

THREE GREAT REASONS TO BUY NOW

- * **Prices haven't been this low since the late 80's – early 90's**
- * **interest rates are at an all time low**
- * **Tax credit of up to \$8,000 for closed transactions before APRIL 30, 2010**

So what is a reasonable offer in this market? Few Buyers want to hear what we have to say ☹

If you really - truly want the property - and you want to make sure you get it before anyone else. then you have to write it close to asking price and in some instances – OVER asking Price – especially in the Hot Areas.

If you need Seller Concessions to help with closing costs – Add that amount to the Offer Price. The Seller will look at the bottom line number.

EXAMPLE: 3 offers on the table

List Price: 300,000 ALL Offers are at 285,000

Offer 1: CASH Offer 2: Conventional Financing – 20% down

Offer 3: FHA Financing – 3.5% down

GUESS WHO WILL GET THE PROPERTY

EXAMPLE 2:

List Price: 300,000

Offer 1: CASH 280,000 Offer 2: Conventional Financing – 20% down 285,000

Offer 3: FHA Financing – 3.5% down 285,000

The STRONGEST WRITTEN OFFER WILL ALWAYS WIN.

BEFORE YOU START LOOKING AT HOUSES:

Get Your FINANCES in order – Give your lender everything he needs to send to the underwriting department.

Find out if there will be any Hic-Cups in the process. KNOW what those are.

Then when you find the house you want – write a Strong Offer.

Most buyers today have to lose up to 4 houses before they take this advice.

As stated – Few Buyers want to hear this – UNLESS they TRULY want to get their Dream Home.

When we have a client that is an auto mechanic - we never presume to know his job.

That's his specialty - that's what he does every day....or an engineer or any other profession.

We do not know what all the ins and outs of their profession, but we know ours.

Believe us when we tell you that we would love to get everyone the house they want at far below under asking price. That sure would make us look great, but that's not realistic. IT IS WHAT IT IS

Anne Piekarz