OFFER INTELLIGENCE BRIEF

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Real numbers. Real strategy. Real results.

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217 Sherwood Avenue

Louisville, KY 40207 · The Golf-Adjacent Fringe, Saint Matthews

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Status: Pre-Offer, Buyer Consultation

SAMPLE This Offer Intelligence Brief is a sample only, created to demonstrate the analytical approach I take to structuring buyer offers. If you're thinking of buying a home, selling a home, or would simply like a more precise, accurate, data-based value estimate, reach out anytime for a discussion or appointment.

2,400	1962	$649,900	$689,000	55	1 Cut
FINISHED SQFT	YEAR BUILT	CURRENT LIST	ORIGINAL LIST	DAYS ON MARKET	PRICE HISTORY

WHY 40207 CAN'T BE PRICED BY ZIP CODE

Before we talk numbers on this house, you need to see the whole board. 40207 isn't one market — it's four or five completely different ones stitched together under the same five digits, and 217 Sherwood sits right on the seam between two of them. That matters, because it's currently priced like it belongs to the more expensive one.

- **Bowman Field Cottages** — 1BR/2BR bungalows near the airfield · roughly $120K–$220K
- **St. Matthews Village Walkables** — condos & townhomes near the mall/restaurant row · roughly $220K–$380K
- **Cardinal–Sherwood Pocket** — 1950s brick ranches & capes, quiet interior streets · roughly $400K–$575K
- **Rolling Fields / Golf-Adjacent (subject)** — larger homes near course frontage · roughly $600K–$1.1M+

COMPARABLE PROPERTIES

ADDRESS	STATUS	BED/BATH	SQFT	PRICE	DOM	NOTES
217 Sherwood Ave (subject)	**SUBJECT**	**4/2.5**	**2,400**	**$649,900**	**55**	**One price cut already — from $689,000**
88 Rolling Fields Ct	SOLD	4/3	2,600	$675,000	14	True golf frontage — the premium subject doesn't have
340 Deerland Way	SOLD	4/2.5	2,300	$615,000	22	KEY COMP — same era, non-golf, closest analog
190 Grandview Ave	ACTIVE	4/2.5	2,450	$659,000	30	Direct competition, also not yet reduced

VALUE ADJUSTMENT FACTORS

FACTOR	IMPACT	NOTES
Not golf-course frontage	NEGATIVE	88 Rolling Fields earns its $675K from lot position, not just size — subject shouldn't be priced against it
Larger & more updated than 340 Deerland	POSITIVE	100 more sqft and fresher finishes justify sitting above Deerland's $615,000 close
55 days on market + one price cut	POSITIVE (for buyer)	Seller has already signaled flexibility once — strong leverage indicator
190 Grandview still active, un-reduced	NEUTRAL	Competing inventory hasn't blinked yet — not urgent pressure, but not a ceiling either
1962 systems age	NEUTRAL	Nothing disclosed as failing — standard inspection-contingency territory, not a price lever yet

OFFER STRATEGY

TEST THE WATER

$600,000

Anchors below both real comps. Banks on 55-DOM anxiety and a flexible close as the sweetener. Might get a flat no — use only if you're not emotionally attached yet.

RECOMMENDED

FAIR VALUE

$624,900

Bracketed just above 340 Deerland's $615,000 close to account for the updates and extra space — defensible with data, comfortably below list, best odds of a real conversation.

CLEAN CLOSE

$637,500

Near the top of the realistic range. Still $12,400 under list. Use this if you're locked in and want a first-offer accept without a drawn-out back and forth.

WHAT THE AVM MISSES

Whatever Zestimate you've already looked up on this house is doing you no favors — it's likely reading close to the $649,900 list price, or even higher, because it's blending in the true golf-frontage comps a few streets over. That makes $649,900 look "already fair" when the real comp set says otherwise. It also can't see that this is the second price on this listing, or that 190 Grandview is sitting un-sold as direct competition. Those are the two facts that actually move a negotiation — and no algorithm knows either one.

WHAT THE DATA SHOWS

1. **340 Deerland is your anchor, not 88 Rolling Fields.** This house isn't on the golf course — it doesn't get that price. Deerland is the honest comp, and it closed $34,900 under today's list.
2. **The price cut already told us where the seller's head is.** Going from $689,000 to $649,900 on their own, unprompted, is a seller admitting the original number was wrong. That's leverage — use it.
3. **55 days is a long time in this pocket.** The best comps here move in two to three weeks. This one hasn't — that tells us the market already voted, even if the list price hasn't caught up yet.
4. **Don't let the online number talk you into overpaying.** Whatever Zillow says feels like a "deal" against $649,900 — it isn't. The comps say fair value is closer to the mid-$620s, full stop.
5. **190 Grandview is your insurance policy, not your competition — yet.** It's priced higher and hasn't moved either. There's no rush to overbid; if this one doesn't work, the next conversation is already lined up.

NEGOTIATION & TERMS STRATEGY

- Lead with the comp-based number, not an emotional anchor — sellers respond better to "here's the math" than "we love it, please take less"
- Offer closing-date flexibility as a non-price sweetener — after 55 days, a seller who can pick their own timeline often values that as much as an extra few thousand dollars
- Recommend an informational-only inspection approach given the 1962 systems age — know what we're buying without turning it into a renegotiation unless something's actually wrong
- Set expectations for a counter in the $630s–$640s — that's still a win against list, and we walk in knowing our ceiling before we ever hear a number back

This brief reflects Doug's micro-neighborhood offer methodology as of the prepared date. Figures should be reconfirmed against live MLS data before submitting an offer.