SASKATOON SELLER GUIDE

# UNDERSTANDING AND COMPARING OFFERS

A practical guide to comparing price, conditions, financing, deposits, possession dates and other important offer details.




## JOSEF LYWAK

**REALTOR®**
**BOYES GROUP REALTY**


The highest price is not always the strongest offer. Conditions, timelines, deposits and the buyer's ability to complete the purchase can materially affect the decision.

This guide helps you organize the important terms, identify trade-offs and compare each offer against your own goals before choosing how to respond.

### COMPARE THE COMPLETE OFFER - NOT JUST THE PRICE.

Balance proceeds, timing, conditions and certainty with your priorities.


**639.317.7700 | josef@lywak.ca | lywak.ca**

READ THE COMPLETE OFFER

# Five Terms That Shape the Decision

An offer is a package of connected terms. Review the entire agreement carefully and confirm how each term supports - or complicates - your plans.

### 1 Price and proceeds

Compare the purchase price with the expected adjustments, costs and any credits or items that affect what you may receive.

### 2 Conditions

Identify financing, inspection, property-sale and other conditions, including who must satisfy them and the applicable deadlines.

### 3 Deposit

Review the deposit amount, timing and handling instructions with your REALTOR® and lawyer. A deposit supports the buyer's commitment but is not a guarantee.

### 4 Possession

Confirm whether the proposed possession date works with your move, financing, next purchase and the time needed to complete the sale.

### 5 INCLUSIONS, EXCLUSIONS AND OTHER TERMS

Check appliances, fixtures, rented equipment, repairs, credits and any seller obligations. Small wording differences can change cost, timing or responsibility.

## START WITH YOUR PRIORITIES

Before comparing offers, decide which outcomes matter most. This prevents one attractive number from overshadowing important practical details.

- Minimum acceptable proceeds after expected selling costs and adjustments
- Preferred possession date and flexibility around timing
- Tolerance for conditions, delays and uncertainty
- Items you are willing - or unwilling - to include in the sale
- Need for a firm sale before committing to your next move

LOOK BEYOND THE PRICE

# Evaluate Certainty, Timing and Risk

Two offers at similar prices may create very different outcomes. Consider what must happen before each agreement becomes firm and how much uncertainty remains.

### 1 Financing condition

Review the condition period and any available context about the buyer's financing preparation. Pre-approval can be helpful but does not guarantee final financing.

### 2 Inspection condition

Consider the inspection timeline and scope. The condition gives the buyer an opportunity to investigate the property before proceeding.

### 3 Sale-of-property condition

A buyer who must sell another property may introduce additional timing and uncertainty. Review the wording and options carefully.

### 4 Condition deadlines

Shorter periods can reduce uncertainty, but they must still be realistic. Track the exact deadline and how written notice must be delivered.

## SIGNS OF A MORE WORKABLE OFFER

- Clear wording, complete schedules and realistic deadlines
- A possession date that aligns with your plans
- Conditions that are limited, understandable and time-bound
- A deposit and financing plan reviewed in the context of the whole offer

## QUESTIONS TO ASK ABOUT EACH CONDITION

- What exactly must occur?
- Who controls satisfaction or waiver?
- When does the condition expire?
- What happens if it is not satisfied?
- Could it delay other decisions?
- Is professional advice needed?

Do not remove or accept unfamiliar terms simply to make an offer look stronger. Review the legal and practical consequences first.

CHOOSE A RESPONSE

# Accept, Reject, Counter or Clarify

Once you understand the complete offer, choose the response that best protects your priorities. A counter-offer is a new proposal and should be reviewed carefully before it is sent.

### 1 Accept

Accept only when you understand and agree with the complete offer. Once accepted as required, the agreement may create binding obligations.

### 2 Reject

You may decline an offer that does not meet your needs. Consider whether there is a realistic path to agreement before ending the conversation.

### 3 Counter

Change selected terms such as price, conditions, inclusions or possession. Be clear about which terms remain and the deadline for the response.

### 4 Clarify first

Ask questions when wording, dates, schedules or buyer requests are unclear. Do not assume that verbal explanations replace written terms.

## WHEN MORE THAN ONE OFFER IS RECEIVED

- Compare all offers using the same priorities and side-by-side categories.
- Confirm offer deadlines and allow enough time for careful review.
- Decide whether to accept one offer, counter one offer or take another lawful approach.
- Follow your REALTOR®'s guidance on confidentiality, disclosure and fair dealing.

## NEGOTIATE THE TERMS THAT MATTER

A productive counter-offer focuses on the terms that materially improve the outcome rather than changing every detail.

- Set a clear target, acceptable range and walk-away point before responding.
- Consider price and conditions together rather than negotiating each in isolation.
- Use realistic deadlines that keep the process moving without forcing careless decisions.
- Keep all agreed changes in writing and review the final version before signing.
- Consult your lawyer when legal wording or consequences require clarification.

COMPARE WITH CONFIDENCE

# Your Offer-Comparison Checklist

Use this checklist for each offer, then compare the results against your priorities. Your REALTOR® can help explain the terms and coordinate legal advice where needed.

## FINANCIAL TERMS

- ☐ Purchase price and expected proceeds reviewed
- ☐ Deposit amount and timing confirmed
- ☐ Credits, adjustments and seller costs considered
- ☐ Included and excluded items clearly identified
- ☐ Rented equipment or assumed obligations reviewed

## CONDITIONS

- ☐ Every condition and deadline identified
- ☐ Financing and inspection terms understood
- ☐ Property-sale or unusual conditions reviewed
- ☐ Notice and waiver requirements confirmed
- ☐ Legal questions referred for advice

## TIMING AND LOGISTICS

- ☐ Offer expiry allows time for proper review
- ☐ Possession date works with your plans
- ☐ Seller obligations and repairs are realistic
- ☐ Final walkthrough or access terms are clear

## FINAL DECISION

- ☐ Offer compared with your stated priorities
- ☐ Important trade-offs discussed openly
- ☐ Counter-offer strategy and limits confirmed
- ☐ Complete final agreement reviewed before signing

## NOTES AND OFFER COMPARISON

## COMPARE EVERY OFFER WITH A CLEAR PLAN.

Understand the complete terms, weigh the trade-offs and choose the response that supports your goals.

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