



TDG
RESIDENTIAL

THE SMART SUMMER BUYER

What to Know Before You
Tour, Offer, and Close



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GET FULLY PRE-APPROVED BEFORE TOURING



A strong summer buying strategy starts before you walk through the first home. In a busy market, sellers want confidence that a buyer can close, and a basic pre-qualification is often not enough to compete.

Before touring seriously, make sure your lender has reviewed:

- Income documents
- Credit profile
- Debt-to-income ratio
- Bank statements and assets
- Down payment and closing cost funds
- Loan program options

A fully reviewed pre-approval helps you understand your true budget and gives sellers more confidence in your offer. It also helps you move faster when the right home hits the market, which matters when competition is high.

1



KNOW YOUR REAL MONTHLY COMFORT ZONE

Your approval amount and your comfortable payment are not always the same number. Lenders may approve you for more than you personally want to spend each month, especially once you factor in lifestyle, savings goals, travel, childcare, or future expenses.

Your full monthly payment may include:

- Principal and interest
- Property taxes
- Homeowners insurance
- Mortgage insurance, if applicable
- HOA dues, if applicable
- Utilities and maintenance

Before shopping, decide what payment feels sustainable, not just what is technically possible. A smart buyer knows the difference between qualifying for a home and comfortably living in it after closing.

UNDERSTAND YOUR CASH TO CLOSE

2

Many buyers focus heavily on the down payment, but cash to close includes more than that. Summer buyers who are trying to move quickly need a clear understanding of the total funds required so there are no surprises late in the process.

Cash to close may include:

- Down payment
- Closing costs
- Lender and title fees
- Appraisal fee
- Prepaid taxes & insurance
- Escrow setup
- Inspection costs
- Moving expenses

Ask your lender to walk through multiple scenarios before you start writing offers. Knowing your cash needs upfront helps you compare homes realistically and prevents stress when closing gets closer.



TOUR WITH A CLEAR MUST-HAVE LIST



Summer inventory can feel exciting, but more options can also create decision fatigue. Without a clear system, homes begin to blur together and buyers can lose focus on what actually matters.

Before touring, define:

- Your top 3 must-haves
- Your top 3 nice-to-haves
- Your preferred neighborhoods
- Your acceptable commute or school priorities
- Your deal breakers
- Your flexibility on condition or updates

After each showing, rate the home quickly while it is fresh in your mind. Focus on layout, location, condition, storage, light, and long-term fit. A simple system helps you make confident decisions instead of reacting emotionally.

4



WATCH FOR SEASONAL MAINTENANCE CLUES

Summer showings can reveal important details about how a home is maintained. Warm weather, landscaping, humidity, and heavy use of cooling systems can expose issues buyers may not notice during colder months.

Pay attention to:

- Air conditioning performance
- Grading and drainage around the home
- Roof and gutter condition
- Landscaping and tree overgrowth
- Window function and seals
- Basement moisture or musty smells
- Exterior paint, decks, patios, and walkways

These details do not automatically mean a home is a bad choice, but they can affect future costs. A smart buyer notices condition early and uses inspections to better understand what needs attention.

WRITE OFFERS WITH SPEED & DISCIPLINE

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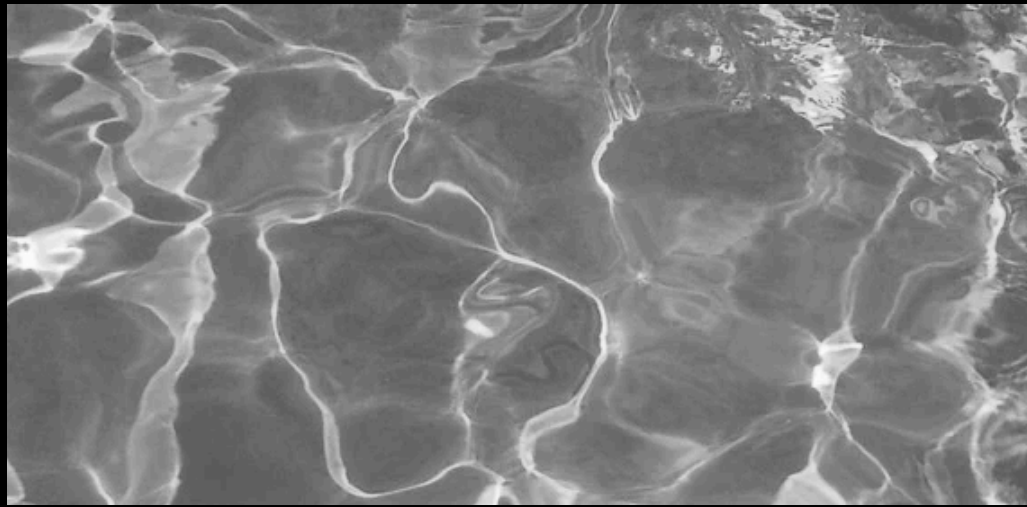
In a competitive summer market, hesitation can cost you the home, but rushing can cost you money. The best offers are written quickly, clearly, and strategically, based on both market data and your personal limits.

A strong offer may include:

- Competitive price based on recent comps
- Clean terms and clear deadlines
- Strong earnest money deposit
- Flexible closing or possession timing
- Proof of funds
- A lender who can communicate quickly

Before offering, know your walk-away number. A winning offer should still feel financially responsible after the excitement of the moment passes. The goal is not just to win a house, it is to win the right house on terms you can live with.

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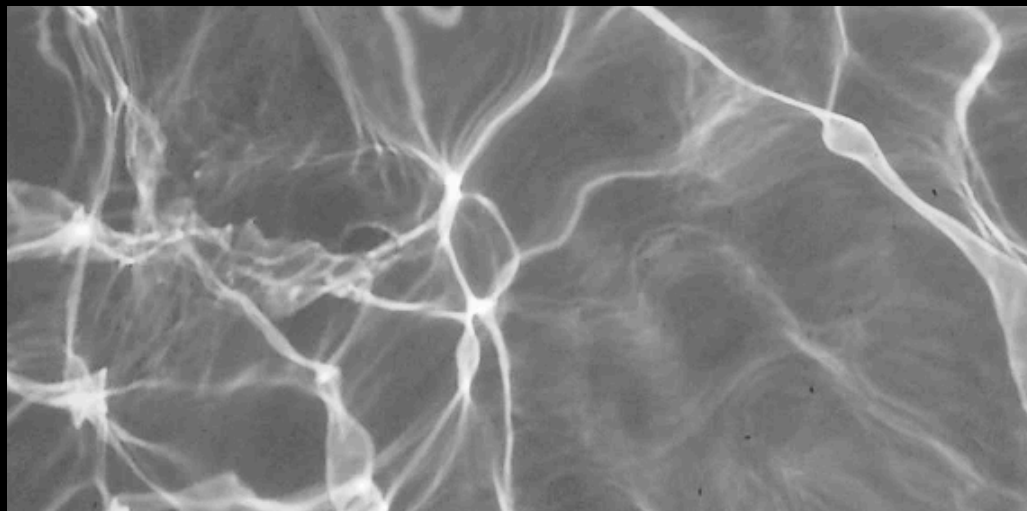
PROTECT YOURSELF DURING INSPECTIONS & APPRAISAL

Busy markets can create pressure to waive protections or minimize due diligence. While every situation is different, buyers should understand what they are accepting before making those choices.

During the inspection period, focus on:

- Safety concerns
- Roof, HVAC, plumbing, and electrical systems
- Foundation and moisture issues
- Sewer or radon concerns when relevant
- Items that could create major near-term costs

Appraisal risk also matters if you offer above recent comparable sales. Talk through the numbers before writing so you understand whether you can cover a gap if needed. Smart buyers protect their opportunity without ignoring risk.



FINAL THOUGHTS

Buying in the summer can be a great opportunity, but preparation is what makes the difference. When you know your numbers, understand your loan options, tour with a system, and write offers strategically, you can avoid common mistakes and move with more confidence.

Before you buy, make sure you are clear on:

- Your pre-approval strength
- Your true monthly comfort zone
- Your cash to close
- Your must-haves and deal breakers
- Your inspection and appraisal strategy
- Your offer limits

If you're planning to buy in Rochester, MI, The Delia Group can help you evaluate homes, understand your options, and build a smart buying strategy from tour to closing.



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