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Newbie's Guide to Real Estate Negotiation Tactics (Especially in 2025's Market)

Let's talk facts. Right now, a lot of people are panicking because interest rates are high. And yeah, it *does* impact affordability.

But what most people don't realize? **This market actually puts buyers back in the driver's seat.**

Sellers aren't calling all the shots anymore. In many markets, houses are sitting longer. Some sellers are motivated. And that gives you more power than you think.

Here are my favorite negotiation tactics that *actually* work—plus real-life examples from my own deals.

1. Lowball (Yes, Really.)

So many new investors are scared to offer below asking. But here's the thing: **asking price is just a starting point**, a suggestion, not a rule.

- I just bought a property listed for **\$1.46M**.
I offered **\$1.2M**.
We landed at **\$1.28M**.
That's **\$200K off** the list price.
- A few years back, I offered **\$330K** on a house listed at **\$450K**. They said no—but that's okay. I wasn't willing to stretch beyond my numbers, and that's the discipline that matters.

👉 **Pro Tip:** Know your max number before you walk in. Let them say no. The worst that can happen? You move on.

2. Ask for Seller Credits

Seller credits are basically money the seller gives you at closing to help cover your costs, think closing costs, repairs, even rate buydowns (more on that below).

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Instead of dropping the price, sometimes a seller is more willing to offer credits.

Example:

Let's say you're buying a \$400K home. You could ask for **\$10K in seller credits** to cover your closing costs. That way, you bring less cash to the table on Day 1 and you get to keep an extra \$10K in your pocket.

3. Negotiate a Rate Buydown

Interest rate got you feeling stuck?

You can actually negotiate a **temporary or permanent rate buydown** and have the **seller pay for it**.

This means:

- You get a lower monthly payment.
- The seller covers the cost as a credit at closing.

In a slower market, many sellers are **already expecting** to make these kinds of concessions. Use it to your advantage. Back in 2021 I negotiated an extra \$2,000 in seller credits. In 2024 one of my [Wanderlust Wealth Academy](#) students Baley negotiated \$25,000 in seller credits.

4. Repairs & Property Condition

Always get an inspection. Even if everything *looks* good, an inspection often reveals things you can use to negotiate.

If issues come up:

- Ask for **repairs** before closing.
- Or ask for a **credit or price reduction** to cover those costs.

Example: After inspection, you find the HVAC system is at the end of its life. Instead of walking away, you say: "Cool, I'll still buy it, but I want \$7K off to replace it or you can replace it for me before we close."

5. Appraisal Comes In Low? That's Your Leverage

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If you're financing the property and the **appraisal comes in lower** than the offer price, you now have a powerful tool.

Most lenders won't loan above appraisal, so you can say:

"This place appraised for \$440K. We offered \$460K. You'll need to drop the price or we can't move forward."

It's not personal, it's just numbers.

6. Be Willing to Walk Away

The biggest power move in any negotiation? **Being willing to walk.**

If the numbers don't work, or the seller refuses to budge, keep it moving. There will *always* be another deal. Don't fall in love with a property, fall in love with the numbers.

7. Don't Be Afraid to Ask

Most people don't get what they want because they're scared to ask. But real estate is a game of negotiation.

Even just saying:

"What flexibility do you have on price or terms?"

...can open the door to savings or creative solutions.

Want to Learn the *Best Way* to Buy Real Estate in 2025?

I made you a free masterclass that breaks it all down, how to find the right properties, run your numbers, and use the market to your advantage (even with high rates).

👉 Watch the free class here: oliviataiti.com/freemasterclass