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## Making an Offer Checklist

Before you apply for a loan, you must first submit an offer to purchase a home and the seller must accept it. You then have a ratified sales contract. Your mortgage loan amount will be based on the purchase price of the home outlined in your ratified sales contract.

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"/> <b>Step 1: Prepare to make an offer</b>
<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:
<input type="checkbox"/> Market value of home
<input type="checkbox"/> Home's condition
<input type="checkbox"/> Special circumstances
<input type="checkbox"/> <b>Step 2: Review pre-qualification</b>
<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](http://www.MaryHester.com) for more information that will make your real estate transaction easier and save you money.



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**Step 3: Make an offer**

Submit purchase and sale agreement to real estate agent. This document includes:

Description of property

Price offered

Down payment

Earnest money

Financing

Contingencies

Closing date

Occupancy date

Length of time offer is valid

Inspection

Any other requirements based on advice from your real estate sales professional

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.)

**Step 4: Seller response**

Acceptance

Counteroffer

Rejection