



TIPS FOR BUYERS



Monica **BENHAM**

FAMILY. INTEGRITY. KNOWLEDGE.

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About Monica Benham



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Monica Benham Walnut Creek Realtor is a top real estate agent in the San Francisco East Bay serving Danville, Walnut Creek, Concord, Pleasant Hill, Brentwood, Antioch, and surrounding communities.

Monica Benham exemplifies integrity, energy, hard work and creative service in every detail of a real estate transaction. Monica grew up in the Bay Area and started her sales career in 1991, working at a home warranty company. A hard worker, she learned all the major systems and appliance operations, educating and supporting many real estate agents and brokers along her path.

In 1999, Monica acquired her real estate license and worked on a team of six with one of California's top producing agents. She experienced every aspect of the industry from prospecting to lead generating, securing buyers and sellers, and assisted in closing 178 transactions in one year. She soon ventured out into new home sales for a developer and spent the next eight years as a sales counselor for nine different community developments, all of which sold out.

Monica has been trained and inspired in sales by some of the best including Tom Hopkins, Mike Ferry, Anthony Robbins, Brian Buffini and others. She networks at all the local real estate marketing meetings, is a member of the Women's Council, has participated in LeTip, Toastmasters and many other organizations in the Bay Area. She has coached the San Ramon Bears Cheerleading squad, participated in make a wish foundation, assists the elderly on a weekly basis and donates her time to local churches, Charity Events and Chamber mixers.

Putting her hard work, imagination and networking skills together ensures that your real estate transaction will be efficient, transparent, and trouble-free. You can find her at Keller Williams Realty located in Danville, California.

As a Buyer's Agent, Monica holds herself to a higher standard with a goal to find her clients the best property at the best price. She performs a needs analysis, obtains a pre-approval and organizes and schedules a home search specifically for each client. These ongoing updates, drive by previews and showings really benefit the Buyer because it ultimately helps them arrive where they want to be. When you choose Monica, her promise is to communicate and negotiate on your behalf, prepare documents and provide timely personalized service.

As a Sellers Agent Monica's goal to assure her clients the highest sales price in the shortest amount of time with no hassle. She works closely with a team in her office that has a large pool of buyers. When you choose her as your agent you can be confident that she will negotiate, market your property and communicate with you every step of the way, ensuring an amazing experience.

Monica is all about her family with a devotion to God. She adores her handsome and supportive husband, three children, and five beautiful grandchildren. She enjoys nutrition, fitness and exercise and loves spending time outdoors hiking. In her "spare" time she plays bunco with a group of close friends, loves to cook and enjoys an occasional barbecue with close friends and her large family. Every year she travels to new places with her husband and plans to visit all 52 states, Tahiti and Europe someday.

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.



Download [How to Hire the Right Agent](#)
eBook here!

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.



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.

Tug at the heart strings. Find common ground with the sellers, like are you both veterans? If there is a situation with multiple offers vying for the same property, write a personal letter to the sellers that shows why you love the house and that might help to set your offer apart.



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.

Why Choose a Keller Williams Agent?



In our experience, a home isn't a dream home because of its room dimensions. It's about how you feel when you walk through the front door—the way you can instantly envision your life unfolding there.

This is about more than real estate. It's about your life and your dreams. It's important that the agent you choose to guide you through this journey is your trusted expert and advocate.

What's different about a Keller Williams agent?

Knowledge: Keller Williams agents stay ahead of trends, tools and topics in the real estate industry through their access to Keller Williams University. The comprehensive industry-leading training curriculum prepares our agents to serve you at the highest level.

Teamwork: Unlike other real estate companies, Keller Williams Realty was designed to reward agents for working together. At our core, we believe that we are all more successful if we strive towards a common goal, rather than our individual interests. And, that goal is to serve you, our client, at the highest level possible.

Reliability: Keller Williams Realty was founded on the principles of trust and honesty, emphasizing the importance of having the integrity to do the right thing and always putting your needs first. Our agents realize that their success is ultimately determined by the legacy we leave with each client we serve.

Speed: Leading-edge technology solutions accelerate our associates' efficiency and productivity.

CALL JOHNSON REAL ESTATE TEAM TODAY AT 925.325.7880 OR 925.822.8499