CRAFTING YOUR *Purchase Offer:*

BUILDING A STRONG OFFER STRATEGY

It's not the most thrilling part—but it is **NECESSARY** and **IMPORTANT**. Let's break it down!

KEY COMPONENTS OF YOUR PURCHASE OFFER

1 OFFER EXPIRATION: How Long Will You Give the Seller?

- 24 hours is standard and reasonable.
- Overly aggressive deadlines can ruffle feathers.

Tip: A bit of patience may pay off!

2 OFFER PRICE & RATIONALE

- Your offer price should be backed by some level of rationale.
- Know the market and make a competitive, well-informed offer.

Rationale wins. Emotion overpaying doesn't.

3 EARNEST MONEY DEPOSIT

- Earnest money is different than your down payment.
- In Naples, deposits often run about 10%.
- Splitting into two payments (second after inspection) minimizes risk.

Shows commitment and good faith.

4 CONTINGENCIES: Your Safety Net

- Common contingencies: Inspection • Financing Appraisal • Title • HOA Docs
- Each contingency gives you an offramp, making the offer less appealing to sellers.

Find the Sweet Spot: Protect yourself without weakening your offer.

5 FINANCING TERMS & DETAILS

- If using a financing contingency, you must provide details of your expected loan.
- Include loan amount, type, and key terms.
- This ties directly to your financing contingency and defines the terms under which you may cancel.

Clear terms = a stronger, more credible offer.

6 CASH IS KING (IN NAPLES)

- Cash offers often have an edge.
- Some buyers waive financing contingency to compete.
- Be cautious—make sure you can perform with cash if needed.
- Lender approval is never 100% guaranteed.

Strategy is powerful—but only when you're prepared.

7 WHO IS MAKING THE OFFER?

- Will it be you? Your spouse? Partners?
- Decide now so we can outline names correctly.
- Everyone who will be on title should be on the contract.

Clarity now avoids issues later.

8 THE BIG PICTURE DETAILS

- Which closing company will be used?
- Will the purchase be in your name(s), a trust, or LLC?
- Any other special terms or factors to include?

These details complete your offer blueprint.

BALANCING ACT Every term in your offer involves trade-offs.
The goal is to protect your interests while making your offer attractive to the seller.

It's Strategy. It's Balance. It's How We Win.

DOCUMENTATION TO SUBMIT WITH YOUR OFFER

CASH OFFERS
Require Proof of Funds

- ✓ Letter from your financial institution stating you have liquid assets on hand to cover the purchase price of X
- ✓ Dated as of today
- ✓ Typically simple and straightforward

OR

MORTGAGE OFFERS
Require Pre-Approval Letter

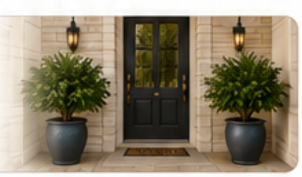
- ✓ Must be a true **PRE-APPROVAL** (not just pre-qualification).
- ✓ Shows lender has verified your income, assets and documents.
- ✓ Stronger, more credible, and more attractive to sellers.

REMEMBER: Pre-approval ≠ Pre-qualification
If you're unsure of the difference, I'm happy to explain!

WHY IT ALL MATTERS

- Signals to sellers that you are a serious, qualified buyer.
- Helps you know exactly what you can afford.
- Keeps you focused on the right homes.
- Strengthens your position in a competitive market.
- Reduces stress and uncertainty in the process.

Your Offer. Your Future.
LET'S MAKE IT HAPPEN!



I'm Here for You!
Questions? Need guidance? I'm just a message away when you're ready to take the next step.
Your success is my priority!

Happy House Hunting!
I look forward to helping you find your dream home.

YOUR NAPLES EXPERT
GUIDANCE YOU CAN TRUST.
RESULTS THAT MOVE YOU HOME.