How To *Win* The Bid

Strategic, insider tactics for positioning your offer to win — even in the most competitive markets.

HI, NICE TO MEET YOU

I'm Jamie.

If you're reading this, chances are you've found a home you love — and so has someone else. Competitive offer situations can feel overwhelming, but they don't have to be.

Over the years, I've helped buyers win bids in some of the toughest, most competitive markets across Philadelphia and South Jersey. What I've learned is that winning isn't just about offering the most money — it's about **positioning your offer strategically** so it stands out for the right reasons.

Inside this guide, I'm sharing the exact tips and tricks I use with my own clients to help them win — without overpaying, and without unnecessary risk.

Let's get your offer accepted.

Jamie Quinn

REALTOR · LEADER · MARKET DISRUPTOR

Jamie Quinn — Realtor, The Unlocked Team

WINNING STRATEGY

What Sellers Are *Really* Looking For

In competitive situations, sellers are typically weighing two things above all else: the highest net number, and the least amount of uncertainty. Every strategy below is built to strengthen one — or both.

01 Price — Look Past the List Price

Review the asking price, yes — but more importantly, dive deep into the comps. I always cross-reference with my appraiser to identify where I believe true market value will fall. Don't be surprised — sometimes listing agents underprice a home simply because they haven't done their full due diligence.

02 Escalation Clause

An escalation clause tells the seller: **"If another buyer offers more, we're willing to beat that offer by a set amount — up to a maximum cap."** This protects you from jumping straight to your highest number while staying competitive. The seller must provide proof of the competing offer to trigger it. I suggest we back into this using your maximum comfortable cash-to-close and monthly mortgage payment.

03 Appraisal Gap Coverage

An appraisal gap happens when the home is valued for less than your agreed contract price. Appraisal gap coverage simply means committing extra funds if that happens, so the deal can still move forward. I like to back into this as a worst-case number — how much additional cash you're comfortable bringing to still get the home.

> *Example: We win the home at $851,000, but it appraises at $845,000. Would you be comfortable bringing the extra $6,000 to close the gap?*

04 Deposit Money

I typically suggest a deposit of approximately $20,000 or more. The higher the deposit, the stronger your offer appears — it signals real commitment and "skin in the game." This isn't an additional cost; it's simply a portion of your closing funds put forward after acceptance, with the balance due at settlement.

WINNING STRATEGY

Settlement Timing & *Inspection* Strategy

05 Settlement Date

Whenever possible, I recommend accommodating the seller's preferred settlement date — even offering a rent-back period if they need extra time. Flexibility here costs you nothing and can be the deciding factor in a close call.

06 Inspection Options

One of sellers' biggest concerns in a competitive situation is inspections — they can lead to renegotiations, repair requests, credits, delays, or buyers backing out entirely. Here are two ways to strengthen your position:

OPTION 1

Fully Waive Inspections

The strongest option from a seller's perspective — though I don't recommend it without first reviewing the property disclosure. Waiving inspections doesn't mean buying blind; it means understanding and accepting the home's general condition before you offer, focusing on major-ticket items: roof, HVAC, electrical, plumbing, and foundation.

OPTION 2

Informational Inspections

A competitive middle ground, worded to protect you:

"Buyer reserves the right to conduct home and termite inspections for informational purposes only, and agrees not to request repairs or credits. Buyer may only terminate for material structural or mechanical defects exceeding $5,500 in repair costs."

Completing inspections quickly after acceptance can further strengthen your position. I also always review the Seller Property Disclosure closely, identifying the age of the:

— Roof
— Septic system (if applicable)
— Furnace
— Hot water heater

From there, we decide together what you're comfortable budgeting for down the road versus what would be a true deal-breaker — and if time allows, we can even schedule a "walk and talk" second visit before writing the offer. I work with trusted roofers, plumbers, and contractors so every decision is based on fact, not fear.

WINNING STRATEGY

Financing & *Contract* Strategy

07 Waiving The Mortgage Contingency

In simple terms, this is basically telling the seller: **"We're really confident we're going to get this mortgage."** It's one less thing for the seller to worry about — one less way the deal could fall apart on their end. It makes your offer feel safer, and it's something we always talk through together before it ever goes in an offer.

> *Pro Tip: The lenders I work with proactively run an appraisal waiver scenario on every deal. This does two things — it shows the listing agent your agent is good and seasoned, and if we can eliminate that extra hurdle entirely, even better.*

08 Uncover The Seller's Motivation

As an agent, I dive deep — I really try to get to the bottom of what's most important to the seller, and then translate that into how we build our offer. Is it price? Speed? A flexible move-out date? Certainty? Don't sleep on this part — a little bit of investigative work here can matter just as much as the number on the page.

A Note For NJ Buyers

If you're planning to use an attorney on a New Jersey deal, here's a tip most buyers don't think about: let the listing agent know upfront that you're **not** using a North Jersey attorney. Around here, we affectionately call them "deal killers" — and listing agents genuinely appreciate knowing that detail before they even see the rest of your offer. It's a small thing that can quietly work in your favor.

WINNING STRATEGY

Additional Ways To *Strengthen* Your Offer

None of these are required — but they're strategies my clients have used to boost a seller's net proceeds and stand out against competing offers.

1%

Offer to cover the seller's NJ transfer tax (1% of contract price) — a meaningful boost to their net proceeds.

+ $8,500*

Cover a portion — or all — of your buyer agent's compensation instead of requesting it from the seller. *Illustrative example only.

The Letter

Write a heartfelt letter. I've had sellers accept offers that made them less money because of one — you'd be surprised.

The Bottom Line

Every property and every situation is different. Understanding these options ahead of time — before you're under pressure with a deadline in hand — is what lets us move quickly and confidently when it matters most. I always like to set expectations upfront, so there are no surprises later in the process.

WINNING STRATEGY

Where You *Search* Matters Too

Here's something most buyers don't think about: unfortunately, sites like Zillow aren't always up to date or accurate. Listings can be stale, off-market, or already under contract by the time you see them.

SCAN TO ACCESS

My Free App — Straight From The MLS

Scan the code to get access to my free search app. It pulls directly from the MLS, so what you see is real, accurate, and current. You'll get a welcome email the moment you sign up.

And the best part? I don't sell your information like the major sites do — mostly because I honestly don't know how, lol.

This is also the exact portal I use to send clients the off-market deals I find before they ever hit the open market.

WINNING STRATEGY

Not Every Home Hits The *Market*

Here's something a lot of buyers don't realize: some of the best homes never make it to Zillow, Redfin, or even the MLS. Which is exactly why it matters to have a full-time agent who has a real **pulse** on the neighborhoods you're looking in — not one who's only checking new listings once a day.

I've found so many deals for my clients simply by **working** — hitting the streets, knocking on doors, connecting through local Facebook groups, and building relationships with agents and owners long before a home is ever "for sale."

> *At the end of the day, I'm a matchmaker. I don't just wait for houses to hit the market — I go find them too.*

That's the difference between an agent who shows you what's available, and one who goes out and finds what fits *you*.

THE FINAL TIP

The Biggest Edge Isn't A Clause. It's *Who* You Hire.

Here's something that surprises most buyers: after price, terms, and contingencies — the single biggest factor in winning a bid is often **who your agent is.**

Listing agents talk to dozens of buyer's agents every week. They know who's reliable, who's professional, and who they actually want to work with on a deal. That reputation opens doors that no clause ever could.

> *I can't tell you how many times I've won a bid simply because the listing agent knew my reputation, wanted to work with me — and straight up told me the number we needed to beat.*

That's not something you can negotiate into a contract. It's built relationship by relationship, deal by deal — and it's exactly what I bring to the table for every client I represent.

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LET'S TALK

Ready When You *Are*

Whether you're ready to make a move or just want to see what's out there, I'm here for it. Scan below to get started.

Book A Quick Call

Grab 15 minutes on my calendar so we can talk through your search — or so I can flag something about to hit my desk that could be the perfect match for you.

SCAN TO BOOK

Not Sure Yet?

Here's every way I can help — buying, selling, investing, and everything in between, all in one place.

SCAN TO EXPLORE

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