cash buyer. Compare the actual proposals.

	CASH-BUYER PROPOSAL	MARKET LISTING PLAN
Price & proceeds	What price is in writing, and what deductions or fees apply?	What comparable sales support the asking range, and what concessions might be needed?
Condition	Does the buyer keep inspection or renegotiation rights?	Which prep steps are optional, and can the home be marketed as it is?
Timing	What closing and possession dates does the contract actually require?	What's the plan if a suitable offer takes longer than expected?
Certainty	What proof of funds, contingencies and cancellation terms are provided?	What financing, appraisal and inspection conditions come with each offer?

Not renovating? Gather this first

- [ ] Repair receipts, warranties and maintenance records
- [ ] Known concerns: roof, cooling, plumbing, pool, other features
- [ ] Improvements, permits, ownership and any existing listing agreement
- [ ] Your timing, occupancy, and a plan for access and belongings

Sort every repair into three piles

- [ ] Affects safety, access, or a buyer's ability to close
- [ ] Cosmetic
- [ ] Can simply be reflected in the price

Don't commit to an expensive project before comparing a repair-first plan with an as-is plan using your home's actual numbers.

Questions worth bringing to any agent.

- [ ] How do my garage size, RV parking, pool condition, views and location affect the estimate?
- [ ] Which recent closed sales are actually comparable, and which aren't?
- [ ] What maintenance and holding costs continue while the home is on the market, especially through summer?
- [ ] If this is a second home, how will access, belongings and the handover be coordinated?
- [ ] What's the plan for the first two weeks on the market, and what happens if nothing has happened by week two?

What we review before choosing a path

01 **Your property and timing:** condition, occupancy, improvements, move date and any existing listing agreement.

02 **Comparable homes:** recent closed sales and current competition, adjusted for location, garage, pool and condition.

03 **Estimated net proceeds:** the price against concessions, preparation, holding costs, fees and closing costs.

04 **The written terms:** contingencies, inspections, proof of funds or financing, possession and the closing schedule.

Your notes



NEXT STEP

Let's look at your options together.

A free, no-pressure 20-minute Selling Options Review. We look at your home, your timeline and your numbers, and you leave with a clear next step, whatever you decide. If listing isn't your best move, I'll tell you.

01
What your home could net under each selling path

02
Your real timeline, and what it actually allows

03
Whether repairs, updates or an as-is sale makes sense

04
Whether a cash-buyer review fits your timing

Call or text 928-230-7961 →

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