Offer & Contingency Kit

For anyone actively looking or getting ready to write an offer.

Before you write an offer

- **Revisit your comfortable monthly payment range** — Real listings can shift your sense of budget.
- **Research the neighborhood beyond a drive-by** — Check public flood maps, planning notices, and school boundaries.
- **Understand the ownership type** — Single-family, condo, townhome, or co-op — know what you're actually buying.

Understand your contingencies

- **Read Contingencies, Explained Simply** — Know your safety nets before you need them.
- **Confirm your earnest money amount and handling** — Know who holds it, and when it's protected.
- **Ask about typical timelines in your contract** — Inspection, financing, and appraisal windows specifically.

Decide what you're comfortable waiving, if anything

- **Read How Appraisals Actually Work** — Understand what a low appraisal would actually mean for you.
- **Talk through waiver trade-offs with your agent** — This is a real decision, not just a box to check.