

Offer Submission Checklist

Complete before submitting every offer

PRE-OFFER RESEARCH

- Run fresh comps — solds within 1 mile, last 60-90 days**
Same bed/bath/sqft. Know fair market value before advising on offer price. **CRITICAL**
- Check full MLS price history and days on market**
Has it been reduced? How many times? DOM drives your negotiating strategy. **HIGH**
- Call the listing agent before submitting**
Ask about deadlines, competing offers, and seller preferences. Priceless intel. **CRITICAL**
- Verify flood zone and confirm no recent permit issues**
FEMA flood map. Check for unpermitted additions via MCAD. **HIGH**

CONTRACT PREPARATION — TREC 1-4

- Confirm pre-approval letter updated to match offer price exactly**
Not max approval — the offer price specifically. Lender can generate same day. **CRITICAL**
- Verify buyer legal name(s) exactly as they will appear on title**
Check ID. Both spouses if both going on title. No nicknames or abbreviations. **CRITICAL**
- Confirm legal description from MCAD or HCAD — not MLS**
Lot, Block, Subdivision, County. MLS legal descriptions can be incomplete. **CRITICAL**
- Double-check section 3 math — cash plus financed equals total price**
The most common math error on TREC contracts. Check twice before sending. **CRITICAL**
- Fill in section 23 option period — never leave blank**
Blank section 23 means no option period. Always fill in days and fee amount. **CRITICAL**
- Attach Third Party Financing Addendum if buyer is financing**
TREC 40-9. Required for all non-cash purchases. **CRITICAL**

**Attach HOA Addendum if property is in an HOA**

TREC 36-9. Required if MLS shows an HOA.

HIGH**SUBMISSION****Call listing agent as you submit — do not just email**

Personal contact differentiates you. Confirm they received it.

HIGH**Calendar earnest money deadline — due within 3 days of effective date**

Non-negotiable Texas requirement. Missing it can allow seller to terminate.

CRITICAL**Calendar option fee deadline — due to seller within 3 days**

Option fee goes to SELLER directly. Not to title. Get delivery confirmation.

CRITICAL**Confirm buyer understands next steps and timeline**

Effective date, option period, inspection scheduling, and closing date.

HIGH**Notes**