



What To Expect Before Making An Offer

Lending	You'll need to get in touch with lender(s) to get a pre-approval or provide proof of funds. I can recommend lenders. It's best to get more than one quote.	Lenders will request personal information and financial history and let you know what interest rate and total loan amount they can offer.	You will review and sign a company Affiliated Business Arrangement, and Service Agreement and Terms of Use forms for Grobecker Holland International.
House Hunting	I'll set you up with RealScout for online real-time or daily updates for new homes meeting your criteria.	We'll begin to tour homes. I recommend no more than 3-4 homes in any given day. Expect to see several before you find one you like.	Some buyers like to take notes on the homes they see to help them keep track. If we see many homes, they might begin to blend together in your memory.
Deciding to Offer	One you decide you want to offer on a home, we'll get a disclosure packet from the sellers to review.	Ask me any questions you have about the property and it's disclosures, and I'll do my best to provide answers.	I'll be in touch with the listing agent regarding interest in the property, offer dates, what the sellers want/need, and any other relevant details.
Picking an Offer Price	I'll pull comparable sales and create and send you a market analysis.	Using the market analysis and keeping in mind interest and potential competition, we will select an offer price.	We will tell your chosen lender the offer price so they can write a pre-approval letter specific to the home.
Filling out Forms	We will determine what contingencies you need, and how long they will last. This will include conversations between me and the lender to confirm their timeframe.	We will discuss and decide on other terms where applicable. (Things included or excluded from the sale, timing, etc.)	I will fill out a purchase agreement and a few other disclosures for you to review and e-sign or sign in person with me. Please ask any questions you have about these forms before signing.
Offering	You might want to write a letter to the sellers telling them about you, why you like this home, and why you want to purchase it. This can sometimes entice sellers, especially if they have sentimental attachments to the home.	I will submit our offer, pre-approval, and your letter to the listing agent on the offer date.	We wait for a response! Hopefully your offer will be accepted. Maybe we'll get a counter and have to negotiate some, and maybe the sellers will choose another offer, in which case we continue house hunting and repeat the above steps, but lending is all set up!

**Expect to offer on multiple homes before having one accepted. San Francisco can be incredibly competitive. Don't get discouraged. We will be able to find something you'll love.*