



Offer Procedure

Please follow these procedures when submitting an Offer:

- Submit your Offer in an email to offers@topdogreo.com.
- Offers must be submitted on CAR/Winforms Deposit Receipt. NO exceptions.
- Offers must have a Pre-Approval letter from a lender. A formal direct underwriting (DU) approval or commitment letter is required. Please do not provide "pre-qualification letters" from a mortgage broker.
- If the Offer is ALL cash, you must provide proof of funds such as copies of current bank statements, brokerage account statements, etc.
- If the Offer requires financing, please provide the FICO credit scores.
- Deposit must be 3% of the Sale price. A copy of the check must be attached to the Offer.
- Please consider the following when completing your Offer:
 - 7 day inspection contingency & 10 day loan contingency is standard,
 - Seller will NOT pay for Home Warranty,
 - Do not request inspections or a pest control report in your Offer.
- If your Offer is over the List price, please do not make the appraisal a contingency.
- Ensure that all agent and broker information is complete including yours and your broker's DRE #s, phone numbers, addresses and email addresses.
- Ensure that all Buyer information is complete including phone numbers & email address.
- Provide an exact closing date, usually 35 days.
- You CANNOT change, add or subtract names from the Offer. This is considered an assignment and is not allowed by banks or lenders.
- All properties are sold "As Is." The bank may make repairs at their discretion.
- The water heater will be properly strapped and smoke detectors will be installed by the Seller prior to close of escrow.
- The Seller will provide a Natural Hazard Disclosure, at no cost to the Buyer.
- There are no reports or inspections on the property unless noted on the MLS.
- Please include a cover sheet with all contact information, names, phones, emails, etc.

We will submit only complete package Offers to the bank or asset manager. At the bank's request, we may only submit the highest Offers. Often the bank will not counter. Please understand that it is the bank's decision on what Offer they will accept.

If your Offer is accepted, you will receive an Addendum that must be signed by the Buyers and returned within 24 hours. You cannot make ANY changes.

After you have returned all documents, the bank representative will sign and we will return a fully executed copy of the contract to you. You must provide proof to us that the check was received by the escrow company. Failure to meet these terms and times may nullify your Offer.

For further information, read the FAQs at www.TopDogREO.com. If your questions have not been answered, call (408) 357-5710 or email us at Wilson.Rosano@TopDogReo.com.

Thank you.