

1. **GET PRE-APPROVED.** To be pre-approved for a mortgage loan is your first best move. Contact a loan agent who will take you through a mini-application process (paperwork, credit check, that all important FICO score, which you now have the right to know) prior to shopping for a house. Pre-approval is more effective than pre-qualification, which only gives you a rough idea of the amount a lender will lend you. When you are pre-approved, sellers are confident about your offer. That's a real advantage over another buyer whose financing is uncertain. If you need lender referrals, I can supply those for you.
2. **BEAT THE COMPETITION TO NEW LISTINGS.** Once we know your specific price range and tastes, we will input your search criteria into the MLS. You will then be immediately emailed about new listings. We're happy to preview a house and let you know if it's worth your while to take a look. Want to see for yourself? We've got digital cameras and can e-mail you pictures. Everyone's time is precious and we want to save yours while we get you your dream home.
3. **DO YOUR RESEARCH.** Make yourself a "value expert" by investigating local properties to get an idea of price points, listing-to-sale-price ratios, hottest areas, and best places for a bargain. Once you know what your money will buy, as your buyer specialists, we'll add our up-to-the-minute knowledge of what comparable properties sell for in specific neighborhoods and what impact specific features, like a pool or view, have on price. Working together as a team, we'll find you the best house for the best price.
4. **WE CAN PRESENT YOUR OFFER IN PERSON.** Nobody wants their offer languishing on a fax machine in the listing agent's office while other buyers are putting offers on the seller's kitchen table. Our expectation is to present every offer, whenever possible in person. That way, you'll gain an advantage as we build personal rapport with the seller and pick-up any critical information on competing offers.
5. **EARNEST MONEY OFFER.** There are few better ways to show you are serious about buying a property than by the amount of a good faith deposit. A competitive deposit could be as much as 5% of your bid price, 3% is more typical, rarely less than 1%.
6. **KEEP IT SIMPLE AND CLEAN.** Make sure your contract isn't cluttered with unnecessary contingencies, especially repairs. Keep contingencies to a minimum. Be flexible. A buyer who will accommodate a seller's needs is a smart buyer.
7. **DON'T BE A LONE WOLF.** What you need most in today's market is experienced professional guidance. As your neighborhood real estate specialists, we can help you get pre-approved, find a dream property and negotiate the best deal no matter how heated the competition.

