NEW JERSEY PROPERTY TOOLKIT

New Jersey As-Is Sale vs. Listing Comparison Worksheet

SALE DECISION WORKSHEET

Planning Resource No. 14 | August 2026

New Jersey owners, heirs, and executors comparing a traditional listing with a direct as-is property sale.

A headline price is not the same as a verified net. Use the same property facts, debt figures, timing assumptions, and risk categories for every option before deciding.

Important

- ☐ Use this resource to organize information and questions; do not treat it as legal, tax, financial, title, lending, court, insurance, or municipal advice.
- ☐ Verify every deadline, payoff, authority document, public requirement, and professional conclusion with the responsible source.
- ☐ If a court, sheriff sale, foreclosure, tax sale, safety, insurance, or occupancy deadline exists, seek qualified help immediately.

Who Should Use This Resource

- ☐ New Jersey owners, heirs, and executors comparing a traditional listing with a direct as-is property sale.
- ☐ People who need one organized file before speaking with an attorney, title company, lender, municipality, insurer, housing counselor, or buyer.
- ☐ Families comparing options without losing track of urgent property facts and deadlines.

Start Here: Immediate Priority Checklist

Complete this page before the detailed worksheets. Circle or highlight any item that cannot wait.

- ☐ Confirm who can legally sign and whether probate, title, occupant, or lender approval is needed.
- ☐ Use written estimates instead of optimistic repair or cleanout guesses.
- ☐ Include commission, concessions, carrying costs, financing risk, appraisal risk, and municipal work.
- ☐ Require written direct-sale terms, proof of funds, closing timeline, condition treatment, and contents treatment.
- ☐ Compare the expected net and execution risk, not only the proposed price.
- ☐ Have the attorney and title company verify closing requirements and unresolved obligations.

Property Contact Snapshot

Contact / Office	Name, phone, email, reference number
Owner / estate representative	
Attorney	
Title company	
Mortgage servicer	
Municipality	
Tax collector	
Insurer	
Trusted property contact	

Establish One Property Baseline

- ☐ Ownership and signing authority.
- ☐ Occupancy, tenants, access, and personal property.
- ☐ Known condition, damage, repairs, permits, systems, and municipal requirements.
- ☐ Mortgage, taxes, liens, utilities, association balances, judgments, and closing costs.
- ☐ Hard deadlines, insurance limits, family timing, and relocation needs.

Notes and Proof

Traditional Listing Assumptions

- ☐ Preparation and cleanout scope.
- ☐ Repair or credit strategy.
- ☐ Commission and marketing costs.
- ☐ Expected days to contract and closing.
- ☐ Financing, appraisal, inspection, buyer-sale, and renegotiation risk.

Notes and Proof

Direct As-Is Sale Assumptions

FREE TO FIND OUT

You do not need every document or every answer before contacting us.

We buy New Jersey houses as-is - no repairs, cleanup, showings, or commissions. Tell Ray what is happening and what deadline you are facing. It is free to find out whether a direct sale could help.

THE PROPERTY PROBLEM CAN START BEING ADDRESSED TODAY. Call (973) 939-5151 or text (424) 440-2739.

- ☐ Written price and proof of funds.
- ☐ Buyer treatment of repairs, cleanout, contents, occupants, and municipal items.
- ☐ Inspection or due-diligence rights.
- ☐ Deposit, assignment, access, and closing terms.
- ☐ Title, payoff, estate, and legal conditions that still must be resolved.

Notes and Proof

Decision Quality Check

- ☐ Were both paths compared using the same debts and carrying-cost period?
- ☐ Are all repair and fee assumptions supported by written evidence?
- ☐ Does the proposed timeline fit verified legal, title, occupant, and municipal requirements?
- ☐ Which option is most likely to close, not merely reach contract?
- ☐ What facts could still change the net or timing?

Notes and Proof

Side-by-Side Net Comparison

Factor	Traditional Listing	Direct As-Is Sale
Proposed / expected price		
Commission		
Repairs		
Cleanout / contents		
Seller concessions		
Municipal / permit work		
Taxes / utilities / liens		
Monthly carrying cost		
Expected months		
Estimated net		

Risk and Timing Comparison

Issue	Listing Risk / Time	Direct Sale Risk / Time
Financing		
Appraisal		
Inspection		
Title		
Probate authority		
Occupants		
Municipal approvals		
Closing certainty		

Questions to Take to the Right Professional

☐ What is the verified expected net under each path?

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☐ What work must the seller complete before closing?

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☐ Which contingencies allow the buyer to cancel or renegotiate?

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☐ How long can the owner or estate safely carry the property?

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☐ Which offer best matches the family priorities and verified constraints?

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My Next Three Actions

1. Action: ______________________ Owner: ______________ Due: ________
2. Action: ______________________ Owner: ______________ Due: ________
3. Action: ______________________ Owner: ______________ Due: ________

Official Starting Sources

Use current official instructions and confirm that each source applies to the specific property and situation.

New Jersey Real Estate Commission: https://www.nj.gov/dobi/division_rec/

New Jersey Division of Consumer Affairs: https://www.njconsumeraffairs.gov/

New Jersey Department of Community Affairs: https://www.nj.gov/dca/

The Property Problem Can Stop Today

☐ You do not have to repair, clean out, stage, or list a qualifying property before asking about a direct as-is purchase.

☐ Tell Ray what is happening, what deadline exists, and what documents you have. It is free to find out whether Viera Investment Group LLC can help.

☐ Call (973) 939-5151 or text (424) 440-2739. Visit vierainvestmentgroup.com/contact.

Educational Use and Professional Coordination

This resource is provided by Viera Investment Group LLC for general educational and organizational purposes. It does not create an attorney-client, fiduciary, brokerage, lending, tax, insurance, title, or advisory relationship. Laws, court rules, servicing requirements, municipal procedures, fees, forms, and deadlines can change. Consult appropriately licensed professionals and responsible public offices about the specific property.

Viera Investment Group LLC may evaluate qualifying New Jersey residential property for a direct as-is purchase. A property review or offer is not legal advice, and no visitor is obligated to sell.

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