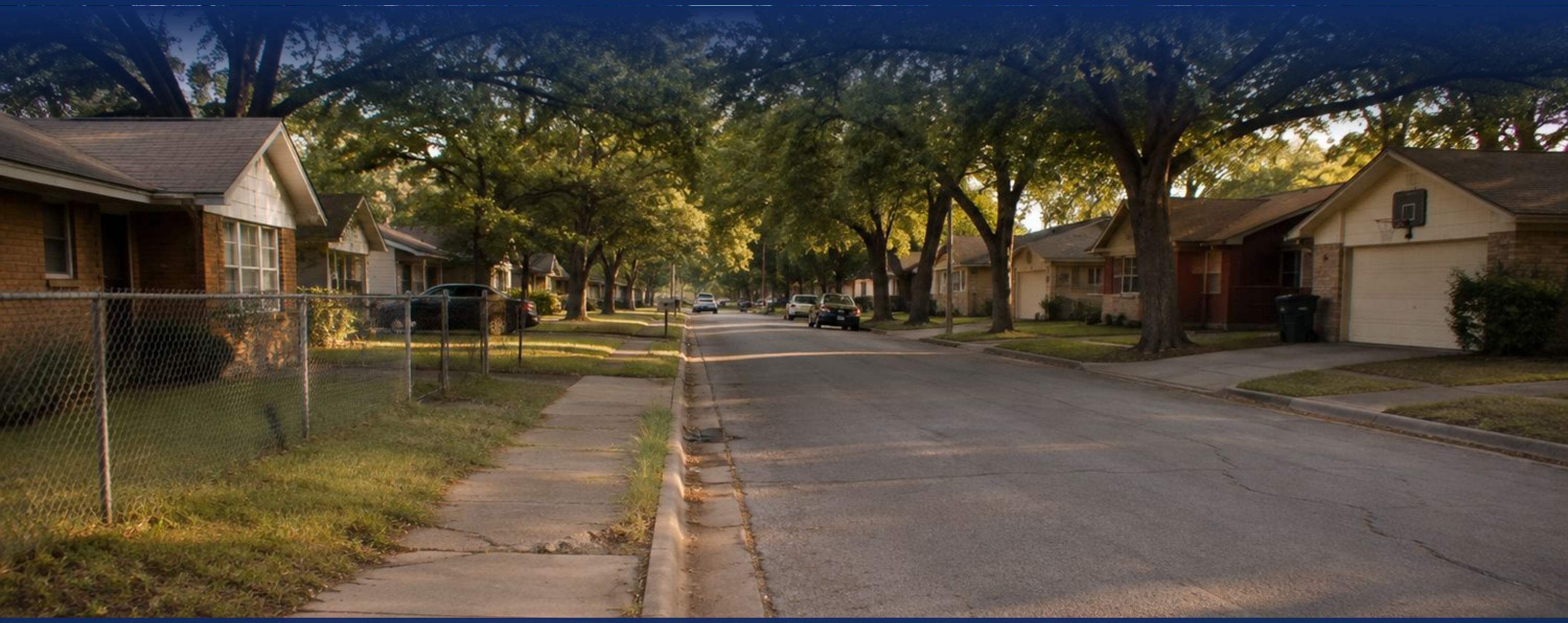
RISE REALTY

Your Options for Selling a House in DFW

An honest look at all four ways to sell, what each one really costs, how long each takes, and how to tell which one fits your situation.



Sell your house on your terms. With dignity.

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How to use this guide

Most people who read this have never sold a house this way before. That's okay, we have.

There are four ways to sell a house in the Dallas–Fort Worth area. Each one costs something different, takes a different amount of time, and asks something different from you. This guide lays out all four with real numbers, so you can see which one actually fits your situation.

Rise Realty DFW buys houses for cash. That's one of the four options in here. We've written the other three the way we'd want them written for our own family.

You don't need to read this front to back. Chapter six is the one most people want, the same house run four ways, with what you'd actually walk away with in each. Chapter seven is the shortcut if you already know your situation and want to skip to the answer.

What's inside

A NOTE ON NUMBERS

Every figure in this guide is a typical range for the DFW market as of 2026, not a quote or a promise. Your house, your neighborhood, and your timing all move these numbers. Use them to think with, then verify anything you're going to rely on.

CHAPTER ONE

The four ways to sell, side by side

There are really only four. Everything else is a variation on one of them.

	Agent	Cash buyer	iBuyer	FSBO
Typical time to close	60–90 days	7–30 days	14–45 days	60–120 days
Commission	~5–6% total, negotiable	None	Service fee ~5–7%	0–3%
Repairs needed	Usually yes	No	Deducted from offer	Usually yes
Showings	Many	One visit	None or one	Many, you host
Price achieved	Highest	Below market	Near market, minus fees	Varies widely
Certainty of closing	Moderate	High	Moderate	Lower
Effort from you	Moderate	Very low	Low	High

The trade is almost always the same one: price versus certainty, speed, and effort. An agent gets you the most money and asks the most of you. A cash buyer asks almost nothing of you and pays less. Everything else sits somewhere between.

There is no option where you get top dollar, close in two weeks, and do no work. Anyone who tells you otherwise is selling something.

THE QUESTION THAT ACTUALLY DECIDES IT

Not "which gets me the most money?", the agent usually does. The real question is: **what is the difference worth to you, given everything else going on in your life right now?** Sometimes $30,000 is worth four months of showings and repairs. Sometimes it absolutely is not.

CHAPTER TWO

Listing with an agent

The default, and for most people in most situations, the right call.

You hire a licensed agent, they list the house on the MLS, buyers tour it, you take an offer, and their lender's process runs for 30 to 45 days before closing.

What it gets you

Exposure to every buyer in the market, including the ones who will pay the most, people who want to live in the house, are emotionally attached to it, and are using a bank's money. **No investor will ever outbid a motivated retail buyer on a house in good condition.** That's not a knock on investors; it's arithmetic.

What it costs

- **Commission.** Historically 5–6% total. Since the 2024 NAR settlement changed how buyer-agent compensation is handled, this is more openly negotiable than it used to be, but in practice most DFW sellers still end up paying in that range once buyer-agent compensation is factored in.
- **Repairs and prep.** Paint, carpet, landscaping, and whatever the inspector finds. This is the cost people underestimate most.
- **Concessions.** In a market where buyers have options, sellers frequently cover part of closing costs or a rate buydown. Budget 1–2% even if you hope for zero.
- **Carrying costs.** Mortgage, taxes, insurance, and utilities for every month it sits. DFW homes have been averaging roughly 48–60 days on market, and that's before the 30–45 day closing.
- **Title and closing.** In most of Texas, the seller customarily pays for the owner's title policy. Roughly 1% of price, though it's negotiable.

What can go wrong

The buyer's financing falls through. The appraisal comes in under contract price. The inspection turns up a foundation issue and they renegotiate, or walk. Any of these can put you back on the market, now with a stale listing and a story to explain.

> IF YOU GO THIS ROUTE
>
> Interview three agents, not one. Ask each for their last ten listings, days on market and list-to-sale ratio, not their best three. And ask directly what they'd do differently if the house doesn't sell in 30 days.

CHAPTER THREE

Selling to a cash buyer

Fewer moving parts, less money.

A local investor buys the house directly with their own funds. No lender, no appraisal, no financing contingency. They buy it as-is, fix it, and either rent it or resell it.

What it gets you

- **Speed and certainty.** Most cash closings happen in 7 to 21 days, and you generally pick the date. Need 90 days to find your next place? That's usually fine too.
- **Truly as-is.** No repairs, no cleaning, no staging, no showings. If there are forty years of belongings in the house, leave what you don't want.
- **No commissions.** You're selling to the buyer, not hiring someone to find one.
- **One conversation.** No parade of strangers through your house on Saturday mornings.

What it costs

Less money than a retail sale, and often meaningfully less. A cash buyer has to account for repairs, holding costs, resale costs, and profit, and they're taking on the risk that the repairs cost more than expected. That gap is the price of speed and certainty.

Anyone who tells you they'll pay full market value in cash and close in a week does not have a business model. They have a marketing message. Ask how they make money and listen carefully to the answer.

How a real offer gets built

An honest cash buyer will walk you through it: what the house is worth fixed up, what it needs, what it costs them to hold and resell, and what's left. If someone won't show you that math, that tells you something.

> WATCH FOR THIS
>
> Some "cash buyers" never intend to buy your house. They put it under contract and then shop that contract to actual investors, collecting a fee in the middle. That isn't automatically bad, but it changes who you're dealing with and whether they can actually close. Ask directly: **"Are you buying this yourself, with your own funds?"**

CHAPTER FOUR

iBuyers and instant-offer platforms

Algorithmic offers from national companies.

You enter your address, an algorithm produces a preliminary number, and if you accept, an inspection follows. The final number is usually lower than the first one.

The honest read

iBuyers work best on the houses that are easiest to sell anyway: newer builds, uniform subdivisions, normal condition, nothing unusual. If you own a 2015 house in a Frisco or Little Elm subdivision where twelve near-identical homes sold last year, an iBuyer may give you a fair, convenient number.

If your house is older, has been modified, sits on an odd lot, or has any real condition issue, the algorithm struggles, and the post-inspection adjustment can be large.

The two things to watch

- **The service fee.** Typically around 5–7%, sometimes more. That's comparable to a commission, so "no agent" doesn't mean "no cost."
- **The repair deduction.** Made after inspection, often on a schedule you don't control. This is where the initial offer and the final offer part ways.

The iBuyer landscape has changed a lot since 2021, some large players exited the business entirely, and others have narrowed where they operate. Check who's actually active in your specific city before you count on it.

> **WORTH DOING REGARDLESS**
>
> An instant offer takes five minutes and costs nothing. Even if you don't take it, it's a free data point. Just don't mistake the preliminary number for the final one.

CHAPTER FIVE

For sale by owner

You keep the listing commission and take on the work.

You price it, market it, host the showings, negotiate, and coordinate the closing yourself. In Texas you'll still want a title company, and most FSBO sellers still end up paying a buyer's agent.

When it genuinely works

- You already have a buyer, a neighbor, a tenant, a family member. If someone wants the house, paying a full commission to document a deal you already made is hard to justify. Hire a real estate attorney for a few hundred dollars instead.
- You're in a hot, low-inventory pocket where anything listed sells.
- You've done it before and know what a title commitment and a seller's disclosure actually are.

When it goes badly

Mispricing is the usual failure. Too high and it sits, goes stale, and eventually sells for less than it would have. Too low and you gave away more than the commission you saved. Zillow's estimate is not an appraisal and it is frequently well off in older DFW neighborhoods with mixed housing stock.

The other common problem is legal. Texas requires a seller's disclosure notice on most residential sales, and getting it wrong creates liability that outlives the closing.

> **THE MIDDLE PATH**
>
> A flat-fee MLS listing puts you on the MLS for a few hundred dollars while you handle the rest yourself. You'll still likely pay a buyer's agent, but you avoid the listing side. Reasonable option if you're organized and not in a hurry.

CHAPTER SIX

What each option actually costs

The same house, four ways.

Take a hypothetical DFW house that would sell for **$300,000** fixed up and staged. It's from the 1970s, has original bathrooms, dated flooring, and needs about $25,000 of work to show well. Here's roughly how the four paths compare.

	Agent	Cash	iBuyer	FSBO
Sale price	$300,000	$225,000	$285,000	$290,000
Repairs and prep	−$25,000	$0	−$18,000	−$25,000
Commission / fee	−$16,500	$0	−$17,100	−$8,700
Concessions	−$4,500	$0	$0	−$4,500
Title and closing	−$3,000	−$1,500	−$3,000	−$3,000
Carrying costs	−$7,000	−$800	−$3,000	−$9,000
Roughly in hand	**$244,000**	**$222,700**	**$243,900**	**$239,800**
Time to money	~4 months	~2 weeks	~6 weeks	~5 months
Cash out of pocket first	~$25,000	$0	$0	~$25,000

Two things jump out. First, the gap between the highest and lowest net is about $21,000, not the $75,000 the sticker prices suggest. Repairs, commission, concessions, and four months of carrying costs eat most of the difference.

Second, the bottom row. The agent and FSBO paths require $25,000 before you receive anything. If you don't have it, or you'd borrow it, the comparison isn't really $244,000 versus $222,700. It's between a number you can't reach and one you can.

> **WHERE THIS EXAMPLE COULD MISLEAD YOU**
>
> If your house is in good condition, the repair line collapses and the agent column wins decisively, often by $40,000 or more. **The worse the condition, the closer these numbers get.** Be honest about which house you own.

CHAPTER SEVEN

When listing is the better choice

The shortest version of this guide.

List it if any of these are true

- **The house is in good shape.** Updated, well maintained, nothing structural. You're leaving real money on the table selling to an investor.
- **You have time.** No deadline, no pressure, nobody waiting on the proceeds. Time is the asset that makes listing work.
- **It's a desirable, liquid neighborhood.** Newer subdivisions in Frisco, Prosper, Celina, Little Elm, homes that comp cleanly and sell fast.
- **You can front the repair money** without borrowing it or straining anything.
- **You're comfortable with showings.** If keeping the house clean for tours isn't a burden, that friction cost is low for you.

A cash sale tends to make sense when

- The house needs more work than you want to fund or manage, foundation, roof, plumbing, a full gut.
- It's occupied by a tenant you'd rather not disturb, or by belongings nobody has time to clear.
- There's a hard deadline: a foreclosure date, a court order, a closing on your next house.
- Multiple family members need to agree, and a long, unpredictable process would strain that.
- You live out of state and the house is costing you money every month.
- Privacy matters and you don't want a sign in the yard or neighbors touring your house.

> If our offer works for you, great. If not, you at least have something to compare it to.

A cash offer is most useful as a floor. Once you know the fast, certain, no-work number, the question becomes simple: is the extra money worth the extra work? That's a much easier decision to make with a real number in hand than in the abstract.

In our experience a cash sale is the right answer maybe a third of the time. The rest of the time someone is better off listing, renting it out, or staying put a while longer.

CHAPTER EIGHT

Situations that change the math

You inherited the house

Texas has more paths through probate than most people realize, and they're not equally slow. **Independent administration**, where the executor operates without constant court supervision, is common in Texas and considerably faster than the dependent version. If there's a valid will and no unsecured debts beyond a mortgage, **muniment of title** can sometimes transfer property in a single hearing.

There's also a four-year window from the date of death to probate a will in Texas. Miss it and your options narrow substantially. Talk to a probate attorney early, early is cheap, late is not.

One piece of good news that surprises people: inherited property generally receives a **stepped-up basis** to its value at the date of death. If a parent bought the house in 1968 for $18,000 and it's worth $290,000 now, you are usually not taxed on that appreciation. Confirm with a CPA, but don't assume a huge tax bill before you've asked.

You're behind on payments

Texas foreclosure moves faster than almost anywhere. It's a non-judicial state, no lawsuit required. Typically you get 20 days to cure after a notice of default, then 21 days' notice before the sale. **Foreclosure sales happen on the first Tuesday of the month.**

Call your lender before you call anyone else. Forbearance, a repayment plan, or a loan modification may still be available, and they cost you nothing to ask about. If there's equity in the house, selling before the sale date almost always beats losing it at auction, but the timeline is unforgiving, so the earlier you act, the more choices exist.

You're divorcing

Texas is a community property state, and courts divide marital property in a manner that is "just and right", which is not automatically fifty-fifty. Many counties impose standing orders when a divorce is filed that restrict selling or encumbering property without agreement or court approval. Check with your attorney before signing anything.

Practically: whoever you sell to needs to communicate with both parties evenly and be patient with a court calendar. That's worth asking about directly.

There are tenants in it

In Texas, a lease survives the sale. A new owner steps into the existing lease; they don't get to void it because the property changed hands. That means you don't have to evict anyone or wait for a lease to expire in order to sell. It also means a retail buyer who wants to move in probably can't buy it until the lease ends, which narrows your buyer pool considerably and is a common reason landlords end up selling to investors.

You're moving away

An empty house 800 miles away costs you every month, mortgage, taxes, insurance (often at a higher vacant rate), utilities, lawn care, and the risk of something breaking with nobody there. Add it up honestly before deciding to hold it. Texas closings can be handled remotely with a mobile notary or by mail.

If you're active-duty military, the Servicemembers Civil Relief Act may give you protections around interest rates and foreclosure. Ask about it specifically; it isn't always volunteered.

CHAPTER NINE

Nine questions to ask any cash buyer

Ask us these. Ask our competitors these. The answers tell you more than any website.

1. Are you buying this yourself, with your own funds?

If the answer is anything other than a clean yes, find out who the actual buyer is and whether they've seen the house.

2. How did you arrive at this number?

You should get a real breakdown, after-repair value, repairs, holding and resale costs, margin. "It's just what we can do" is not an answer.

3. What comparable sales are you using?

Ask for addresses, then look them up. Comps a mile away in a different school zone mean the number is built on sand.

4. Can this offer change after we sign?

Get the conditions in writing. Some buyers write a strong number, then use the inspection period to renegotiate once you've stopped talking to anyone else.

5. What's your earnest money, and is it non-refundable?

A very small or fully refundable deposit means walking away costs them almost nothing.

6. How many houses have you closed in the last year?

Ask for a few addresses. Closings are public record; anyone real answers immediately.

7. What happens if you can't close?

Ask what the contract actually says. Ask how often it's happened.

8. Which title company will we use, and can I choose?

A neutral, established title company protects you. Reluctance here is a flag.

9. Is there any pressure to decide today?

There shouldn't be. An offer that expires in 24 hours exists to prevent you from comparing it to anything.

CHAPTER TEN

Traps to watch for

The offer that drops right before closing

A high number gets you under contract and stops you shopping. Then an inspection reveals "unexpected issues" and the price falls. By then you've told everyone else no. Defense: keep other conversations warm until you've actually closed, and get the conditions for any adjustment in writing up front.

Pressure and expiring offers

"This number is only good today." No legitimate buyer needs that. It exists to stop you from comparing.

Signing something you haven't read

Read the contract. All of it. Ask what any paragraph means and expect a plain answer. A real estate attorney will review a purchase contract for a few hundred dollars, which is cheap against a six-figure decision.

Assuming the mortgage disappears

It gets paid off at closing from the proceeds. If you owe more than the house is worth, that's a short sale and a different conversation, one that requires lender approval and takes longer. It's solvable, but you need to say so early.

Nobody mentioning liens

Back taxes, contractor liens, HOA judgments, a second mortgage you'd forgotten, an heir who never signed off. Title searches surface these, usually late. Most are solvable and many get paid at closing, but they take time, and the time is what causes deals to collapse. Mention anything you know about on day one.

The offer with no visit behind it

A number given sight-unseen isn't an offer, it's a conversation starter. It will change once someone actually sees the house. Treat any online instant number as a starting point, not a commitment.

> All the meeting is, is a conversation. We take a look at your home and give you an honest opinion of value.

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If you'd like a number to compare against

We'll come out, walk the house, and give you an honest opinion of value. It takes about thirty minutes. There's no obligation and no follow-up pressure, if you tell us it's not for you, that's the end of it.

Before every appointment we ask ourselves how we'd want our own grandmother or uncle to be treated. That's the standard we hold.

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