REALTY **ONE** GROUP RESULTS

A SELLER GUIDE · TRIAD NC · 2026

The Seller's *Shield*

A high offer with a $500 due diligence fee is not a firm offer. It's a free option on your house — and it's yours to refuse.

TERESA OVERCASH

BROKER-IN-CHARGE · NCREC LICENSED INSTRUCTOR · CLHMS

336-262-3111 · HOMESINTRIADNC.COM · TRIAD · WILKES · HIGH COUNTRY

THE TRAP

The highest number isn't always the best *offer.*

North Carolina is unusual: the buyer writes a non-refundable check directly to you at contract signing, and in exchange gets a window during which they can walk away for any reason at all. That check is the due diligence fee, and it is the sharpest tool you have for measuring how serious a buyer actually is.

Here is how sellers get caught. The offer arrives at $12,000 over list. You see the top line, feel the win, and sign. Two weeks later the buyer's agent calls — the numbers don't work anymore — and they terminate. **You keep $500.** Your home is now three weeks stale, the first-look buyer pool has moved on, and the eventual sale often lands below where you started.

That high offer was never a real offer. It was a cheap option to buy your house at a price the buyer had not actually committed to. **The fee is what turns an option into a commitment.** If you aren't reading it, you aren't reading the offer.

> *I have watched sellers accept a $12,000-over-list offer with a $500 due diligence fee and lose that buyer three weeks later. Then the home sits another forty days. The math isn't the price. It's the commitment behind it.*
>
> TERESA OVERCASH

WHAT YOU'RE ACTUALLY WEIGHING

3	1–3%	14–21	$0
AXES TO READ NOT ONE	A HEALTHY FEE UNDER $500K	DAYS STANDARD RESALE	COST TO YOU OF COUNTERING

THE FEE

What a serious fee looks like by *tier.*

The pandemic-era fees — $10,000 on a $350,000 house — have cooled. But this is not a low-fee market. Serious buyers still write serious fees, and a fee below about half a percent is almost always a placeholder.

PRICE TIER	BALANCED MARKET	COMPETITIVE MARKET	PLACEHOLDER — COUNTER IT
Under $300K	$1,500 – $3,500 0.5 – 1.2%	$3,500 – $7,000 1.2 – 2.5%	Under $1,000
$300K - $400K	$2,000 – $5,000 0.6 – 1.5%	$5,000 – $10,000 1.5 – 3%	Under $1,500
$400K - $500K	$2,400 – $6,000 0.6 – 1.5%	$6,000 – $12,000 1.5 – 3%	Under $1,750
$500K - $625K	$3,000 – $7,500 0.6 – 1.5%	$7,500 – $15,000 1.5 – 3%	Under $2,500
Above $625K	$5,000 – $15,000	$15,000 – $22,500 2 – 3%	Under $3,500

Ranges reflect what has been landing in Triad offers this quarter. Fees are fully negotiable and vary by lane, condition, and competition — treat this as a reference point, not a rule.

The placeholder column is where deals die

If the fee comes in below that number, the buyer has less financial commitment to closing than they'd spend on a long weekend. **You are not their decision. You are their maybe.**

> ### Countering costs you nothing
>
> A seller can counter for a higher fee, a shorter period, or both. There is no law setting a minimum, and asking does not void the offer — a buyer who is genuinely committed will usually meet you. A buyer who won't has just told you something useful, for free, before you tied up your house for a month.

The other half of the *offer.*

The fee is half. The period is the other half, and most sellers skip past it. During that window your house is off the market, unavailable to fresh buyers, and the buyer holds every card. When it closes, they're committed. Until then, you're waiting.

PROPERTY TYPE	SELLER-FAVORABLE	STANDARD	TOO LONG
Standard resale, public water and sewer	14 — 17 days	18 — 21 days	25+ days
Resale with septic or well	18 — 21 days	21 — 25 days	30+ days
HOA condo or townhome	17 — 21 days	21 — 25 days	30+ days
New construction	18 — 25 days	25 — 30 days	35+ days
Luxury above $750K	21 — 25 days	25 — 30 days	35+ days

Why a thirty-day period on a standard resale is a mistake

You're giving the buyer a free month to reconsider — and a month is exactly how long it takes for a competing listing to hit at a lower price and for a buyer's agent to start whispering. Tighter is safer.

It's also a mistake in the other direction. A period too short for the property to be properly inspected produces extension requests, which put you right back in the same position with less goodwill. **Match the period to what the property genuinely needs** — septic and well testing takes longer, HOA document review takes longer, new construction punch lists take longer — and then hold the line at that number.

One thing to know about extensions

The buyer cannot extend the period unilaterally. It takes your written agreement, on Form 4-T, the Agreement to Amend Contract. **You are under no obligation to grant one** — and if you do, additional fee money is the normal currency. A verbal "take a few more days" from anyone is not an extension and protects nobody.

THE READ

Three axes, not *one.*

Put the offers side by side across price, fee, and period. The pattern tells you which buyer is actually going to close. Here are four offers on the same $350,000 listing.

OFFER	PRICE	FEE	PERIOD	WHAT IT'S WORTH
A — high price, tiny fee	$362,000 list + $12,000	$500 0.14%	28 days	Weak — a free option
B — at list, healthy fee	$350,000	$5,000 1.4%	17 days	Strong — committed
C — under list, big fee	$343,000 list – $7,000	$8,500 2.5%	14 days	Very strong — near-certain
D — high price, real fee	$357,000 list + $7,000	$4,500 1.3%	18 days	The win

Offer A is the trap. Offer D is the target. The seller who takes A because the top line is biggest often ends up worse off than the seller who takes C — because A carries a real chance of collapsing into a relisting at a lower price, and C simply closes.

Note what C is really telling you: this buyer gave up $7,000 in price to put $8,500 at risk and compress the window to fourteen days. **That is someone who has decided.** Price is a number. The fee and the period are behavior.

> *I coach sellers to price the property to attract multiple offers, then compare them on three axes: price, fee, and timeline. The winner is not always the biggest number on line one.*
>
> TERESA OVERCASH

A fifth axis worth a glance: earnest money, proof of funds or the strength of the pre-approval, the closing date, and how many contingencies ride along. The whole package tells you more than any single line.

KNOW YOUR ACTUAL EXPOSURE

When the fee *comes back.*

Sellers are often told the due diligence fee is theirs no matter what, with maybe one or two narrow exceptions. That is not accurate, and knowing the real list protects you — because every one of these is something *you* control before you list.

The situations where a buyer gets the fee back

- **You materially breach the contract.** The buyer recovers the fee and the earnest money, plus reasonable due diligence costs — or can ask a court to force the sale.
- **You didn't deliver the Residential Property and Owners' Association Disclosure Statement** before the buyer made the offer. That opens a short termination right with the fee refunded — and it closes fast, within about three days.
- **You didn't deliver the Mineral and Oil and Gas Rights disclosure.** Same structure, separate document, same consequence.
- **The property has an uncured violation** of a law, ordinance, permit, or regulation that you didn't disclose before the Effective Date and don't fix before closing.
- **The property isn't in substantially the same condition at closing** as it was when the offer was made, reasonable wear excepted. This is why the final walkthrough matters.

Addenda can create their own refund rights too — back-up contracts, new construction, and government-financing addenda all carry their own language.

WHY THIS IS GOOD NEWS

Look at that list again. **Almost every item is a paperwork failure or a maintenance failure on the seller's side** — not bad luck. Complete your disclosures fully, fix or disclose violations, and keep the house in the condition it was in when they wrote. Do those three things and your exposure is close to zero.

Summarized in plain language from the standard NC forms; your contract may be modified or carry addenda that change the answer. North Carolina is an attorney-closing state — ask yours about anything specific to your transaction.

THE SHIELD

Five things to do *before* you list.

The best due diligence outcome is a short period, a serious fee, and no repair renegotiation. You get there by closing the door on buyer discovery before a buyer ever writes.

STEP	COST	TIME	WHAT IT PREVENTS
1. Pre-listing home inspection	$425 – $650	2 – 3 hours	Surprise credit demands during due diligence
2. Fix the high-visibility items — or price for them	Varies	1 – 3 weeks	A buyer walking in week three
3. Complete the Residential Property Disclosure fully	$0	45 minutes	Termination rights and post-close claims
4. Pull HOA docs, bylaws, and financials	$0 – $200	1 – 2 days	Extension requests and buyer stalling
5. Assemble 12 months of utility bills and repair receipts	$0	1 hour	Buyer uncertainty about carrying costs

Inspection cost reflects typical Triad pricing for a home up to about 4,000 square feet; larger homes and rural properties with well and septic run higher.

Step one gets the most pushback, and it shouldn't

Paying to inspect your own house feels optional. It isn't. It's the difference between negotiating from a report you've already read and negotiating from one a stranger hands you twelve days after acceptance, with your closing date already booked.

Sellers who handle known issues before listing consistently face smaller credit requests and shorter timelines than sellers who wait for the buyer's inspector to find the same things. **The report doesn't change. Only who controls the conversation does.**

> *It's the cheapest insurance in real estate. A few hundred dollars to inspect your own home before a stranger does. It saves you thousands in renegotiation, and it saves you the buyer walking three days before closing.*
>
> TERESA OVERCASH

One caution on step three: complete the disclosure fully and honestly. An incomplete or inaccurate disclosure is one of the few things that hands a buyer their fee back — and it can follow you after closing.

YOUR LEVERAGE

What you can demand depends on your *lane.*

The Triad isn't one market. Which lane your home sits in decides how hard you can push on terms — and pushing hard in the wrong lane costs you the buyer.

YOUR PRICE	MARKET CONDITIONS	YOUR LEVERAGE	WHAT TO ASK FOR
Under $500K	Fast turnover, closing at or near list	Strong	1 – 3% fee, 14 – 21 day period
$500K – $625K	Balanced, longer marketing	Moderate	1 – 2% fee, 17 – 25 day period
Above $625K	Buyer-favored, roughly a third of listings cutting price	Limited	0.5 – 1.5% fee, 21 – 30 day period

Under $500,000 — use it

You hold real leverage here and most sellers underuse it. Price to attract multiple offers, then make the fee and the period part of the negotiation rather than accepting whatever arrives.

Above $625,000 — know why you're accepting

The buyer's agent knows this tier has softened and will push back on any fee above about a percent. You may well accept that — a committed buyer at a fair price is worth more than a fee argument. **Just make it a decision rather than a default.**

A note worth passing to your buyer

If you're on the other side of this: treat the fee as a signal, not a cost. On a $340,000 home, a $3,500 fee tells the seller you're done shopping. A $500 fee tells them you're still looking. **Match the fee to your commitment and your offer will land — even when it isn't the highest number in the pile.**

STRAIGHT ANSWERS

What sellers *ask.*

Can I reject an offer just because the fee is too low?

Yes. The fee is fully negotiable and there is no legal minimum. You can counter for a higher fee, a shorter period, or both — or decline outright. Countering costs you nothing but a day.

What happens if the buyer walks during the period?

You keep the fee. The earnest money goes back to the buyer. Then you relist — which is the real cost, because market momentum and the first-look buyer pool don't come back with it.

What if they walk after the period closes?

Different situation entirely. You keep the fee and are entitled to the earnest money. Together those are treated as liquidated damages — and generally as your sole remedy, so the amount you negotiated up front is the amount you're protected by.

Should I take the highest offer or the highest fee?

Neither, in isolation. Read price, fee, and period together. A $12,000-higher offer with a $500 fee is frequently weaker than a lower offer with a $5,000 fee, because the second buyer cannot walk without real loss.

Do I have to grant a due diligence extension?

No. It requires your written agreement on Form 4-T. Grant it, shorten it, condition it on additional fee money, or decline — but decide deliberately. A buyer genuinely working the process is usually worth a few days; a buyer who has done nothing for two weeks is telling you something.

What paperwork should I have ready before listing?

A fully completed Residential Property Disclosure and the Mineral and Oil and Gas Rights disclosure, HOA bylaws and financials if applicable, twelve months of utility bills, any pre-listing inspection report, and receipts for major repairs. Load it all on day one. Transparency shortens the period and removes the raw material for a credit demand.

REALTY **ONE** GROUP RESULTS

Don’t read your own offers *alone.*

Before you sign an acceptance, we’ll walk the three-axis read on every offer in front of you, build the pre-listing shield for your property, and set the exact terms to demand for your price tier and lane. Fifteen minutes on the phone before you sign is worth more than any negotiation after.

CALL OR TEXT

336-262-3111

EMAIL

teresatedder@gmail.com

ONLINE

homesintriadnc.com

TERESA OVERCASH · BROKER-IN-CHARGE · CLHMS · NCREC LICENSED INSTRUCTOR

REALTY ONE GROUP RESULTS · 280+ AGENTS · EIGHT NORTH CAROLINA OFFICES