FIRST TIME HOME BUYERS

Home Buying Step Six

MAKING AN OFFER

How to Compete and Win the Right Home

WEST CAL FINANCIAL

REAL ESTATE · MORTGAGES · PROPERTY MANAGEMENT

Welcome! If you have questions while going through this, feel free to reach out anytime.

Angel Morales - Realtor ® Broker Associate

Call/Text: 415-497-0768

Email: buyer@westcalfinancial.com

This helps us respond quickly and make sure nothing gets missed

You can also email me directly at Angel@WestCalFinancial.com if you prefer.

This Is Where It Starts to Feel Real

You've found a home you love—now comes the question:

What do we offer?

And just as important:

How do we make sure we don't lose it?

The good news:

You don't have to figure this out alone—we'll guide you through every step.

What Goes Into an Offer?

An offer is more than just a price.

It includes:

- Purchase price
- Down payment
- Loan type and terms
- Contingencies (inspection, appraisal, loan)
- Timeline (closing date, possession)

Every part of your offer contributes to how strong it is.

It’s Not Just About Price

Many buyers think the highest price always wins.

But in reality:

Sellers often look at the entire offer, including:

- Strength of financing
- Flexibility in timing
- Contingencies
- Overall certainty of closing

The strongest offer is the one that gives the seller confidence.

What Happens in a Competitive Market?

In many cases, you may not be the only buyer interested.

This can lead to:

- Multiple offers
- Short decision timelines
- Competitive pricing

This is where having a strategy makes a big difference.

How We Help You Structure a Strong Offer

When you're ready to make an offer, we'll help you:

- Analyze comparable sales (what the home is worth)
- Understand the seller's priorities
- Structure terms that strengthen your position
- Decide on a price that aligns with your goals

Our goal is to help you compete without overextending yourself.

What Are Contingencies?

Contingencies are protections built into your offer.

Common ones include:

- Inspection contingency
- Appraisal contingency
- Loan contingency

These give you the ability to move forward with confidence.

We'll help you understand:

- What they mean
- When to keep them
- When it may make sense to adjust them

Common Offer Mistakes to Avoid

Many buyers unintentionally:

- Focus only on price
- Waive protections without understanding the risk
- Wait too long to submit an offer
- Let emotions drive decisions

A clear strategy helps you stay confident and in control.

What Happens After You Submit an Offer?

Once your offer is submitted, a few things can happen:

- The seller accepts your offer
- The seller counters your offer
- The seller chooses another buyer

If there's a counteroffer, we'll guide you through your options.

If we don't win, we adjust and move forward with a stronger strategy.

Your Next Step - Simple & Easy

If you're thinking about buying a home, the best next step is a quick, no-pressure conversation

Call or Text: 415-497-0768

Email: buyer@westcalfinancial.com

Or simply reach out and say:
"Can you help me put together an offer?"

We'll help you:

- Build a focused search strategy
- Identify the right opportunities
- Guide you every step of the way

Our goal is to make this process simple, clear, and stress-free for you.

Thank you!
We hope to hear from you soon!

Next: Step 7 –
Under Contract: What Happens Next

Buyer Agency Agreements

Changes to Buyer Agent Commission (August 2024 Update)

Previous Practice: Prior to August 2024 Buyer Agent commission was often negotiated as part of the listing agreement and posted in the MLS to let buyer agents know if the seller was offering a Buyer Agent commission and at what percentage.

New Rules (Effective August 2024): Buyer agent commission is no longer set in the listing agreement. Instead, it will now be negotiated as part of the purchase contract between the buyer and seller.

New Requirement: A Buyer Agency Agreement is now required for an agent to show homes and write offers on your behalf.

What This Means for You: Buyers will now directly negotiate with their agent about commission terms as part of their agreement to work together.

Exclusive Home Buyer Program

Before you go, here's something most buyers don't know: working with the right team can actually help you strategically reduce your out-of-pocket costs.

At West Cal Financial, we offer an exclusive home buyer credit designed to help offset closing costs.

Want to see what this could look like for you based on your numbers?

Let's run the numbers together.
Call or Text: 415-497-0768

www.WestCalFinancial.com/exclusive-home-buyer-2

Example:

- Purchase Price: $800,000
- Loan Amount: $640,000
- Buyer Credit: $8,000

What This Means for You

- Lower out-of-pocket costs at closing
- More flexibility with your cash
- A smarter way to structure your purchase

Important to Know:
Every scenario is different, and your credit amount will depend on:

- Loan structure
- Purchase price
- Financing details

About Your Team

Buying a home is more than just a transaction—it's a major financial decision.

Having the right team by your side can make all the difference.

At West Cal Financial, we combine real estate and mortgage expertise under one roof to simplify the process and give you a clear advantage.

Why Work With Us?

- One team for both real estate and financing
- Clear guidance from start to finish
- Strategic planning—not just transactions
- Personalized support based on your goals

Our goal is simple:
To help you make confident decisions and avoid costly mistakes.

Contact Information

ANGEL MORALES

REALTOR ® - Broker Associate
Phone: 415-497-0768
DRE Lic# 01923083 Comp.
NMLS # 368447
Angel@WestCalFinancial.com

BRANDON MCGRATH

Real Estate & Mortgage Broker/Owner
Phone 415.250.7241
DRE Lic# 01867243
Comp. NMLS #368447
Ind. NMLS #334707
Brandon@WestCalFinancial.com
www.WestCalFinancial.com

MAILING ADDRESS

1775 Indian Valley Rd. Novato Ca. 94947

When you're ready, let's map out your next step.

WEST CAL FINANCIAL

REAL ESTATE · MORTGAGES · PROPERTY MANAGEMENT