HZ
HOUSE OF ZONSHINE

NEGOTIATE FIELD NOTES · BUYER EDITION

Three Things You Can Actually Ask For Right Now

A rate cut isn't the only ask on the table. These are the three things buyers can actually request in this market, plus a few most people never think to ask for at all.

01 A Rate Buydown

CREDIT

- This is a credit toward buying your rate down, not a price cut, and sellers say yes to it more often because it doesn't touch what they walk away with on paper.
- Ask your lender for the exact dollar amount that gets you a real, meaningful drop, not a token quarter point that doesn't change your payment.
- This is a live negotiation point, not a listed feature. If it's not in the offer, most sellers will never bring it up first.

02 A Repair Credit

CONTROL

- A credit at closing means you choose the contractor and the timeline, instead of waiting on the seller to pick the cheapest fix before you move in.
- Get the actual repair estimate in writing from your inspector before you name a number, a vague ask is easy for a seller to negotiate down.
- This can often be rolled into your closing costs rather than paid out of pocket, worth asking your lender how that's structured.

03 A Longer Close

TIMING

- Sellers have more room to say yes to extra time than they did a year or two ago, this isn't a big ask anymore, it's a normal one.
- If you need it for financing, movers, or just breathing room, name the real reason. Sellers are more flexible when the ask makes sense.
- A longer close can also work in your favor on rate lock timing, ask your lender if it buys you a better window to lock.

FROM JULIA

"I tell my buyers the same thing every time. The ask isn't scary, it's just information. Sellers say yes more than people think, but only if you actually ask."

This is what I walk every buyer through before we write an offer, while there's still room to ask for the things that actually help.

BEYOND THE ASK

Three more things buyers can ask for, straight from what I tell my own clients.

BONUS 01

Ask for the fixtures or furniture you actually loved, not just the house

If something caught your eye on the walkthrough, a specific light fixture, the patio furniture, the fridge, ask for it by name in the offer itself. Sellers moving across the country would often rather leave a piece behind than pay to move it, but almost nobody asks before they've already closed, when it's too late to negotiate.

BONUS 02

Ask your lender about payment timing, not just your agent about price

Closing later in the month can push your very first mortgage payment out further than closing early in the month does. It's a small timing detail that has nothing to do with the seller and can buy you real breathing room before that first bill is due.

BONUS 03

Ask for a short rent-back if it helps you, not only when it helps them

Rent-backs usually get framed as something sellers ask buyers for. Buyers can request one too, a few extra days after closing before you have to be fully moved in, if it takes pressure off your own move without costing the seller anything real.

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