



MINAS

CAPITAL

WE BUY HOUSES FOR CASH, QUICKLY

THE SMART SELLER'S GUIDE

# Sell Smart, Not Slow

## *The 3 Ways to Sell Your House*

*An honest comparison of your three real options — agent, FSBO, or a direct cash sale — including the costs, the timelines, and the trade-offs nobody else will tell you about.*

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PREPARED FOR YOU BY

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## First, a Straight Answer About Selling Today

Selling a house isn't what it was a few years ago. During the 2020–2022 frenzy, homes flew off the market in under three weeks. That market is gone. Today the typical U.S. home sits 55 to 66 days before it even goes under contract — and then another month or more to actually close. In slower metros, 90-plus days is normal.

That matters because every month your house sits, you keep paying for it. Mortgage, taxes, insurance, utilities, upkeep — those costs don't pause while you wait for the right buyer.

So the real question isn't just *what's my house worth?* It's *what do I actually need from this sale — and how fast?* This guide lays out your three real options side by side: the pros, the cons, the true costs, and who each one is genuinely right for. No spin. Even if we never do business together, you'll walk away knowing exactly how to move forward.

### THE 30-SECOND VERSION

**Need top dollar and have time to wait?** List with an agent. **Comfortable running your own sale and in no rush?** Try FSBO. **Need speed, certainty, and zero hassle — or the house needs work?** A direct cash sale is built for exactly that.

OVERVIEW

## Your Three Options, At a Glance

Here's the whole decision on one page. We'll break each option down in detail right after.

	Real Estate Agent	FSBO (Sell It Yourself)	Sell to Minas Capital
<b>Time to sell</b>	55–90+ days on market, then 30–45 to close	Often longer — you market it	As fast as 7 days
<b>Commissions &amp; fees</b>	~5–6% of sale price	0–3% (if buyer-agent comp.)	\$0
<b>Closing costs</b>	Often partly paid by you	Often partly paid by you	We pay them
<b>Repairs / cleanup</b>	Usually required to show	Usually required to show	None — sold as-is
<b>Showings &amp; staging</b>	Yes — ongoing	Yes — you run them	None
<b>Financing fall-through</b>	Yes (buyer's loan)	Yes (buyer's loan)	No — cash purchase
<b>Best for</b>	Top dollar, no time pressure	Hands-on sellers, no rush	Speed, certainty, zero hassle

*Figures reflect 2026 national market conditions and post-2024 commission rules. Your local market and home condition will shift these numbers.*

## List With a Real Estate Agent

Still the most common path, and for good reason: a good agent knows your market, prices the home, gets it on the MLS, and handles the marketing, showings, and paperwork. Here's how it usually goes:

1. You meet with an agent who estimates what your home should sell for.
2. You sign a listing agreement — typically six months of exclusive representation.
3. They list it on the MLS, market it, and run showings (a home has to show well to sell well).
4. When an offer is accepted, the agent manages negotiation and closing, then collects their fee.

### THE COMMISSION PICTURE (UPDATED)

As of August 2024, sellers are no longer automatically required to pay the buyer's agent commission, and those offers can no longer be posted on the MLS. In practice, though, most sellers still cover some buyer-agent compensation to stay competitive — so a total commission of roughly 5–6% is still common. On a \$600,000 home, that's \$30,000–\$36,000 out of your proceeds.

### TIMELINE

Plan on 55–90+ days on market in today's conditions, plus another 30–45 days to close once you accept an offer.

### PROS

Market expertise and MLS exposure to the widest pool of retail buyers. The agent handles marketing, showings, and closing documents. Best shot at full retail price if you can wait for the right buyer.

### CONS

It's the most expensive route. Commissions come straight out of your proceeds, and you carry the home's costs the entire time it's listed. Deals can still collapse when a buyer's financing falls through, and retail buyers often ask you to cover part of their closing costs or repairs.

### BEST FOR

Sellers who aren't on a clock, have equity to absorb the commission, and want to hold out for full market value — and can comfortably wait two to four months (or longer) for it.

**OPTION 02**

## Sell It Yourself (FSBO)

“For Sale By Owner” puts you in the driver's seat. With listing sites and a flat-fee MLS service, you can market the home and pocket the commission you'd otherwise pay a listing agent. The general process:

1. Determine your home's value — an appraisal is the most accurate option (or ask an agent for a comparative estimate).
2. Photograph the home, gather the details (square footage, features), and create your listings. Put a sign in the yard.
3. Market it — as much or as little as you want. Many sellers use a flat-fee MLS service to get listed for a few hundred dollars.
4. Field offers, run your own showings, and assemble the paperwork.
5. Meet the buyer at the closing table and complete the sale.

### **COST**

Mostly listing fees (\$100–\$1,000), an optional flat-fee MLS listing (~\$300–\$500), and any cost to spruce up the home. If you offer a buyer-agent commission to attract agents and their buyers — still common — budget roughly 2.5–3% of the price. On a \$600,000 home, that's about \$15,000–\$18,000.

### **TIMELINE**

Highly dependent on your marketing. FSBO homes often sit longer than agent-listed ones simply because pros sell every day and know the levers. Budget several months in most markets.

### **PROS**

You can save the listing-side commission, and you keep full control of the process.

### **CONS**

It's real work. If you're not comfortable with pricing, negotiation, and contracts, you can end up costing yourself more than an agent would have. And the biggest drawback is the same as with an agent — how long it can take.

### **BEST FOR**

Sellers with no urgency who are comfortable negotiating and handling offer documents. If you need to move quickly or don't want the hassle of running your own sale, this isn't your route.

## Sell Directly to Minas Capital

The third option is to sell straight to a local company like **Minas Capital** that buys houses with cash. We evaluate the home, make an offer that fits both our criteria and your goals, and — if it works for you — close on your timeline. The process is short:

1. You reach out and share some basic information about the house and your situation.
2. We evaluate the home, factor in any repairs, learn your goals, and make a no-obligation cash offer.
3. You review the offer on your own time. No pressure, no commitment.
4. If it's a fit, closing happens at a reputable title company — we buy with cash, so it's fast and clean.
5. You get your cash and move on.

### **COST**

Effectively zero on your side. No commissions, no listing fees — and we typically cover 100% of the closing costs. That eliminates thousands you'd otherwise pay through an agent or FSBO.

### **TIMELINE**

Fast. Because we don't wait on a bank, we can often present an offer within 48 hours and close in as little as 7 days — or whenever works for you.

### **PROS**

Speed and certainty. No fees or commissions, closing costs covered, and a real title-company closing done correctly. We buy as-is — no repairs, no cleaning, not even hauling away what you don't want. We handle it after closing.

### **THE HONEST TRADE-OFF**

A cash buyer can't pay full retail. We buy at a discount that leaves room for a modest profit — same as any business. For many sellers that trade is worth it once you account for what speed actually saves.

### **THE MATH MOST PEOPLE MISS: CARRYING COSTS**

“Carrying costs” are everything you pay just to keep owning the home while it sells — mortgage, taxes, insurance, utilities, HOA. Say that's \$2,500 a month. If an agent takes

eight months to sell at full price, that's \$20,000 gone in carrying costs — on top of the commission. Sell fast at a discount today and you may net about the same, with far less stress.

*It's a lot like trading in a car. The dealer pays you less than a private sale would — and you accept it, because it's instant and there's zero hassle. A cash home sale is the same trade: a bit less money in exchange for speed and certainty.*

#### **BEST FOR**

Sellers who'll trade a bit of price for a fast, certain, hassle-free sale. Facing foreclosure, an inherited property, a relocation, a divorce, two mortgage payments, or a home that needs work — this is the option built for exactly those situations.

#### **THE DECISION**

## **So Which One Is Right for You?**

There's no one-size-fits-all answer — and any company that tells you otherwise is selling you something. Here's the honest framework:

- **Have plenty of time and want every last dollar?** List with a good agent and wait for the right retail buyer.
- **Comfortable running your own sale and not in a hurry?** Try FSBO first and see what bites.
- **Need speed or certainty — or the house needs work?** A direct cash sale removes the time, fees, and uncertainty.

Whichever route you choose, do your homework. Make sure you trust whoever you work with, and make sure closing happens at a reputable title company. Most real estate investors are honest professionals — work with those, ask for references, and trust your gut.

#### **A SIMPLE GUT-CHECK**

**Can you comfortably wait three to six months to sell?** If yes, an agent or FSBO may serve you well. If the answer is “no” or “I'm not sure” — that's exactly when a cash offer is worth a look.



We'll give you a free, no-obligation offer. Look it over, run it past people you trust, take your time. No fees, no commissions, closing costs covered, and you pick the closing date. If it helps you reach your goals — great. If not, no hard feelings.



# Ready for your free, no-obligation cash offer?

*Reach out today — we're on your side, whether we buy your house or not.*

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