

Our Offer Philosophy

How we write offers that close, for buyers we represent

Every offer we write is a position statement. It tells the seller who you are, how serious you are, and whether this transaction will close. We write to close, not to win.

The Two-of-Three Rule

Every offer pulls on three levers: price, closing costs, and buyer agent compensation. Asking a seller to move on all three creates pushback. We pick two. You carry the third. Compensation sits outside the lender credit cap on the C.A.R. RPA, separated by design, so it does not eat the room you need for closing costs or a rate buydown.

The Conversation Comes First

Before we tour, we map three numbers together: cash available beyond your down payment, target monthly payment, and maximum purchase price. Buyers who understand the math early write offers that close. Buyers who skip this step write offers that die at counter.

How We Structure Your Offer

When the credit ask exceeds what fits at list price, we write above list to absorb it. The seller nets close to list. The appraisal protects the contract price. You land the payment you need. The listing agent sees a clean offer, a defensible price, and a seller net that holds. That is what gets your offer accepted.

What Every Offer Carries

- Fully underwritten preapproval, not prequalification
- Verified proof of funds for down payment and closing costs
- Lender confirmation that the credit structure fits the loan program
- Contingency timelines you can perform on
- A close date that matches the file

What We Refuse to Do

We do not write offers you cannot fund. We do not waive contingencies you do not understand. We do not promise terms verbally that the contract does not contain. We do not chase properties that do not fit your plan.

The Standard

Every offer passes three tests before it leaves our desk: you understand every term, the listing agent has nothing to question, and the transaction closes if accepted.

Clean close, not a discount. That is the standard on every offer, every time.