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Making an Offer Checklist

Before looking at homes, get pre-qualified by a lender for a loan. That way you will know what price range of the homes for sale that you can consider. Once you have an offer to purchase a home that the seller has accepted (this is a ratified sales contract), you then should apply for your loan. Your mortgage loan amount will be based on the purchase price of the home outlined in your ratified sales contract as well as your creditworthiness and amount of your current debt.

We provide this checklist to facilitate the process. You should make sure to discuss each step with your real estate sales professional and seek further guidance as needed.

We suggest you print this worksheet, then check each box after you've reviewed the steps.

<input type="checkbox"/>	Step 1: Prepare to make an offer <ul style="list-style-type: none"><input type="checkbox"/> Revisit the neighborhood at various times of day and night<input type="checkbox"/> Talk with prospective neighbors to discuss what it's like to live in the area<input type="checkbox"/> Look at the home more critically to discover any overlooked flaws or attributes Review: <ul style="list-style-type: none"><input type="checkbox"/> Market value of home<input type="checkbox"/> Home's condition<input type="checkbox"/> Special circumstances
<input type="checkbox"/>	Step 2: Review pre-qualification <ul style="list-style-type: none"><input type="checkbox"/> Finalize the exact amount you can pay for a home.<input type="checkbox"/> Seek advice from your real estate sales professional regarding comparable homes in the neighborhood and ask for any other relevant information.

Visit www.MaryHester.com for more information that will make your real estate transaction easier and save you money.



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<input type="checkbox"/>	Step 3: Make an offer
<input type="checkbox"/>	Submit purchase and sale agreement to real estate agent. This document includes:
<input type="checkbox"/>	Description of property
<input type="checkbox"/>	Price offered
<input type="checkbox"/>	Down payment
<input type="checkbox"/>	Earnest money
<input type="checkbox"/>	Financing
<input type="checkbox"/>	Contingencies
<input type="checkbox"/>	Closing date
<input type="checkbox"/>	Occupancy date
<input type="checkbox"/>	Length of time offer is valid
<input type="checkbox"/>	Inspection
<input type="checkbox"/>	Any other requirements based on advice from your real estate sales professional
<input type="checkbox"/>	Submit earnest money to show seller you are serious about your offer. Check with your real estate sales professional regarding a customary amount of your "good-faith" payment. (No set amount is required.)
<input type="checkbox"/>	Step 4: Seller response
<input type="checkbox"/>	Acceptance
<input type="checkbox"/>	Counteroffer
<input type="checkbox"/>	Rejection