



怎样买到低于
市价的房产？

北美地产学堂
助你财富增长



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05 过户之后

第3讲

怎样找到 低于市价的房子？

- 01 MLS
- 02 HUD 拍卖
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- 04 法庭拍卖
- 05 Marketing
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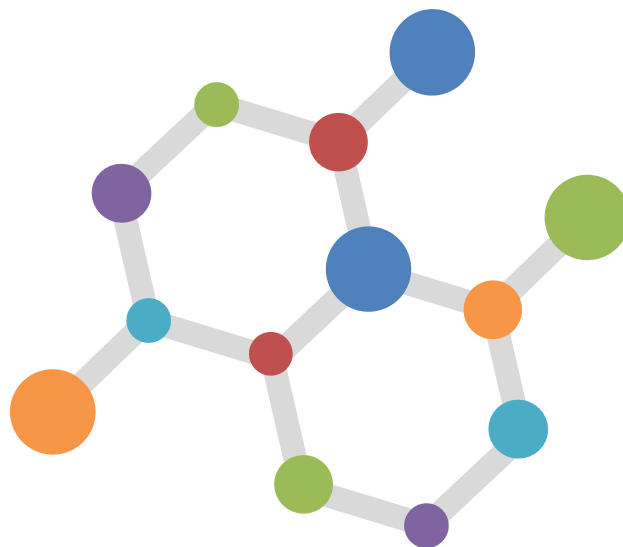
3.1 MLS



MLS Multiple Listing Service 是房地产经纪用的数据库。本地通过经纪卖的房源在MLS上。



其他网站如 Zillow, Redfin 等从MLS获取数据



MLS是地区性的



MLS的房源被称为 On Market (在市场上)



竞争高

3.1 MLS

低于市价的房子的关键字：

Motivated seller

Fixer Upper

Bank owned 或 REO

As is

No seller disclosure

Cash only

TLC

Handyman special

Foreclosure

Auctio

HUD

3.1 MLS

Status - Date or Range

- ☒ Active
☐ Coming Soon
☒ Active Contingent
☒ Active Kick Out
☒ Active Option Contract
☐ Cancelled
☐ Expired
☐ Pending
☐ Sold
☐ Temp Off Market
☐ Withdrawn
☐ Withdrawn Sublisting

Subdivision

Sub Property Type

- ☒ RES-Condo
RES-Farm/Ranch
RES-Half Duplex
RES-Single Family
RES-Townhouse

☐ Or ☐ Not

Housing Type

- ☒ Apartment
Attached or 1/2 Duplex
Condo/Townhome
Designated Historical Home
Doublewide Mobile w/Land

☐ And ☒ Or ☐ Not

Seller Type

- ☒ Builder
Individual(s)
Lender/REO

☐ Or ☐ Not

Map Search: No Map Selected

Within miles of [My Location](#)

Street Number Street Dir Prefix Street Name Street Type Unit Number
[More](#)

County

- ☒ Anderson
Andrews
Angelina
Aransas
Archer

City

- ☒ Abbott
Abernathy
Abilene
Acapulco
Ackerly

☐ Or ☐ Not

Zip Code

Area

SubArea

School District

- ☒ A W Brown-Fellowship Charter S
A+ Academy
Abbott ISD

☐ Or ☐ Not

Lot Size/Acreage

Lot Description

Price

(000s)

Total Bedrooms

Master Bedroom on Main

☐ Master Bdrm - 1st Floor

Total Baths

Total Square Feet

Acres

Year Built

Stories

Garages Spaces

Total Covered Parking

Living Areas

Dining Areas

Fireplaces

Pool on Property

Common Features

- ☒ Boat Ramp
Campground
Club House

☐ And ☒ Or ☐ Not

3.1 MLS

☒ Or ☐ Not

Construction

? Block
Brick
Common Wall
Concrete
Fiber Cement

☐ And ☒ Or ☐ Not

Lot Size/Acreage

? Less Than .5 Acre (not Zero)
.5 Acre to .99 Acre
1 Acre to 2.99 Acres
3 Acres to 4.99 Acres
5 Acres to 9.99 Acres

☒ Or ☐ Not

Parking/Garage

? Area Assigned
Assigned Garage
Assigned Spaces

☐ And ☒ Or ☐ Not

Lot Description

? Acreage
Adjacent to Greenbelt
Airstrip
Corner
Creek

☐ And ☒ Or ☐ Not

Exterior Features

? Arena
Attached Grill
Balcony
Covered Deck
Covered Porch(es)

☐ And ☒ Or ☐ Not

☐ And ☒ Or ☐ Not

MUD ?
Handicap YN ?

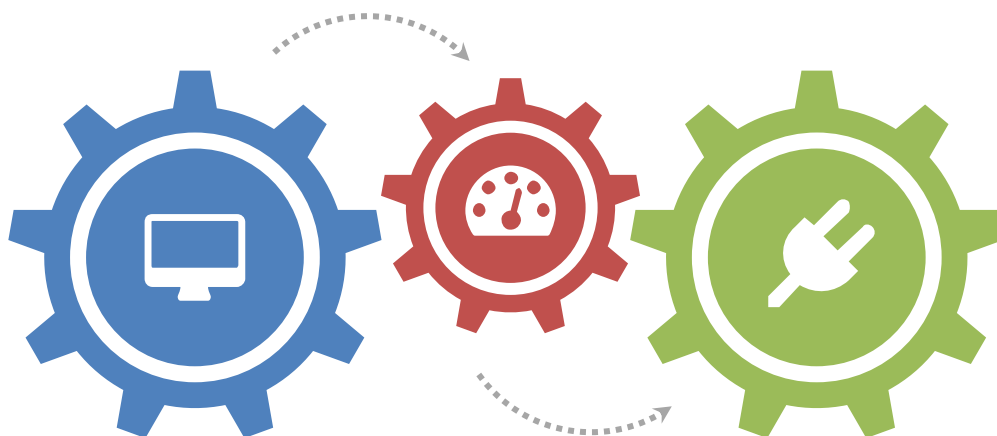
Photo Count ?

Tour Date ?

HOA ? Mandatory
None
Voluntary

3.1 MLS

上市第一天



好的Deal上市第一天就要看房，下Offer。

如有多个Offer，给最高最好的Offer。

尽量给有竞争力的Offer:

- 用现金
- 给高定金 Earnest Money
- 少加或不加条件Contingency
- 验房期 Inspection period 短
- 过户时间短

3.1 MLS

上市很久



谈判余地较大



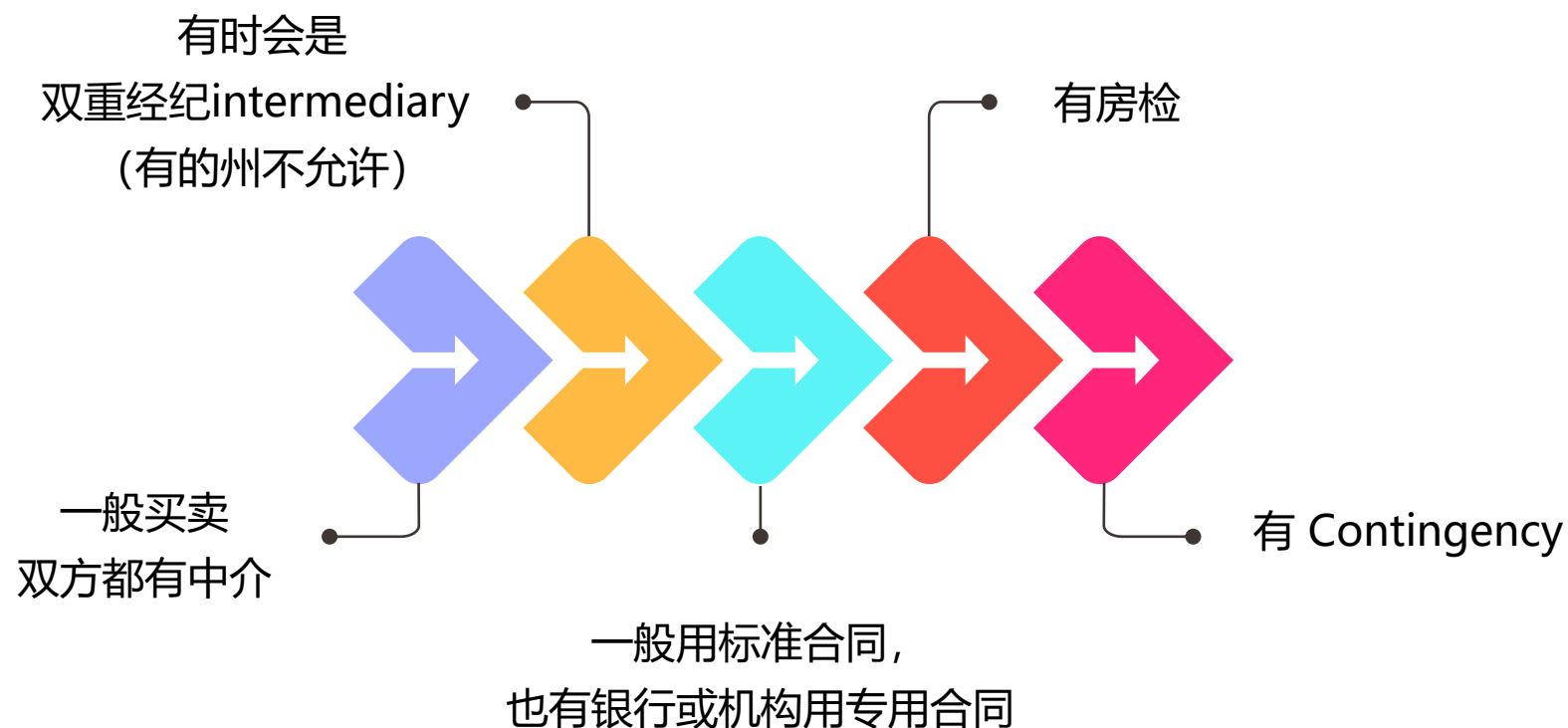
给出合适的Offer



不要害怕被拒绝

3.1 MLS

在MLS上买房子，一般是常规程序：



3.1 MLS

案例：MLS上的REO

REO需要简单修理。在市场90天仍未卖掉。银行由9万降价至7万9。
当天offer现金7万1，被接受。
过户9天后完成修理。成本5千元。
以1300/月租出。
重新贷款，估值12万。贷出9万

