

TOP 4

TIPS TO GET YOUR OFFER ACCEPTED





Tip #1

GET PREAPPROVED BEFORE YOU BUY

In many cases, there are multiple offers on one home, but not all offers are created equal. Get preapproval from your lender to ensure your offer is taken seriously. A preapproval letter included with your offer tells the seller that you're not only serious about purchasing the home, but that you have financial means to do so. This means that your offer is more likely to stand, while those who make offers without a preapproval letter may be viewed as riskier.



ENSURE YOUR OFFER IS REALISTIC

Although you may want to pay whatever the seller wants to secure your dream home, try to remove yourself from the emotional aspects of a home purchase and consider the home realistically. With your real estate agent, consider comparable homes for sale in the area and what they sold for. With that information, your real estate agent can help you make a genuine offer—not too high or too low. With a realistic offer, you ensure you don't offend the seller with a lowball offer, but you also do not run the risk of the home not appraising.



WRITE A LETTER TO THE SELLERS

Although it is certainly the biggest thing, money is not the only factor that comes in to play when sellers are choosing to whom to sell their home. Many times, sellers are emotionally attached to their homes, and hope that the person they sell to will cherish it just as much. Consider writing a letter to the seller to submit with your offer that tells them who you are, why you want to buy the home and why the seller should choose you over the rest. Although it may not make your offer more attractive than a higher offer, if current offers are similar or identical to yours, it might just make the difference!



PUT YOUR BEST OFFER FORWARD

Although it is common to negotiate between buyers and sellers, in a hot market where homes go fast, it is advisable to put your best offer forward from the get-go to show the seller that you are serious about buying the home. It also allows you to control your own financial situation by avoiding getting into a bidding war with other sellers—keeping you from offering more than you can afford.



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