

TruValue Analysis Report

48892 Freestone Drive, Northville, MI 48168

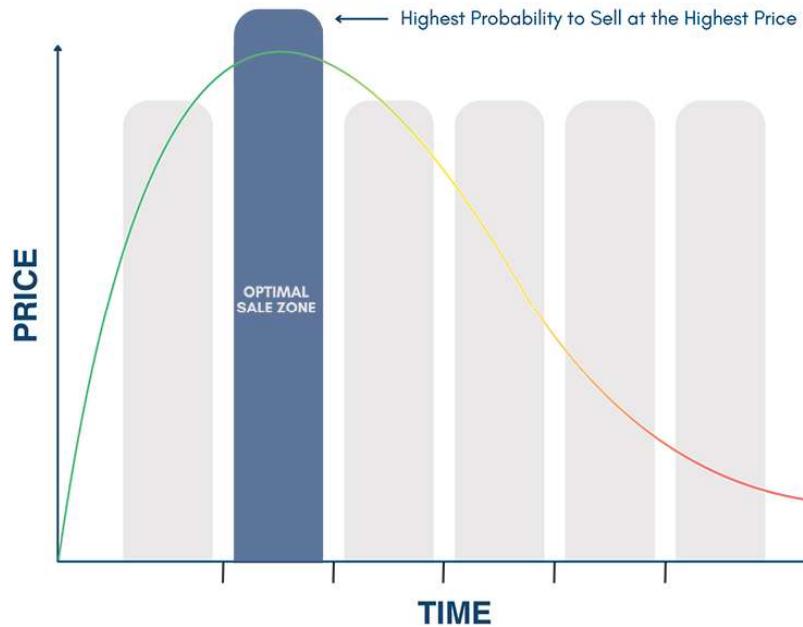


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Understand Timing

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Impact on Time to Sell

Homes listed too high often sit unsold, leading to price cuts and increased holding costs.

Current Market

According to the most recent data, the national median days on market for homes in the United States is 49 days — but that varies by location and price strategy.

How Pricing at Market Value Speeds Up Sales

Homes in Northville priced right from the start typically sell in 49 days or less. Competitive pricing creates urgency, increases showings, and often sparks bidding wars. Serious buyers move quickly when they see value.

Market Snapshot

National Data

- 68%** of homes sold last month at or below list price
- 44%** of homes sold last month included concessions
- 19%** of U.S. homes for sale had a price cut

Source: Redfin, Realtor.com

Local Data

Northville

Median List Price	\$900,000
Median Price of New Listings	\$1,075,000
Price Per Sqft.	\$303
Average Days on Market	72
Median Days on Market	49
Price Decreased	34%
Price Increased	0%
Inventory	29

Updated 9/12/2025 Source: Altos

Days on Market

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3 Months

\$3,544

Interest

\$2,103

Taxes

\$787

Insurance

\$1,725

Utilities

\$300

HOA

Total Holding Costs

\$8,460

6 Months

\$7,089

Interest

\$4,207

Taxes

\$1,575

Insurance

\$3,450

Utilities

\$600

HOA

Total Holding Costs

\$16,921

9 Months

\$10,633

Interest

\$6,311

Taxes

\$2,362

Insurance

\$5,175

Utilities

\$900

HOA

Total Holding Costs

\$25,382

12 Months

\$14,178

Interest

\$8,414

Taxes

\$3,150

Insurance

\$6,900

Utilities

\$1,200

HOA

Total Holding Costs

\$33,843

How Holding Costs Cut Into Your Net at Closing

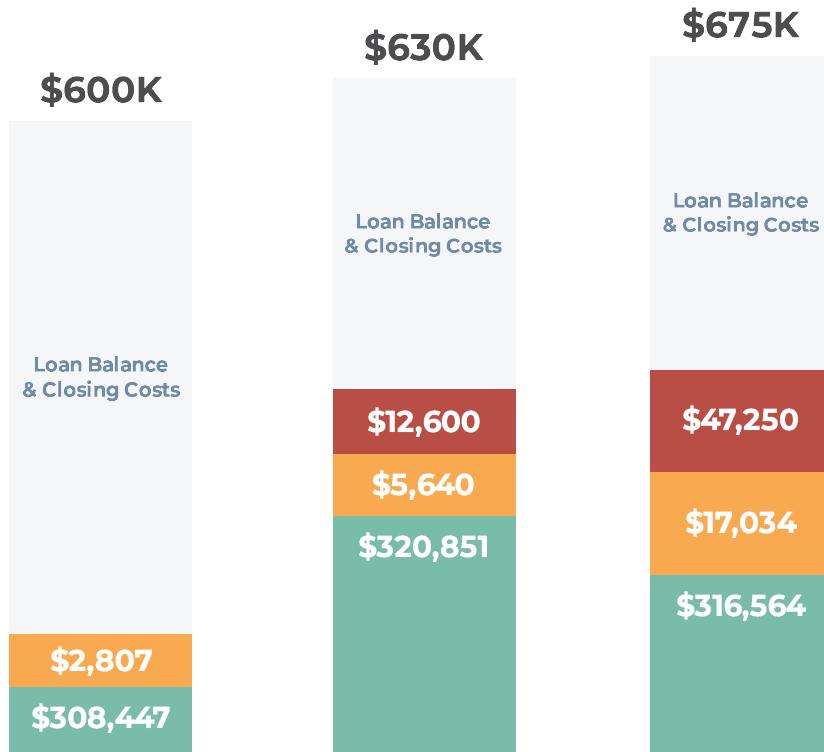
Every month your home stays on the market costs you money—mortgage payments, property taxes, insurance, utilities, and upkeep. These holding costs add up fast and reduce the amount you walk away with at closing. Knowing the true cost of waiting can help you make smarter decisions about pricing and timing.

TruValue Analysis

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- Holding Costs
- Net After Reduction
- Total Reduction



Market Range	Low	Market	High
Buyer Attention			
Sales Price	\$600,000	\$630,000	\$675,000
Balance	\$249,738	\$249,476	\$248,415
Closing Costs	\$45,453	\$47,616	\$50,859
Net-at-Close	\$308,447	\$333,451	\$363,814
Days on Market (DOM)	30	60	180
Holding Costs	\$2,807	\$5,640	\$17,034
Price Reduction %	0%	2%	7%
Total Reduction	\$0	\$12,600	\$47,250

Net After Reduction **\$308,447** **\$320,851** **\$316,564**

Seller Net Sheet

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List Price: \$630,000

Loan Type: Conventional

Estimate Close Date: 10/19/2025

Annual Taxes: \$8,415

Balance

Loan Balance	\$250,000
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Taxes

Prorated Tax Credit	-\$6,708
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Title & Escrow Fees

Homeowner's Title Policy	\$3,175
Owner's Title Policy	\$2,853
Title Clearance/Doc Prep fee	\$150
Wire Fee	\$25
Total Title & Escrow Fees	\$6,203

Misc. Fees

County Transfer Tax	\$693
State Transfer Tax	\$4,725
Water Escrow	\$300
Interest	\$748
Buyer Broker Fee (3%)	\$18,900
Seller Broker Fee (3%)	\$18,900
Total Closing Costs	\$47,616



Estimated Net at Close

Sale Price	\$630,000
Closing Costs	\$47,616
Balance	\$250,000
Prorated Tax Owed	-\$6,708
Net at Close	\$339,092

Sign _____

Date _____

Sign _____

Date _____

This estimate is provided for informational purposes only, based upon the above proposed purchase price, type of financing and projected closing date. It has been prepared to assist Buyer in computing costs. Amounts will vary depending upon differences between actual and estimated repairs that may occur in the transaction, assessments, liens, impound accounts, charges by lenders, escrow companies, title insurers and other service providers and other items. Not all liens may yet have been identified. Neither Broker, Agent or guarantor, and assumes no responsibility for the accuracy, timeliness, correctness, or completeness of the above information. Any conclusions that users draw from the information presented here are their own and are not to be attributed to the Broker, Agent or is not a financial institution engaged in mortgage lending and/or loan originations. The interest rates listed are for exemplary purposes only. All numbers are estimates and should be viewed as such. Total monthly payment identified includes PITI (Principal, Interest, Taxes and Insurance). Final numbers should be obtained from your lending institution prior to closing. By signing below Buyer acknowledges that Buyer has read, understands and agrees to this Disclaimer.



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