

A young man and woman are sitting on a white plastic sheet that is draped over several cardboard boxes. The woman, in the foreground, is wearing a red and black plaid shirt and blue jeans, and is giving a thumbs up with her right hand. The man, behind her, is wearing a white polo shirt and a blue and white plaid shirt, also giving a thumbs up. They are both smiling. The background is a plain, light-colored wall.

TIPS FOR BUYERS

The logo features a stylized house outline with a window and a door, and a circular emblem with a cross-like symbol.

Susan Mullins
YOUR NORTH BAY REAL ESTATE CONNECTION Realtor®

About Susan Mullins



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Susan Mullins Santa Rosa Realtor is a top real estate agent in Santa Rosa specializing in Sonoma County and Napa County, specifically Santa Rosa, Healdsburg, Windsor, Petaluma, Sebastopol, Rohnert Park, Calistoga, St. Helena, and surrounding cities.

Let me put my 30+ years of experience in the North Bay business community to work for you. As your realtor, I work for You, giving you the benefit of my successful sales, negotiation, and customer service experience as well as my extensive knowledge of Sonoma and Napa counties and the uniqueness of each of our local communities.

Being a realtor is infinitely interesting and rewarding for me because of the wonderful variety of people that I meet. Each client and property have unique qualities and requirements providing daily opportunities for me to use my resourcefulness and problem-solving skills to assist my clients to reach their goals.

As your realtor, I listen to you to learn about what is important to you as you buy or sell your home. I strive to develop a collaborative partnership with you to assist you in reaching your goals. If you want to buy a home, I assist you in understanding the process and how to navigate the competitive market until you find the home that meets your needs. If you are selling your home, I help you strategize how to get the highest price possible for your home with a closed escrow within the shortest time possible.

My work style is straightforward, honest, and sincere. Treating others as I want to be treated is my guideline as a realtor and a member of the business community. I will always tell you the truth and keep you informed throughout the selling and buying process. I am proactive and responsive providing regular updates to you and all involved parties as your transaction progresses.

Although I grew up in the Midwest, I have resided in the North Bay wine country for over forty years. The physical beauty, the economic, social, and cultural diversity make this area a great place to live.

My education includes a BA degree from Indiana University in Sociology plus ongoing real estate courses to stay up to date with issues benefitting my clients.

I am proud to be a member of the Keller Williams Wine Country Realty team. Keller Williams is the world's largest real estate technology franchise by agent count, with more than 1,070 offices and 190,000 associates worldwide assuring clients national and international exposure. The franchise is also No. 1 in units and sales volume in the United States. The Keller Williams corporate culture emphasizes integrity, cooperation, mutual support, education and always putting the best interest of the client first with all agents working as a team for the benefit of each client.

Be Prepared and Ready to Strike



With the fastest market in history, homes are selling at record speed. When a home hits the market that you might be interested in, go see it! Don't wait! In a sellers market due to low inventory levels, buyers have to be more aggressive in order to be successful in their homeownership goals. The average number of homes with multiple offers in California is almost 8 out of 10 homes. If you plan on waiting for the open house, good luck.

Even with the best Real Estate Agent, buying a home in a sellers' market can take a lot of your time, so be prepared, be flexible, be ready to move quickly, and be decisive. Now, having said that, don't be too impulsive or too compromising. Urgency is key but don't let it rule your decision either. The right home will show up eventually. Buying a home, whether it's your first home, your forever home, or your retirement home, is a big decision and the last thing you should want is buyer's remorse.



Full price offers are common, and even a few homes are going over the asking price in a bidding war with motivated buyers. So just what is it that a buyer should do to succeed when they find a home you've fallen in love with and can't see yourself in any other home?

Show You Are A Serious Buyer

Showing sellers and their Agent that you are a serious buyer is imperative to success. No one wants to waste their time, including you. Seller's expect Agents to open their homes only to those who are qualified in advance to purchase a home. Plus, if you find that perfect home, you need to be ready to get an offer in, which you can't do without financing approvals. So, here are the first 5 steps to show you are serious:



Step 1.

Before you do anything, secure your financing. Deciding on a lender that you are confident in working with is also important. Meeting with two or three will help you decide who will be the best fit for now and years to come.

Step 2.

Gather all of needed documents your lender requests. Be quick to respond to any additional needs and understand they are working on your behalf.



Step 3.

Complete the loan application. You will now know how much home you can qualify for and determine what you are comfortable paying for your new home.

Show You Are A Serious Buyer




Step 4.

Once you have been preapproved, have your lender provide the pre-approval letter. This letter shows the seller that you have been vetted financially while giving you an idea of how much you can afford.

Step 5.

Keep your documents up to date and stored where you can get your hands on them on a moments notice. It's likely you will have to provide the bank statements and pay stubs again, when you are in contract.

A family of four is walking outdoors in front of a large, white, two-story house with a porch. A woman in a grey blazer is walking in the foreground, smiling and looking towards the right. Behind her, a man in a light blue shirt is walking. To the left, a young boy in a grey shirt is walking. In the foreground, the back of a young girl's head is visible. The woman in the grey blazer is holding a folder. The woman in the yellow top is walking to the right, smiling and looking up. She is wearing a yellow top and white pants. She has a brown bag slung over her shoulder. The background shows a well-maintained lawn and some greenery.

Now that you have your financing, you should be able to shop with confidence, knowing what you can afford, what your budget is and you are prepared to make a strong offer when you find that home you love.

Making a Strong Offer

In a Seller's Market environment, buying the first home a buyer wants may be difficult! It may take a few offers to get accepted. It doesn't hurt to have a war chest of strategies to help your odds in getting your offer accepted.

Tip 1.

Don't low-ball the seller. Be prepared to pay fair market value. Low-balling may alienate the seller right off the bat. And it wastes everyone's time. Plus while you are messing around, chances are another offer is being accepted. Get serious.



Tip 2.

Be flexible with your timing. The more flexible you are with the timing of the seller's move, as to how quickly or slowly their needs are to move can give you a great advantage over other offers.



Tip 3.

Put your best offer as your first offer. You may only get one chance to come in at the top dollar you are willing to pay for the home or that your lender is willing to lend based on your income and credit score.



Making a Strong Offer

An offer \$10,000 over the asking price with \$10,000 in contributions from the seller is a greater risk to a seller, as far as the home appraising, than an offer at asking price with no seller contributions.

Tip 4.

Increase Your Earnest Money deposit. A larger earnest money deposit may appeal to a seller. Ask your agent for advice. You might consider doubling or tripling that amount. You're going to pay it anyway at closing.



Tip 5.

Don't request favors of the sellers. Asking for additional appliances, furniture, fixtures, or repaint the front door could hurt your offer and get you put at the bottom of the pile.



Tip 6.

Limit the contingencies. Get a pre-inspection. Anything you can do to speed up the buying process and make it easier for the seller might improve your chances.



The Right Agent



Choosing a “buyers” Real Estate Agent is an absolute must in the seller’s market environment. The seller’s market is the most competitive and aggressive housing market to be in when trying to succeed at purchasing a home for you and your family. And it’s emotional. A good buyers agent should be able to accommodate your schedule to view homes, have offers ready to be delivered, and respond to you quickly. If your agent doesn’t show homes evenings or weekends, or has poor response times, they might not be the right agent in this market. It can cost a buyer the opportunity to buy their dream home.

A good buyer’s agent also needs to have the ability to advise you on the best offer strategy and then to be a strong negotiator on your behalf. A big part of a buyers success in a bidding war is the experience and skill of their Real Estate Agent.



If you love the house, chances are someone else might love it too. Your Agent will be a big resource when it comes to submitting an attractive offer. If you hired them for their skill and knowledge, taking their advice might be prudent.