

Northern Virginia Seller Net Proceeds Calculator

Seller net proceeds are the estimated cash left for you at settlement after the sale price is reduced by mortgage payoffs, seller-paid transaction costs, transfer charges, concessions, prorations, and other agreed deductions. It is a planning number - not the same thing as home equity, taxable gain, or guaranteed cash to your bank account.

CORE FORMULA

Expected or contract sale price - mortgage payoffs and liens - seller-paid transaction costs and adjustments = estimated cash to seller at settlement.

Use numbers from your own documents whenever you have them. Leave an unknown amount blank instead of entering \$0. A blank means the figure still needs confirmation; \$0 means you are intentionally assuming there is no cost.

1. Property and Expected Sale Price

Field	Source / confidence	Amount / selection
Property locality	County or independent city where the property is located ENTERED BY YOU	
Expected or contract sale price	Your planning price or signed contract price ENTERED BY YOU	

2. Mortgage Payoffs and Liens

Field	Source / confidence	Amount / selection
First mortgage	Dated lender payoff quote when available ENTERED BY YOU	
Second mortgage / HELOC	Dated payoff from that lender ENTERED BY YOU	
Other lien or payoff	Written payoff or settlement estimate NEEDS CONFIRMATION	

Brokerage Compensation and Concessions

Brokerage compensation is negotiable and should come from the agreements that apply to your sale. Enter listing-side compensation and any seller-paid buyer-side compensation separately. Seller concessions are contract-specific.

Field	Source / confidence	Amount / selection
Listing-side brokerage compensation	Percentage or flat amount from agreement ENTERED BY YOU	
Seller-paid buyer-side brokerage compensation	Percentage, flat amount, or \$0 from agreement ENTERED BY YOU	
Other brokerage / administrative charge	Written agreement or invoice NEEDS CONFIRMATION	
Seller concessions / credits	Signed contract or latest amendment ENTERED BY YOU	

Virginia and Northern Virginia Transfer Charges

Keep the three statutory lines separate. The statutory base, locality, exemptions, rounding, and the parties' agreement can affect the final amount.

Virginia grantor tax

50 cents per \$500 or fraction of the applicable statutory base

Virginia taxable deeds covered by Va. Code § 58.1-802

[PLANNING ESTIMATE; CONFIRM BASE AND ROUNDING](#)

ENTER AMOUNT

Regional WMATA capital fee

10 cents per \$100 or fraction of the applicable statutory base

Property in an NVTa member county or city under § 58.1-802.3

[PLANNING ESTIMATE AFTER COVERED-LOCALITY SELECTION](#)

ENTER AMOUNT

Regional congestion relief fee

10 cents per \$100 or fraction of the applicable statutory base

Qualifying planning district under § 58.1-802.4, including Planning District 8

[PLANNING ESTIMATE; CONFIRM CURRENT APPLICABILITY](#)

ENTER AMOUNT

Settlement, Association, Prorations, and Contract Costs

Enter these figures from a written quote, resale certificate, invoice, settlement estimate, or signed agreement. Do not treat a missing quote as proof that the cost is zero.

Cost or adjustment	Where to find it / status	Debit / credit
Settlement / closing fee	Settlement or title company quote NEEDS CONFIRMATION	
Deed, payoff, release, wire, document fees	Settlement estimate / provider quote NEEDS CONFIRMATION	
HOA / condo resale certificate and related association fees	Association or management-company statement NEEDS CONFIRMATION	
Association balance / special assessment	Association statement and contract NEEDS CONFIRMATION	
Tax / rent / dues proration	Settlement estimate based on closing date NEEDS CONFIRMATION	
Repair, home warranty, occupancy, or other contract cost	Signed contract / invoice ENTERED BY YOU	

Your Estimated Cash at Settlement

Result line	Calculation	Calculated result
Gross sale price	Expected or contract sale price	
Raw home equity	Sale price minus mortgage payoffs and liens	
Non-payoff transaction expenses	Brokerage + concessions + transfer charges + other costs	
Estimated cash at settlement	Sale price minus all payoffs and seller-paid costs	
Estimated shortfall	Shows a negative result; it is not forced to \$0	
Transaction-expense percentage	Non-payoff expenses divided by sale price	

Compare More Than One Sale Scenario

A single estimate can create false confidence. Run at least two or three realistic scenarios when the sale price, concessions, repair credit, or brokerage terms are still moving. Compare the net result - not just the headline offer price.

Line	Conservative	Expected	Stronger offer
Sale price			
Total payoffs			
Brokerage compensation			
Seller concessions			
Transfer charges			
Other settlement costs / adjustments			
Estimated cash at settlement			

PLANNING BOUNDARY

This comparison helps with price-and-cost math, but it does not score financing strength, inspection risk, appraisal risk, settlement timing, contingencies, or the likelihood that an offer actually reaches closing.

[Nikki's seller FAQ](#)

What the Calculator Includes - and What It Does Not

Included in the settlement estimate	Kept separate or outside scope
Expected/contract sale price	Capital gains or other income-tax liability
Mortgage payoffs and liens	Home valuation or guaranteed sale price
User-entered brokerage compensation	Buyer financing or contingency risk scoring
Seller concessions / credits	Legal advice, tax advice, or settlement instructions
Virginia / covered NoVA transfer-charge estimates	Special-situation calculations such as FIRPTA, bankruptcy, short sale, estate/trust, divorce, or disputed liens
Settlement, association, prorations, and contract costs	Moving, storage, staging, cleaning, and other pre-/post-sale spending unless you use the optional separate move-budget section

Before You Rely on the Estimate

Before using the result for a down payment, debt payoff, relocation budget, or other major decision, run this check:

- ☐ Replace online mortgage balances with dated payoff quotes for every loan or lien you expect to satisfy.
- ☐ Confirm the property locality and the transfer-charge treatment with the settlement professional handling the closing.
- ☐ Use the brokerage compensation and seller concessions in the agreements that actually apply to your transaction.
- ☐ Get written settlement/title/provider fees instead of inserting an online average.
- ☐ Verify HOA or condo resale-certificate charges, balances, assessments, and other association amounts.
- ☐ Update prorations and contract credits if the closing date or agreement changes.
- ☐ Make sure every blank amount is intentionally unresolved - not silently being treated as \$0.
- ☐ If the result is negative, treat it as an estimated shortfall and speak with your agent, lender, and settlement professional before relying on the number.

Planning Boundary

IMPORTANT

This calculator is for planning and education. It is not a settlement statement, offer analysis, valuation, legal advice, tax advice, or a guarantee of proceeds. Your agreements, payoff statements, property details, closing date, and settlement professional determine the final figures.

TRANSFER-CHARGE WARNING

When all three charges apply to the same ordinary-sale base, their nominal rates add to 0.30% before statutory rounding. That is only a planning shortcut. Do not label 0.30% as a universal Northern Virginia seller tax or use it when locality, lien, exemption, deed, or other transaction facts require different treatment.

CONFIDENCE SUMMARY

Entered by you = a number you supplied from your own facts or documents. Planning estimate = a calculated assumption using the stated method. Needs confirmation = an amount that can materially change and should be verified before you rely on the result.

Sources and Methodology

Transfer rates checked August 15, 2026. The calculator uses official statutory rates as planning logic only within its documented locality and transaction boundaries. Unknown provider fees remain blank until the user supplies a figure. No average commission, title/settlement fee, HOA charge, or universal seller-closing-cost percentage is used as a default.

- [Virginia General Assembly - Va. Code § 58.1-802, Additional tax paid by grantor; collection](#)
- [Virginia General Assembly - Va. Code § 58.1-802.3, Regional WMATA capital fee](#)
- [Virginia General Assembly - Va. Code § 58.1-802.4, Regional congestion relief fee](#)
- [Northern Virginia Transportation Authority - The Authority](#)
- [Consumer Financial Protection Bureau - What is a payoff amount?](#)
- [Consumer Financial Protection Bureau - Sample Closing Disclosure](#)
- [National Association of REALTORS® - Compensation, Commission and Concessions](#)
- [Internal Revenue Service - Publication 523, Selling Your Home](#)
- [Virginia General Assembly - Va. Code § 55.1-2309, Resale certificate delivery](#)
- [Virginia General Assembly - Va. Code § 55.1-2316, Resale certificate fees](#)

Get a Property-Specific Seller Net Sheet

Once you have a likely sale-price range, current payoff information, and the major seller-paid costs, Nikki Lagouros can help you review the real estate side of the estimate and how different offer terms may affect your expected net.

[Discuss a property-specific proceeds estimate with Nikki](#)

[How to Sell Your Northern Virginia Home](#)