

Gary Kent Offer Guidelines

Please read carefully & follow them to help get your offer accepted! Thank you!

<p>1. Pre-Qual, Pre-Approval, & Cross-Qual</p> <p><i>N/A for cash offers</i></p>	<ul style="list-style-type: none"><input type="checkbox"/> A) Attach prequal or preapproval from your buyer's lender<input type="checkbox"/> B) If under 20% down, you must have a written or verbal cross-qual from the lender in MLS remarks. Please don't ask if required. If in process, send your offer and note the status of the cross-qual.<input type="checkbox"/> C) Prequal / PreApproval letter:<ul style="list-style-type: none">- Names are identical to those in the offer- States financing type (e.g. conventional, VA)- States down payment %, which matches the offer- States loan or price that meets or exceeds offered price<input type="checkbox"/> D) Clearly disclose any government financing assistance, which must also be referenced in the prequal/preapproval.
<p>2. Proof of Funds</p>	<ul style="list-style-type: none"><input type="checkbox"/> A) Proof of funds for down + closing costs: <u>MUST show buyer name & be legible.</u> Circle balances & cross out account #s. Screen shots without names are not acceptable.<input type="checkbox"/> B) Double-check the math so the amount is sufficient. If multiple statements, please add amounts to show the total.
<p>3. FICO Scores</p> <p><i>N/A for cash offers</i></p>	<ul style="list-style-type: none"><input type="checkbox"/> A) Credit report page showing FICO scores & buyer name(s). If possible, please don't send extra pages.
<p>4. Offer</p>	<ul style="list-style-type: none"><input type="checkbox"/> A) Realistic price. No lowball offers, nor high offers that the buyer plans to renegotiate during escrow. Note: the counter may say that seller can unilaterally cancel if the buyer attempts to renegotiate.<input type="checkbox"/> B) NO "assignee" or "nominee"<input type="checkbox"/> C) Financing boxes checked if VA or FHA.<input type="checkbox"/> D) Financing consistent w/ MLS (e.g. VA only if offered VA)<input type="checkbox"/> E) If a pest control clearance is desired, write in the offer now. We're NOT suggesting you ask. But if you ask later, you probably won't get one. <i>A pest control report is likely attached in MLS.</i>