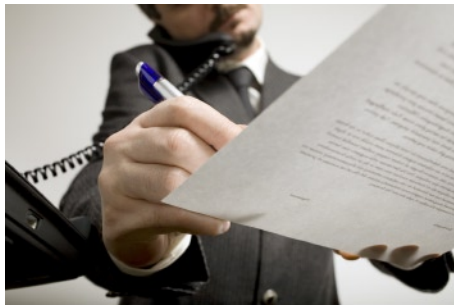


Negotiating A Contract

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Rarely does a prospective buyer meet all of a seller's terms when he or she makes an offer on a home. More likely, the buyer will offer somewhat less than the asking price. Buyers may also be unwilling to meet other conditions set by the seller -- they may suggest different financing terms, different inclusions or exclusions, or a different possession date. Offers such as these lead to a period of negotiation between the prospective buyer and seller. Your Realtor® will be an invaluable source of advice during this process.

There are a number of points to keep in mind:

- Selling a home is an emotional process. Your Realtor is on your side to negotiate on your behalf as an unemotional third party. Listen to their advice.
- Review the the contract to be sure that you understand all of the terms and issues
- Spend some time before you receive any offers thinking about what you can and cannot accept
- Remember that the most important factor in selling your home is protecting your financial best interests -- and your family's
- When you do receive an offer, consider all the points in it -- not just the price
- Decide which points you are in disagreement with, and consider making a counter-offer
- Review the information with your spouse or partner
- If you have questions or need advice, consult your Realtor -- that's why you hired them
- Don't put the decision off -- procrastination could cause a qualified buyer to lose interest