



Offer Strategy Guide

How to Write a Strong Offer Without Overpaying

By Jason Edwards, Realtor®

Buying a home—especially in a competitive or balanced market—means writing an offer that gets noticed *without* blowing your budget. This quick guide walks you through how to do exactly that.




1. Know What the Home Is Worth

Never guess. Before making any offer, ask your agent to pull a **CMA (Comparative Market Analysis)** to determine what similar homes in the area have recently sold for.

This tells you:


- Whether the home is fairly priced
- If it's likely to receive multiple offers
- How much leverage you may have in negotiation

 *Fact-based offers beat emotional ones every time.*



2. Offer a Strong (but Smart) Price

- If the home is **new to market and priced right**, lowballing may hurt your chances.
- If it's **overpriced or sitting**, you may have room to negotiate.
- If it's in a **hot neighborhood**, a full-price offer with great terms can beat a higher offer with bad terms.

 **Tip:** Don't just think "highest price"—think *best overall value* to the seller.



3. Strengthen the Terms

Even if you can't go higher in price, you can still make your offer stand out by adjusting your terms:

- ☒ Offer flexibility on closing date (especially helpful for sellers who haven't found their next home)
- ☒ Keep inspection windows tight but fair
- ☒ Minimize seller concessions if you can
- ☒ Include a clear pre-approval or loan commitment letter
- ☒ Consider offering a home warranty for seller peace of mind



VA buyers: Focus on strong lender communication, appraisal expectations, and clean contracts.



4. Don't Skip the Details

Little things matter:

- Include proof of funds or pre-approval letter
 - Keep contingencies tight and reasonable
 - Write a clean, professional offer—sloppy or incomplete offers can get rejected fast
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5. Know When to Walk

Not every home is worth fighting for—especially if inspections turn up major issues, or if the seller won't budge.

- 🚦 Have a max price in mind.
 - 💬 Lean on your agent to guide—not push—you.
 - ✅ It's better to lose a house than regret buying the wrong one.
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Want Help Structuring a Smart Offer?

Every offer is different. I'll walk you through:

- What to offer
- How to write strong terms
- And how to compete *without* overpaying

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