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BUYER'S GUIDE

HOME BUYER'S ROADMAP

1

FIND AGENT

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2

FINANCIALS

Obtain a pre-approval letter
from your lender.
*I provide recommendations

3

SEARCH

Send me all the
favorites you find
and I'll send you
mine.

6

APPRAISAL

Arrange for a
professional
appraiser to visit
the home and
determine a value

5

INSPECTION

Arrange for a professional home
inspector to visit the home.
*I provide recommendations

4

OFFER

Make your offer for
the home and prepare
to negotiate

7

SCHEDULE MOVE

Schedule your
move date and
arrange for
movers

8

CLOSING

Get your keys and
celebrate your
new home!



REAL ESTATE TERMS

PRE-APPROVAL

A pre-approval is the first step to obtaining a mortgage to purchase your home. The banker will perform an analysis on your income, debt, and credit-worthiness. You will need one in order to be ready to put an offer on a house.

OFFER

An offer is a preliminary agreement to purchase a home, and is set between a buyer and a seller.

CONTINGENCY

A contingency related to a property is when the preliminary offer is accepted, pending certain conditions set out by the seller.

CLOSING COST

The closing cost is the amount that is paid, in addition to the sale price. This can include: taxes, insurance and lender expenses.

EARNEST MONEY

Good faith money is the balance of funds that are set aside into a trust or an escrow account to show the buyer is serious about the purchase.

TITLE SEARCH

A title search will confirm that the property that is being sold in fact belongs to the seller.

APPRAISAL

An appraisal is the value that is assigned to the real estate asset based on an assessment of the asset, neighborhood, market condition, and more.

HOME INSPECTION

A home inspection is an official review of the real estate asset's current condition. They will help to determine if there is any work needed to be done to the property to bring it to normal working order.

DISCLOSURES

The disclosures related to a property will include everything that the sellers know about the property, including any areas that need repairs.

CLOSING

The closing part of the real estate sale is when the money and keys are exchanged.

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PREPARING TO BUY



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FINANCIAL

02

DETERMINE YOUR BUDGET

When determining your mortgage, don't forget other factors like: downpayment, legal fees, taxes, home inspection costs, appraiser costs, and renovation costs.



HOW MUCH SHOULD YOUR DOWNPAYMENT BE?

A 20% downpayment is the most common, however, it is not your only option!

Have a discussion with your lender to determine what works best for your scenario. *I provide lender recommendation's .

FINANCIAL

02

CREDIT SCORE CHECK

Your lender will likely perform a credit check prior to approving a mortgage and determining your interest rate. The most ideal range will be 620 or above.

The better your score, the lower the interest rate you will be charged on your mortgage.



PRE-APPROVAL

Obtaining a pre-approval on your mortgage will help you in many ways. First it will help you determine your budget, and help you stay within your means. Second it shows the seller that you are serious about purchasing a home, and that you have the funds necessary to complete the purchase.

Although you are pre-approved for a loan, does not mean that you will be guaranteed this amount in your final mortgage. You will still have to be approved for a mortgage after you have submitted an offer.

It is important not to make any significant purchases or alter your credit score in any way during this time.

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FIND A HOME

TOUR HOMES

HOME SEARCHING TIPS

03



Once you find a house you love, you can make an official offer to the seller.

Be sure to make a list of your must haves, wants, and don't cares.

As you go through the viewings, make sure you check off all your must haves.

- Take photos as you go through the open houses so you remember the layout and the feel of each house you visit.
- Pay attention to features of the property that are fixed such as the neighborhood, the lot size, and the orientation of the home. Don't pay too much attention to the colors of the walls or the furniture.
- Be sure to check out the small details like the light switches, water features, and appliances to make sure everything works.

MAKE AN OFFER

04

Once you find a house you love, you can make an official offer to the seller.



NEGOTIATE AN OFFER

Be prepared to receive a counter-offer, and don't be afraid to bargain for your purchase.

Be sure to know what you are buying and ensure that you feel the price is fair at the end of the day.

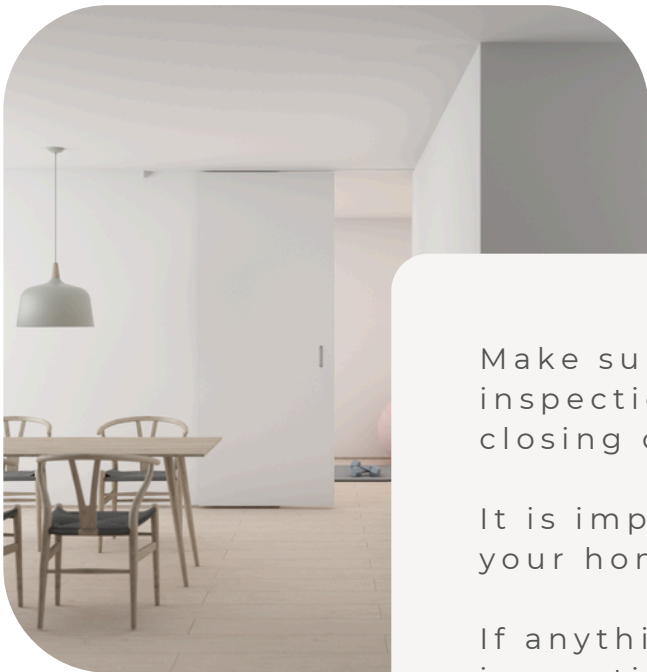
INSPECTION

05

Feel free to ask your inspector to take pictures and be descriptive in their report.

You can also ask for a meeting with the inspector to better understand their findings.

Once the inspection is complete, we can discuss and negotiate with the seller any final points.



Make sure that you allow for an inspection to be completed prior to the closing of the sale.

It is important to know as much about your home as possible.

If anything serious comes out of the inspection, you have an option to back out of the agreement, or gives you more negotiating power.



FINAL STEPS

APPRAISAL

06



Other checks we should run prior to finalizing the purchase of your new home:

1. Appraisal
2. Property title search

Your banker will also want a formal appraisal of the home prior to issuing your loan.

Be sure to purchase home insurance for your new property!

& LOAN APPROVAL

The lender will review any and all financial related forms and information prior to granting the loan.

They will review details like:

- Your income
- Credit check
- Employment status

CLOSING and MOVING



SCHEDULE YOUR MOVE

07

Some things you will want to keep in mind closer to your move date:

- Movers
- Renovators/ contractors
- Utilities
- Cleaners
- Move out details



CLOSING

08

Closing is the final step for you to become the legal owner of your home. You will take a final walk-through just before closing to assure that negotiated work has been completed and everything is in working order.

The closing process itself requires a lot of paperwork and patience. Be prepared with your government issued photo ID, cashier's check and any other documents required by the title company or loan officer.

Don't forget to re-key all the locks and change the garage door opener code when the property is officially yours.

Congratulations on your new home!



CUSTOMER TESTIMONIALS

Ben
Kruhner

- Hali Kimball has consistently gone out of her way to make every phase of finding a new home, buying it, and preparing our old home for sale as clear and as simple as possible. She has been an invaluable ally throughout the process, and I can hardly imagine a better or harder-working real-estate agent.

”

- Hali went above and beyond, helping us with every step of the way. Very knowledgeable! Also friendly and just a delight to work with.

Melinda
Landhchild

Allison
Acuña

- I had such a good experience working with Hali. She was well organized, brought tons of domain knowledge to guide us through the negotiation, and did a great job understanding where we wanted more support vs where we wanted space to explore independently. As a polyam family, house hunting can be tricky but Hali was a source of support + understanding throughout!

”

HOME TOURING CHECKLIST

ADDRESS OF PROPERTY: _____

DATE VISITED: _____ PRICE: _____

BEDROOMS: _____ BATHROOMS: _____ SQUARE FOOT: _____

LOT SIZE: _____ YEAR BUILT: _____

SCHOOL DISTRICT: _____

CURB APPEAL

1

DISLIKE

2

NEUTRAL

3

4

5

LOVE

INTERIOR

1

DISLIKE

2

NEUTRAL

3

4

5

LOVE

EXTERIOR

1

DISLIKE

2

NEUTRAL

3

4

5

LOVE

PRICE

1

DISLIKE

2

NEUTRAL

3

4

5

LOVE

LOCATION

1

DISLIKE

2

NEUTRAL

3

4

5

LOVE

NEIGHBORHOOD

1

DISLIKE

2

NEUTRAL

3

4

5

LOVE

ADDITIONAL COMMENTS: _____

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