

CARLOS UZCATEGUI · FLORIDA LICENSED REALTOR® · SL705771

South Florida

Seller's Net Sheet

What you actually keep — modelled at \$3M and \$8M sale prices, across Miami-Dade, Broward, and Palm Beach Counties.

Confidential — prepared for qualified South Florida sellers · 2026 Edition

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What does a seller actually net?

The gap between a sale price and a seller's actual proceeds is wider than most owners expect — and narrower than many agents suggest. This document lays out every deduction with precision, so you can evaluate any offer against your real financial outcome before you accept it.

The figures below are representative estimates based on typical South Florida residential transactions in 2026. Your specific numbers will depend on your mortgage balance, HOA status, property condition, and negotiated terms. This sheet is the starting framework for a strategy conversation — not a substitute for a title company's HUD-1.

THE NET CALCULATION

Every closing follows the same arithmetic

Sale Price (agreed)	100%
– Real estate commission	negotiated
– Title insurance (owner's policy)	~0.5 – 0.7%
– State documentary stamp tax	0.70% of sale price (FL)
– County surtax (Miami-Dade only)	+0.45%
– Settlement / closing fee	\$500 – \$800
– HOA estoppel fee	\$100 – \$500
– Prorated property taxes	varies by close date
– Outstanding mortgage payoff	your balance + per-diem
– Seller concessions (if negotiated)	0 – 3% typical range

your number

WORKED EXAMPLES

Representative net at \$3M and \$8M — Miami-Dade, 2026

Cost Item	\$3,000,000 Sale	\$8,000,000 Sale
Sale Price	\$3,000,000	\$8,000,000
Real estate commission	negotiated	negotiated
Title insurance (owner's)	~\$15,000	~\$38,000
FL doc stamp (0.70%)	\$21,000	\$56,000
Miami-Dade surtax (+0.45%)	\$13,500	\$36,000
Settlement / closing fee	\$700	\$700
HOA estoppel (if applicable)	\$200	\$200
Prorated taxes (mid-year est.)	\$12,500	\$33,500
Total closing costs (excl. commission)	~\$63,000	~\$164,000
Closing costs as % of sale	~2.1%	~2.1%

Commission is excluded from the table above because it is a negotiated term of each listing agreement, not a fixed closing cost. It is among the most consequential variables in your net calculation and should be addressed explicitly in the listing strategy conversation.

COUNTY COST COMPARISON

How Miami-Dade, Broward, and Palm Beach differ at closing

Cost Item	Miami-Dade	Broward	Palm Beach
FL doc stamp on deed	0.70%	0.70%	0.70%
County surtax	0.45%	none	none
Total transfer tax (seller)	1.15%	0.70%	0.70%
Intangible tax on new mortgage (buyer)	0.20%	0.20%	0.20%
Title insurance (owner's policy)	promulgated rate	promulgated rate	promulgated rate
HOA estoppel required?	Yes	Yes	Yes

Distribution reach, not listing price, drives final proceeds

In nearly nine of every ten South Florida residential transactions, the buyer arrives through a professional agent — not a portal, not an open house, not a sign. Their agent is searching the MLS on behalf of a qualified client with capital ready to deploy.

The seller who achieves the highest price is not the seller with the lowest commission or the most aggressive list price. It is the seller whose listing reached every qualified agent simultaneously, on day one — because competition between buyers is the only reliable mechanism that drives a price above asking.

When a property enters the Miami and South Florida REALTORS® / BeachesMLS, it activates across 200+ global websites in 19 languages, reaches 385 MLSs via RPR's national exchange, and is visible to 93,000 member agents — each with their own buyer pipeline. That is not marketing. That is the structural mechanism by which a seller's proceeds are maximised.

93,000 MEMBER AGENTS IN THE NETWORK	200+ GLOBAL WEBSITES IN 19 LANGUAGES	385 U.S. MLSs VIA RPR EXCHANGE	\$69B 2025 TRANSACTION VOLUME
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“Features describe a property. Distribution determines its price.”

YOUR NEXT STEP

Request a private listing strategy review

A seller's net sheet is a tool for informed decision-making, not a sales document. If you are considering a transaction in the next six to eighteen months, the appropriate next step is a 30-minute confidential strategy conversation — no commitment, no pressure — to establish the realistic range, the timing, and the structural approach that maximises your outcome.

Schedule directly: calendly.com/carlosre | WhatsApp +1 954-865-6622 | contact@carlosre.com

are representative estimates based on publicly available data for Miami-Dade, Broward, and Palm Beach Counties as of Q2 2026.