

FMZ Team's 7 ELEMENTS of a Winning Offer

1

Price to Win!

Agent/Homebuyer/FMZ Team

2

Fully Underwritten Approval

Fully underwritten. Every time.

3

5-Day Loan Approval

- o Conventional: 5 Days
- o FHA: 5 Days
- o Jumbo: 5 Days
- o VA: 10 Days
- o Specialty: 7 Days

4

Waive Appraisal Contingency

- (a) Waive the appraisal contingency (SAFELY) - Call FMZ Team for details 415-377-1147.
- (b) If not waiving contingency - Use fast timelines from element #3.

7

Copy FM on offer email! fmz@fmzloans.com

FM will validate all terms and give the Listing Agent 7 more reasons why they should go with our offer!

6

Text FM (415-377-1147) the Listing Agent's phone number!

FM will call and validate offer terms and demystify any loan product concerns!

5

14-Day Closing!

(Example: Seller wants to close in 45 days; Offer 14-day closing with 31-day post occupancy!)

- o Conventional/FHA/Jumbo: 14-Day Closing
- o VA: 21 Day Closing
- o Condos & Specialty: 21 Day Closing

Competing
and Winning
Since 2010

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Winning Offer Script

1 OFFER PRICE

We'll work with the FMZ Team to determine what a winning offer looks like — based on competition, comps, and your personal goals for monthly payment and cash to close.

2 FULLY UNDERWRITTEN APPROVAL

We'll secure a fully underwritten pre-approval so your offer carries maximum strength — giving sellers confidence in your financing and helping you compete like a cash buyer.

3 WAIVING APPRAISAL CONTINGENCY

With your fully underwritten preapproval, you're in a strong position to waive your loan contingency. We'll review the property for any red flags (e.g., unpermitted space, health/safety issues) with the FMZ Team before committing.

4 APPRAISAL CONTINGENCY STRATEGY

We'll analyze comps and explore options with your lender. If the appraisal comes in low, it may not affect your approval depending on your loan type and down payment. We'll make a strategic choice that protects your position while strengthening the offer.

5 QUICK CLOSING (AS FAST AS 14 DAYS)

Speed often wins. While 30 days is standard, we can close in as little as 14 days. For occupied homes, we can pair this with a post-occupancy agreement — giving the seller flexibility without slowing you down.

6 LENDER-TO-LISTING AGENT CALL

During the offer process, the FMZ Team will personally call the listing agent to validate your strength and timelines. This communication is key — and often the reason our offers rise to the top.

7 OFFER TERMS BACKED UP IN WRITING

The FMZ Team is looped in on our offer email to provide written confirmation of all timelines, terms, and your qualifications. They also include seven additional reasons why accepting our offer benefits the seller — creating certainty and confidence.