Trident Home Buyers · Family-owned since 2011

The Inland Empire Seller's Guide to Selling As-Is

A free, plain-language guide for homeowners in San Bernardino and Riverside counties, plus LA and Orange County. Compare your options, run your own numbers, and learn how to check out any cash buyer, including us.

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1. Is selling as-is right for you?

Selling as-is means selling your house in the condition it's in today: no repairs, no cleanup, no staging. It isn't the right choice for every house or every family, and we'd rather you choose the sale that fits than the one that's fastest. Ask yourself:

- ☐ Does the house need repairs I can't afford, or don't want to manage?
- ☐ Is there a deadline: a move, a sale date, a court date, a new job?
- ☐ Is the situation complicated: an inheritance, tenants, a divorce, liens?
- ☐ Would showings and open houses be hard because of tenants, health or privacy?
- ☐ Do I value a set closing date more than getting every last dollar?

If you answered yes to several of these, an as-is sale is worth a serious look. If the house is in great shape and you have time, listing with a good agent may net you more. Both are fair choices.

2. Who's actually buying your house?

Before you compare offers, find out who would actually own your house when the sale closes. It isn't always the company whose name is on the postcard or the text message.

Some cash buyers are middlemen, often called wholesalers. They sign a contract with you, then sell that contract to another buyer for a fee (an "assignment"), or they buy your house and resell it to their own buyer the same day (a "double close"). Some wholesalers are upfront about this. When they aren't, sellers can end up with strangers walking through the house, a closing date that keeps slipping, or a lower price right before closing.

- [ ] **Ask: "Are YOU buying my house?"** Then ask whose name will be on the deed after closing.
- [ ] **Look for "and/or assigns" next to the buyer's name** on the contract. It lets them hand your contract to someone else. You can ask them to take it out.
- [ ] **Ask when the price could change,** and get the answer in writing.

WHERE WE STAND

We're the buyer, not the middleman. We buy your house ourselves with our own cash, and our contracts don't say "and/or assigns." The price we offer is the price we pay at closing, unless the inspection finds something we didn't know about, and we'll show you why. If your house isn't a fit for us, we'll tell you, and we'll still help you sell.

More on this: tridenthomebuyers.com/no-middlemen.html

3. Four ways to sell, side by side

Option	Works best when	What to keep in mind
Fix up and list	You have time and money for repairs, and the house is in a strong neighborhood.	Repairs, showings, inspections and a buyer's loan approval all take time.
List as-is	The house needs some work, but is still livable and financeable.	Expect inspection requests and buyers asking for credits.
Sell direct for cash	The house needs major work, the situation is complex, or timing matters most.	The price is usually below a fully fixed-up sale. Compare the net, not just the price.
Rent it out	You want to keep the house and are ready to be a landlord.	Repairs, vacancies and California's tenant rules come with it.

4. Worksheet: compare your net

Fill in your own numbers. Ask an agent for a realistic list price and ask any cash buyer for a written offer. This worksheet is a tool for comparison only, not a promise of any result.

Listing with an agent	Amount
Realistic sale price	$
- Agent commission (ask the agent)	$
- Repairs and prep before listing	$
- Cleaning, staging and photos	$
- Likely buyer credits after inspection	$
- Your escrow, title and transfer tax costs	$
- Monthly holding costs × months to sell	$
= Estimated net from listing	**$**

Direct cash sale	Amount
Written cash offer	$
- Closing costs you pay under that offer	$
= Estimated net from cash sale	**$**

Holding costs include your mortgage payment, property taxes, insurance, utilities and any HOA dues. Then weigh the difference between the two nets against the time, the work and how certain each path is.

5. Common situations and what to ask

Inherited or probate house

Find out how the house was titled (trust, joint tenancy, or the person's name alone). That decides whether probate is needed. Ask a probate attorney who has authority to sell and when, and ask a CPA about taxes and property tax reassessment.

Tenants or people living there without permission

A sale doesn't automatically end a lease, and many California rentals have just-cause eviction protections. Never change locks or shut off utilities to force anyone out. Talk to a landlord-tenant attorney, and know that a house can be sold with occupants in place.

Behind on payments

Act early. Call your lender, and contact a free HUD-approved housing counselor. Until a trustee sale happens, you usually still own the house and can sell it. Never pay anyone an up-front fee to "save" your house.

Fire, water or foundation damage

Document everything for insurance, secure the property, and ask your insurer how a sale affects your claim. Many lenders won't finance a house that isn't livable, so the buyer pool shrinks.

Septic or well problems

Common in rural and unincorporated parts of San Bernardino and Riverside counties. Repairs usually need county permits and can be hard to price. Gather pumping receipts, permits, well records and water tests.

6. Paperwork checklist

- [ ] Recent mortgage statement(s) and any home equity loan statements
- [ ] Most recent property tax bill
- [ ] HOA contact and dues, if any
- [ ] Permits, plans and receipts for past work
- [ ] A list of known problems with the house
- [ ] Leases, rent records and security deposit amounts (rentals)
- [ ] Trust documents, death certificate or court papers (inherited homes)
- [ ] Insurance claim information (damaged homes)
- [ ] Names and contact info for everyone on title

7. How to check out any cash buyer, including us

- [ ] **Ask: "Are YOU buying my house?"** Some companies sign a contract and then sell it to another buyer. Ask whose name will be on the deed after closing.
- [ ] **Look for "and/or assigns" in your contract.** It lets the buyer hand your contract to someone else. You can ask them to take it out.
- [ ] **Ask when the price could change.** A real buyer will tell you up front, and won't come back near closing asking for less without showing you why.

- [ ] **Use a licensed, neutral escrow and title company.** The money should flow through escrow, never directly between you and the buyer.
- [ ] **Never pay an up-front fee.** A real buyer doesn't charge you to make an offer.
- [ ] **Get the offer in writing**, and read who pays which closing costs.
- [ ] **Ask how they got to the number.** A buyer who knows the local market can explain it.
- [ ] **Check licenses.** If anyone involved says they're a real estate licensee, you can look them up on the California Department of Real Estate website.
- [ ] **Look for a local track record** and real reviews from past sellers.
- [ ] **Take your time.** Be wary of anyone who pressures you to sign today.
- [ ] **Have an attorney review the contract** if anything is unclear.

Want the details? Read No Middlemen: What Wholesalers Don't Tell You and How to Tell a Real Cash Buyer From a Middleman.

8. How selling to Trident Home Buyers works

We're a local, family-owned company, buying homes in Southern California since 2011. We're the buyer, not a middleman: we buy with our own cash and close in our own name, with no assignments. The price we offer is the price we pay at closing, unless the inspection finds something we didn't know about, and we'll show you why. If a cash sale isn't the right fit, we'll still help you sell.

1. **Tell us about the house.** Start with your address online or call (909) 833-4848.
2. **Quick call and walkthrough.** At a time that works for you. No cleaning or repairs first.
3. **Your written, no-obligation cash offer**, usually about 24 hours after we get your property details.
4. **Close in about 7 days, or on your timeline**, through a licensed, neutral escrow and title company.

On qualifying homes, a cash advance of up to $30,000 before closing may be available.*

We buy in San Bernardino, Riverside, Los Angeles and Orange counties, including San Bernardino, Fontana, Rialto, Colton, Highland, Riverside and Pomona.

*Cash advance of up to $30,000 is available case by case, on qualifying homes and situations only, and is subject to our review of the property and title. Any advance is subtracted from your proceeds at closing. It's money paid to you, never a fee: we never ask sellers to pay us anything up front.

This guide is general information, not legal, tax or financial advice. Every situation is different, so talk to a real estate attorney, CPA or other qualified professional about yours. Published October 30, 2026 by Trident Home Buyers, the home-buying name of Trident Investments Inc.

Questions? Call (909) 833-4848 or visit tridenthomebuyers.com