Beyond the Blueprint

YOUR HOMEBUYING ROAD MAP



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# **STAGE 1: FINDING YOUR HOME**

#### 🇹 Find Your Realtor & Lender - Get Pre-Approved

As the first crucial step in your home-buying journey, secure a trusted realtor and lender. Your realtor will guide you through the property search, while a pre-approval from a reputable lender not only establishes your budget but also signals to sellers your readiness to close smoothly.

## DETERMINING YOUR WANTS AND NEEDS

After securing your realtor and lender, define your home criteria by creating a comprehensive list of wants and needs. Consider everyone's expectations to formulate a collective list. This will guide your home search effectively, ensuring properties match your requirements.

# THE SEARCH BEGINS

At this stage, I will set up a search for you on the MLS and email you all the properties that fit your needs. You can then sort out your favorites, and possibilities, even discard the ones that are not a fit.

Oftentimes after our first day of looking at homes, you will gain a clear insight into what you want and need in your new home. I can then adjust your search criteria so we can keep searching until we find the right home for you.

# 💻 NEW PROPERTIES ON THE MARKET

When a new home comes on the market that matches your search criteria, the MLS will notify me and I will send it over to your portal. Once the property is available I can tour the property with you, preview for you or video chat with you.

## DETERMINING YOUR OFFER PRICE

Once you have found the right house, we will determine your offer strategy based on the current real estate market.



# **STAGE 2: MAKING AN OFFER**

#### WRITING THE OFFER

At this stage, my goal is to secure your preferred home on your terms. This encompasses various factors such as closing dates, items or parameters to be included in the sale, as well as price and earnest money. I'll walk you through your contractual rights and responsibilities, discuss different negotiating strategies, and provide valuable advice throughout the process.

#### NEGOTIATING WITH SELLERS

Once the paperwork is complete, I'll deliver your offer to the Listing Broker. This step is crucial as it provides an opportunity to explain the offer, address any concerns, establish rapport, and clarify any questions the sellers may have. The sellers will typically respond in one of three ways: accepting, rejecting, or countering the offer. Negotiations may involve multiple rounds of back-and-forth discussions before reaching a resolution, as both parties work towards terms agreeable to all involved.

# **STAGE 3: TAKING CARE OF CONTINGIENCIES**

#### **MOME OWNERS ASSOCIATION**

If the property is part of a homeowners association (HOA), if included in your offer, you'll have time to thoroughly review its rules, regulations, financial health, and any pending assessments. Understanding these factors will help you make an informed decision about the property.

## TITLE COMMITMENT

The sellers of the property will provide you with a Title Insurance Policy. This policy protects you, the buyer, against loss arising from disputes over ownership of a property. You will have an opportunity to review the policy and determine if there are any exceptions to the policy that you find objectionable.

## **THOME INSPECTION**

You have the right to inspect the property if you've included this contingency. I recommend hiring a professional inspector—I have a list of recommended inspectors if needed. They'll evaluate the structure, systems, and major components. Depending on the property, additional inspections may be recommended, such as sewer or drain field scopes, lead paint testing, or well inspections. Addressing any concerns found ensures you fully understand the property's condition before finalizing the purchase.

#### **APPRAISAL**

The lender usually requires an appraisal to confirm the property's value matches the purchase price. If it's lower, renegotiation or additional financing may be necessary. I'll collaborate with the appraiser to ensure they have all the necessary information for a fair assessment.

# **STAGE 4: CLOSING AND POSSESSION**

#### SIGNING CLOSING DOCS

In Washington State, signing final documents is NOT Closing... although in some situations, signing and Closing may be the same day. Usually signing takes place several days in advance of Closing. The Escrow company will be contacting you to schedule signing as Closing approaches. It's easy to work a signing appointment around your schedule and what's convenient. They can send someone to your house, or even in many cases, you can sign with a notary over a video platform.

## 뛀 CLOSING

On the day of closing, most work is done behind the scenes between the lender, escrow, and the County recording office. Escrow will notify us when the Deed is on its way to be recorded at the County, and again when recording numbers are in. Once we receive the recording numbers we are CLOSED!

# POSSESSION

The Seller technically has until 9:00pm to fully vacate the property on the day of Closing. (Including any final cleaning and removing all items from the property that is required per the contract). If the Seller is all moved out and everything is ready to the standards written in the Purchase and Sale Agreement, we sometimes can work it out to transfer the keys to you when we have confirmation the deed is recorded and the sale is closed.

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