

# Our Offer Philosophy

*How we write and present offers, for sellers we represent*

Every offer we write is a position statement. It tells you who the buyer is, how serious they are, and whether the transaction will close. We negotiate to protect your net, not to chase a number on paper.

## The Two-of-Three Rule

Every offer pulls on three levers: price, closing costs, and buyer agent compensation. Buyers who ask for all three create pushback. The strong ones pick two and carry the third. Compensation sits outside the lender credit cap on the C.A.R. RPA, separated by design. Both items reduce your proceeds. The form separates them. The math does not.

## Pricing With the Buyer in Mind

Most buyers in our market need credits to make the monthly payment work. We price your home with the credit request built in. A home listed at 500,000 with room for a 15,000 credit nets the same as one listed at 485,000 with no credits. The first attracts more buyers and gives us room to negotiate. The second looks like a deal and gets discounted anyway.

## Net Proceeds Over Headline Price

You will see two numbers on every offer we present: the contract price, and your effective net after credits and compensation. A higher contract price with a credit can net the same as a lower contract price without one. The appraisal protects the higher number. The buyer lands the payment they need. You get your number. Everyone closes.

## How We Vet Offers We Present

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

## What We Refuse to Do

We do not bring you offers we cannot defend. We do not push you to accept terms you do not understand. We do not promise outcomes the contract does not contain. We do not let a buyer chase your house if their file does not support the offer they wrote.

## The Standard

Every offer we present to you passes three tests: you understand every term and what it costs you, the buyer side has nothing left to question, and the transaction closes if you accept.

**Clean close, real net. That is the standard on every listing, every time.**