# Comparable Sale Analysis Grid

Use this grid to organize relevant closed sales and explain their comparability. Complete the subject column first, verify each source, and attach supporting records. This is an agent evidence worksheet, not an appraisal report.

Template notice: Every situation is different. This template is a starting point. Adjust it to the property, transaction, and applicable servicer, lender, investor, or insurer requirements. Policies vary and may change. Verify current instructions before use. Use does not guarantee acceptance, a valuation change, short sale approval, or foreclosure postponement.

Property address: _____

Prepared by and date: _____

Servicer file reference masked: _____

## Subject and closed sale comparison

| Characteristic | Subject property | Comparable C01 | Comparable C02 |
|---|---|---|---|
| Address | [Enter] | [Enter] | [Enter] |
| Source and retrieval date | [Enter] | [Enter] | [Enter] |
| Status and closing date | Subject | [Closed / date] | [Closed / date] |
| Sale price and concessions | [Offer separately] | [Enter] | [Enter] |
| Property type and style | [Enter] | [Enter] | [Enter] |
| Living area and source | [Enter] | [Enter] | [Enter] |
| Beds and baths | [Enter] | [Enter] | [Enter] |
| Lot size and year built | [Enter] | [Enter] | [Enter] |
| Observed condition and updates | [Enter] | [Enter] | [Enter] |
| Location and functional factors | [Enter] | [Enter] | [Enter] |
| Distance and market area | Subject | [Enter] | [Enter] |

Add comparable columns or duplicate the comparison page as needed. Two blank columns are a layout convenience, not a required or sufficient number of sales.

## Explain selection and material differences

Select sales because they compete with the subject and help explain the market. A lower sale price alone is not a reason to select a property. Document reasonable search boundaries and explain any expansion in time or location.

| Analysis item | Comparable C01 | Comparable C02 |
|---|---|---|
| Why this sale is relevant | [Explain buyer competition and similarities] | [Explain buyer competition and similarities] |
| Material differences | [Condition, size, site, location or utility] | [Condition, size, site, location or utility] |
| Evidence supporting differences | [Record / photo / listing reference] | [Record / photo / listing reference] |
| Unverified facts and limitations | [Identify what needs verification] | [Identify what needs verification] |
| Requested consideration | [What should the reviewer consider?] | [What should the reviewer consider?] |

## Search and reconciliation notes

Search dates and geographic boundaries: _____

Closed sales considered but excluded and reasons: _____

Relevant market change evidence and source dates: _____

Active or pending listings used only as supporting context: _____

Conclusion and requested review: _____

Do not invent dollar adjustments or automatically deduct repair estimates from value. If quantitative adjustments are provided, identify their support, method and limitations. Keep contract price, estimated market value and required net proceeds distinct.