



Buyers, Is It Your Time?

Here we go into Fall. The last quarter of the year has begun with a bonus in that the Fed's did not raise the interest rates this last go around. In fact, mortgage rates are down a smidgeon, making the mortgage payment a bit more palatable.

For buyers, it might be the time you have been waiting for. There is still a shortage of homes on the market, and the good ones, if priced right, still sell fast, but not always with multiple offers. What does that mean?

It means there are fewer buyers, so your chance to get a home is better than it was earlier in the year. If you are quick and preapproved, with funds verifiable in the bank, you might just score a property before the end of the year.

That was a lot of "ifs," but sincerely these are all things you should have in place before you even look for a home. This means that if you find "the one" when you may not be expecting it, (it happens all the time), you will be ready.

Being ready with all of your ducks in a row is often the winning bid. It adds confidence to the seller's (and their agent) decision as to which offer to choose, or whether they should sign an offer, and not wait for another.

The winning buyer strategy for this market is to get preapproved (not just prequalified.) And if you have been preapproved, update your lender



monthly with the most recent bank statements, and paystubs.

Case in point, I represented two different buyers this past month, because we were ready, and acted quickly, we beat someone else to the offer table. They each made good offers, to which the sellers accepted as the only offers. In both cases, the buyer obtained a lower purchase price and/or credits for closing costs. Had either had a second bidder, the price would have been higher, or no credits given.

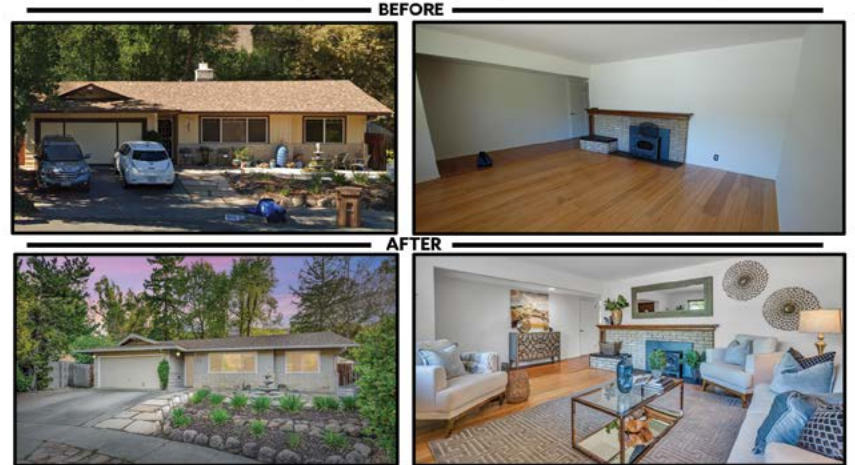
So, once you decide that you like a home, do not waste any time waiting to see what someone else does. Make your offer. Allowing time for a second bidder on any transaction costs buyers more money in terms of the purchase price or in concessions.

However, if you are not the only bidder, because the dream house is often everyone's dream house, there are strategies for that too. Be sure to find an agent who is versed on how sellers think and how buyers bid, so that you can strategize your offer to your best advantage.



DRESSING UP HOMES WITH DESIGN AND PURPOSE

Dressed To Sell LLC has its own fleet of moving trucks, a fully stocked furniture, art and accessory warehouse, allowing a quick response and lead times. Our passion is turning spaces into showplaces!



Collaboration gets results for our clients!

No one understands my client needs, the theory of staging, demographics, and style like **Dressed To Sell**.



Terrylynn Fisher

REALTOR® | CRS, SRES, CSP Elite Agent

925.876.0966 | DRE# 00615420

Info@BuyStageSell.com | BuyStageSell.com



Consult with me Early, so we can Plan, Budget, and Strategize!

I have not and will not verify or investigate information provided or supplied by third parties.

Halloween Treats

Cakes & Cupcakes

Spooky Cookies

Scary Berry Pie

Order Early!

925-689-7220

Monday - Sunday 9 a.m.-5 p.m.
1848 Willow Pass Rd. Concord

FALL SALE!

CARPETS, HARDWOODS, LVT FLOORING, TILE FLOORING, WPC FLOORING, HYBRID FLOORING, LAMINATE FLOORING, WATERPROOF FLOORING

BARGAIN PRICES

UP TO 35% OFF

Hardwood | Carpet | Laminates | Vinyl Ceramic Tile | Flooring

DISCOUNTED SPECIALS, OVERSTOCK AND CLOSE OUTS

\$100 CREDIT REWARD

BRING YOUR COSTCO, HOME DEPOT, LOWE'S OR OTHER CARPET OR FLOORING ESTIMATE IN AND RECEIVE A \$100 CREDIT TOWARDS YOUR FLOORING PURCHASE FROM US.

McCurtley's
Carpets • Hardwood • Laminate • Stone

2395-J Monument Blvd., Concord
(Next door to Harvest House Shaw Carpet)
925-680-4433

Email: info@macfloor.com
www.MacFloor.com

3191-J Crow Canyon Place, San Ramon
(Next to Sprouts in the Crow Canyon Plaza)
925-866-2200