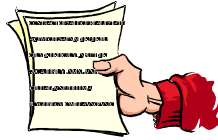


THE OFFER



Negotiations

1. Begin when Buyer makes a *written offer* to purchase.
2. **At 4.5% interest rate, for every \$1,000 you negotiate the price down, it is \$1,000 out of the homeowners pocket; but only \$5.50 per month out of a buyer's pocket. That means it will take 160 payments or 13.33 years for the buyer to take \$1,000 out of their pocket. Most people don't own their home for 13 years. Do you see why a seller, at \$1,000 all at once looks at it differently than you might at \$5.50 per month? Now what price do you want to offer??**

Counter-offer

1. Rather than accepting the offer, seller *may* counter.

You have a Contract when

1. *All terms agreed to in writing* by Buyer and Seller
2. *Signed documents are delivered* to Buyer and Seller.

During the offer/counter-offer process

1. The listing broker is required by law to *continue presenting all* offers to the Seller.
2. *Seller may withdraw* his counter-offer and accept another contract.
3. *Buyer may withdraw* his counter-offer and purchase a different property.

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