

BUYER'S GUIDE

GUIDING YOU TO YOUR NEW HOME



AMBER JENSEN, REALTOR®

HAWKINS-POE
REAL ESTATE SERVICES | EST. 1946

WELCOME

I'm excited to partner with you, and I want you to know that I've got your back every step of the way. Buying a home is a significant milestone, and my goal is to make this experience not only successful but enjoyable and effortless for you.



Navigating the world of real estate can seem daunting, but know, I am here to simplify the process, answer your questions, and provide guidance to ensure you find the perfect home that suits your needs.

I understand that your buyer's journey is unique, and I am committed to tailoring our approach to match your specific goals. Whether you're a first-time homebuyer or a seasoned real estate investor, I bring my expertise, local market knowledge, and dedication to assure your satisfaction.

I'll take the time to listen to your priorities and concerns, keeping your best interests in mind throughout the entire process. From identifying potential properties to negotiating the best deal, handling paperwork, and coordinating inspections, you can rely on me to be your trusted advocate.

But it's not all about paperwork and negotiations! I want you to have a fun and enjoyable experience throughout this journey. Exploring homes should be an exciting adventure, and I'm here to guide you through every step of the way and beyond!

Amber Jensen

HAWKINS-POE
REAL ESTATE SERVICES | EST. 1946

How to get in touch with me:

253-651-2402

amber@harborjensen.com

harborjensen.com

Follow me on social media:



@HARBORJENSEN

THE ESSENTIAL ROLE OF A BUYERS AGENT

Why is it important to have a buyers agent?

Purchasing a home is a significant and complex investment. As your buyer's agent, I serve as an advocate solely dedicated to you and your interests. Hiring a professional not only ensures you will be properly represented but also guarantees legal protection and guidance from a knowledgeable expert. Here are some key points about the services I provide as a buyers agent:



Expert Guidance & Knowledge

As a local expert, I have a deep understanding of the current market and am well equipped to help negotiate a winning offer.

Property Insights

After years of assisting buyers, I've gained valuable experience that can offer significant advantages. I can spot potential red flags or benefits in a property that might not be immediately obvious, helping you make well-informed decisions.

Access to Listings

Many sellers use agents to list their home, one of the reasons is to make showing their home, a screened and more efficient process. Agents have access to the homes in the NWMLS and set up showings through the listing agent. As an unrepresented buyer, you would need to contact the agent or seller directly. It's important to note that the listing agent isn't obligated to represent you, potentially putting you at a disadvantage as a buyer.

Negotiation Skills

Negotiating the best deal requires skill and experience, especially in a competitive market. I know the right questions to ask and understand the nuances of real estate contracts. I can navigate through contingencies, ensuring that your interests are protected throughout the transaction. I know how to make your offer stand out from the crowd while advocating to get you the most favorable terms and best price possible.

THE ESSENTIAL ROLE OF A BUYERS AGENT

Streamlined Process

Buying a home involves numerous steps, from scheduling viewings to managing paperwork and coordinating with various professionals. I have streamlined this process to handle logistics to ensure everything runs smoothly. This not only saves you time but also reduces stress during an already busy period. I can anticipate and resolve potential issues before they become major problems, making for a smoother process that most of us can appreciate

Objective and Unbiased Advice

One of the most important aspects of my role is to remain objective, real estate is a very emotional process, but you can rely on me to keep my cool and present the facts over emotions. Staying unbiased is crucial to help you make the most informed decisions.

Legal and Ethical Protection

Real estate transactions involve complex legal and regulatory requirements and they are ever-changing. I stay up-to-date on the latest changes and requirements through ongoing education, ensuring compliance and protecting your legal interests. As a licensed agent, I adhere to a strict code of ethics, ensuring professionalism and integrity throughout the buying process.

Network of Trusted Professionals

As a local agent I have an extensive network of trusted professionals, including mortgage brokers, inspectors and title reps who can assist in various stages of the process. We coordinate with these experts to ensure all aspects of the transaction are handled efficiently. This network is invaluable in addressing any issues that may arise, offering you a comprehensive support system. I can attest that without these relationships, some of these transactions would not have happened.

As a buyers agent, my top priority is to provide you ongoing support and advice throughout the buying process, ensuring your needs and concerns are addressed promptly and with minimal stress. My goal is to make your home buying experience as smooth and successful as possible, leveraging my expertise and network to your advantage.



WHERE TO START

Your Home Search

I am excited to help you find your new home. That's why I work with each client individually, taking the time to understand your unique lifestyle, needs and wishes. This is about more than a certain number of bedrooms or zip code. This is about your life and that is important.



When we partner together you will get:

A knowledgeable and professional REALTOR®

A neighborhood and local expert

A committed advocate to negotiate on your behalf

Have the backing of a trusted company, Hawkins-Poe, Inc.

I have the systems in place to streamline the home-buying process. As part of my all-inclusive service, I will commit to helping you with your home search by:

Previewing homes in advance on your behalf

Personally touring homes and neighborhoods with you

Keeping you informed of new homes on the market and off market.

Advising you on other homes that have sold, so you stay competitive with values.

LOAN PROCESS

Funding your Home Purchase

Financial Pre-Qualification or Pre-Approval

Application and interview

Buyer provides pertinent documentation, including verification
or employment credit report is requested

Appraisal scheduled for current home, if needed

Underwriting

Loan package is submitted to underwriter for approval

Loan Approval

Parties are notified of approval

Loan documents are completed and sent to the title company

Title Company

Title exam, insurance, and title survey conducted.

Borrowers come in for final signatures

Funding

Lending reviews loan package

Funds are transferred by wire

*These are meant as guidelines and are subject to change.
You should speak to your local lender for assurance.

HOME BUYING TIMELINE

Select A Realtor

Obtain Financial Pre-Approval

Buyer Consult

Select Properties

View Properties

Write An Offer

Negotiate Terms

Accept The Contract

Remove Contingencies

Conduct Inspections
Resolve Any Issues

Credit Check
Underwriting
Appraisal

Conduct Title Search
Remove Any
Encombrances
Obtain Title Insurance

Obtain Funds For Closing

Final Walkthrough

Signing

Close & Take Possession

HOME BUYING PROCESS

What happens now?

Congratulations on getting approved for a home loan! This is an exciting step forward in your journey to buying a house. Now that you have the financial green light, here's what you should focus on next:



1

Refine Your Budget: Even though you've been approved for a certain amount, make sure it aligns with your lifestyle. Remember to factor in other costs like property taxes, insurance, utilities, and maintenance.

2

You will be set up a personalized search profile, ensuring you receive real-time updates on listings that match your criteria. This way, you're among the first to know when a potential home hits the market. We can schedule a showing of any that appear to be a good fit and I will provide insights to help you make an informed decision.

3

When you're ready to make an offer, lean on me for expert advice to analyze the current market. This will help you determine if the property's asking price matches its value and will help creating a solid negotiation strategy. We will work together to structure the offer effectively, factoring in your preferences, contingencies, and any other relevant terms.

HOME SEARCH

Things to keep in mind during your home search...

In some markets, homes can hard to come by and may not last long, so being flexible with your schedule for showings can increase your odds.

When it comes to your first home, there is a good chance it will not be your dream home. This is just the initial step towards your future goals! Keep in mind that while you can make changes to the price or condition, the location is permanent.

It's important to note that not all available homes are readily listed on the market Sometimes we have to be creative. Finding a home is just the beginning of the process. There are many negotiations, timelines, and challenges but I'm here to support you every step of the way, making the process as seamless as possible.



YOU FOUND A HOME

Making an Offer

Once you have found the property you love, we will creatively put together an offer. While much of the agreement is standard, there are areas we can negotiate!

Price

What you offer on a property depends on a number of factors, including condition, length of time on market, buyer activity and the urgency of the seller.

Move-in Date

Being flexible on the possession date, can be an advantage with the seller.

Additional Property

Often, the seller plans on leaving major appliances in the home; however, which items stay or go is often a matter of negotiation.

I will present the offer to the listing agent and/or seller. The seller will then do one of the following:

- Accept the offer
- Reject the offer
- Counter the offer



ESCROW & BEYOND

Your offer has been accepted! What comes next?

1

Earnest Money and Other Upfront Fees: Earnest money will need to be deposited to escrow. Earnest Money is your good faith deposit to the seller that you plan to purchase the home. If the sale successfully goes through, the deposit is typically applied towards your down payment or closing costs. If the transaction falls through due to contingencies or other valid reasons, money is most likely returned to you, the buyer. Here are other out of pocket costs as a buyer: Home Inspection; Sewer or Septic Inspection & Appraisal.

2

Due Diligence: We will schedule a home inspection to uncover any potential issues with the property. I'll guide you through this process and assist with any necessary negotiations to make you feel confident in your purchase.

3

Order Appraisal: Once we have moved past the inspection period and have satisfied contingencies. Your lender will work on finalizing the mortgage details, and an appraisal will be conducted to ensure the property's value aligns with the loan amount. *If you are purchasing a home in cash, this step is not necessary.



ESCROW & BEYOND

4 **Appraisal:** Once the appraisal is completed to establish the property's market value, any discrepancies between the appraised value and the agreed-upon sale price may require further negotiation between the buyer and seller to reach a resolution. If this happens, I have the necessary documents and strategies in place to support the justification of our negotiated price.

5 **Financing:** Your Lender will continue processing the loan application, and submit to final underwriting, which may include additional documentation and verification. I recommend keeping all documents in a convenient location as they may be required more than once to verify.

6 **Title Search:** A title company will conduct a thorough investigation of the property's title to ensure there are no existing liens or title-related issues that could affect the sale.

7 **Final Walkthrough:** We will conduct a final walkthrough of the property just before signing the closing documents. This step allows you to confirm that the property remains in the same condition as when you made your offer and to verify that any agreed-upon repairs have been properly completed. Typically, the final walkthrough will be scheduled within 5 days of the closing date.

ESCROW & BEYOND

8

Signing: As we move closer to the closing, it's time to prepare for signing! Signing will take place when all documents are in order, and we have final approval from the lender. After ensuring that all the required details have been carefully examined and verified, our dedicated escrow team will reach out to you to coordinate the signing process.

As you approach the closing of your new home, there are a few crucial things to keep in mind:

It is important that before you close on your home that you

DO NOT:

Make any big purchases

Move money around that was not discussed with your lender or

Make any job changes

Any insignificant change can jeopardize your new home purchase! When in doubt, don't hesitate to ask questions.

It's always better to clarify any uncertainties to protect your new investment.



9

Closing Day: Everything should be in order and on the day of closing, the lender will fund and recording numbers are sent to the county to be recorded. Then the fun part; once we have a mutually agreed upon time between the seller, you get the keys to your new home, and you are officially a new homeowner and celebrating can commence!

CLOSING COSTS

Seller Fees

- One half of the escrow fee (per contract)
- Work orders (per contract)
- Owner's title insurance premiums
- Real Estate commission
- Any judgements, tax liens, etc. against the seller
- Any unpaid Homeowner Association dues
- Home Warranty (per contract)
- Any bonds or assessments (per contract)
- Any loan fees required by buyer's lender (per contract)
- Recording charges to clear all documents of record against seller
- Payoff of all loans in seller's name (or existing loan balance being assumed by buyer)
- Interest accrued to lender being paid off, reconveyance fees and any prepayment penalties
- Excise Tax (% based on county and sale price)



Buyer Fees

- One half of the escrow fee (per contract)
- Lender's title policy premiums (ALTA)
- Document preparation (if applicable)
- Tax pro-ration (from date of acquisition)
- Recording charges for all documents in buyer's name
- Home Owner's insurance premium for first year
- Home Warranty (per contract)
- Inspection fees (according to contract): roofing, property, geological, pest, etc.
- All new loan charges (except those required by lender for seller to pay)
- Interim interest on new loan from date of funding to first payment date

**These are set guidelines and subject to change*



CLOSING 101

Things to Remember About Closing:

There are 3 steps until you get your keys.
Signing, Closing and Possession!

Once we do the final walkthrough with-in five days of the closing date, there will be a few more steps before officially owning your new home!



Signing - Escrow will schedule you for signing of closing documents.



Closing - Once all parties have signed, the loan will be funded and all parties will be notified.



Possession - After the county has recorded the transfer of the deed you will officially be home owners and will soon have access to your new home!

We will be in constant communication during your home buying experience to make sure your questions are thoroughly answered. I want you to feel educated through the entire transaction so you can make informed decisions.

No question is too small when dealing with your biggest asset!

GIG HARBOR LOCAL



Having lived and worked in Gig Harbor all my life, I understand what makes our community and the people who call it home so special. From the Maritime Parade, Blessing of the Fleet and Local Farmers Market to unique boutiques and eateries, Gig Harbor is a special place! Being a local real estate expert is not just expertise in negotiation and marketing, but a love and understanding of our community and the people who live here.

HAWKINS-POE
REAL ESTATE SERVICES | EST. 1946

CLIENT EXPERIENCES

Amber was more personable and responsive than anyone I have encountered in any customer service realm. She managed to make an intimidating purchase a much more relaxed and straightforward process. The work she put into the hunt for my new home was immeasurable. I am incredibly grateful to have had her as my agent. She helped me narrow down what was most important to me in a new home, and streamlined our search to meet my preferences. Now I have a beautiful home with everything I wanted. ❤️ I will always recommend Amber to those I know looking for an honest and experienced real estate agent.

Alex - Tacoma, WA

Amber is simply the BEST!! She is an expert communicator, extremely knowledgeable in the field, and personable. She always answered my questions promptly (and I had many!). She is fierce, which is needed in today's Gig Harbor market, yet friendly and empathetic. The perfect combination in a real estate agent. She was straight forward and honest. Her hard work and diligence helped us find our dream home! We are forever grateful!

Krista, Gig Harbor, WA

Amber Jensen was amazing she is polite, courteous and understood what I was looking for in a home. She always returned calls promptly and made sure that everything ran smooth between all the different moving parts. I would definitely recommend her to family and friends and I will use her services for future purchases.

Nick - Gig Harbor, WA

CLIENT EXPERIENCES

Amber helped us find our dream home in Gig Harbor and we could not be happier! She helped facilitate a smooth transaction and kept us informed at every step along the way. If you are buying or selling real estate in the puget sound area, we highly recommend reaching out to Amber!

Kelsey - Gig Harbor, WA

When it came time to sell our very challenging house, Amber worked with my husband and I closely, she made us understand how the processes worked and what it was gonna take to sell. She was honest, up front and really new what she was doing. Best of all it didn't take long until it was SOLD.

Rebecca - Gig Harbor, WA

This was the hardest sale I will probably ever do in my lifetime, having to demo my childhood home that had caught on fire and sell the property. I didn't even know where to start but Amber helped with every single step (and there was A LOT of them), and stayed in constant contact with me with entire time. I would definitely recommend her for any real estate needs, she really is the best!

Rachael, Gig Harbor, WA

CLIENT EXPERIENCES

Amber is an amazing Realtor! I worked with her to buy my first home which was a great experience. Then 5 years later she helped me sell my home and it was such an awesome experience! She provided a ton of useful information and referred me to several great companies to help complete some work before listing my home. Amber is great at communicating every step of the way and ensuring that everything is taken care of. After selling my house Amber helped me find my next home and helped make sure that experience was as low stress as it gets! I would highly recommend Amber to anyone looking to buy or sell a home in the near future. Thanks for everything!!

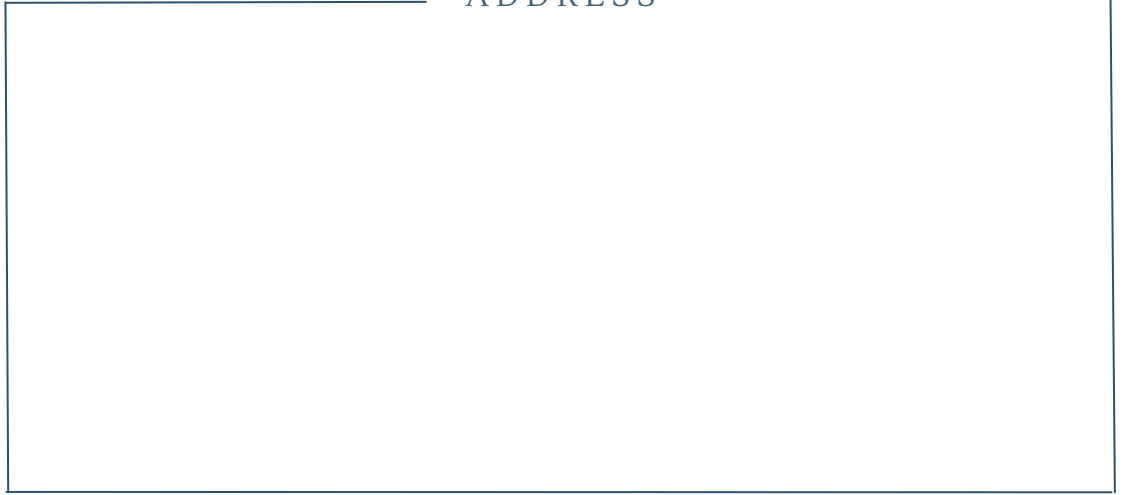
Rene, Port Orchard, WA

My family and I decided it was time to leave our home in Tacoma that we have lived in for over 10 years. We were so thankful to have found Amber, who not only successfully sold our home to a wonderful buyer (and quickly), but she also found us our dream home that checked all the boxes. We were not ready to settle for anything and we had an enormous list of “must-haves”. Amber was able to find us everything we wanted for the right price and within a market that has slim pickings. She checked in with us daily, helped us to stay organized and she made the whole experience (that we were honestly dreading) of selling and buying a home smooth and enjoyable. Because of Amber, we love our new home and couldn't be happier.

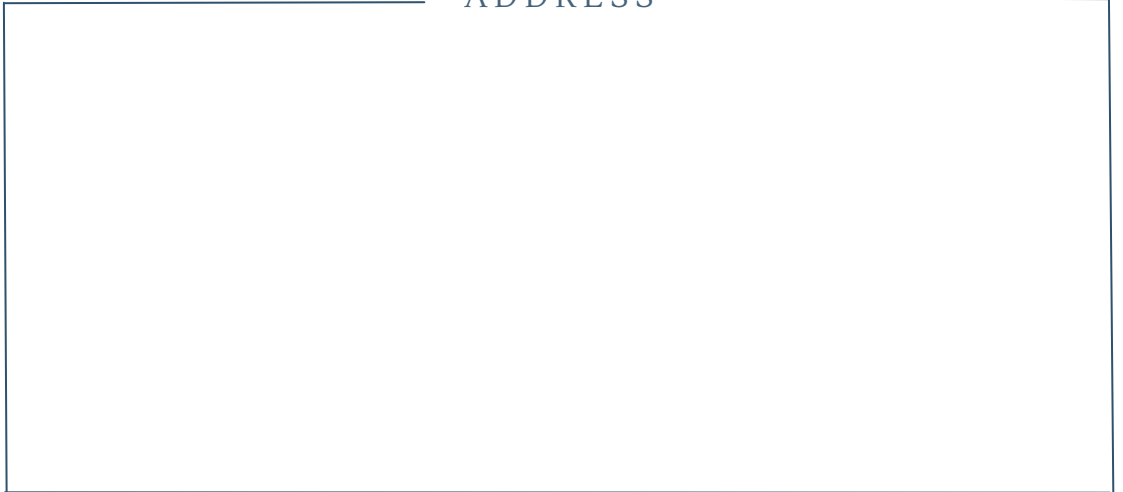
Amy & Jeremy, Port Orchard, WA

NOTES

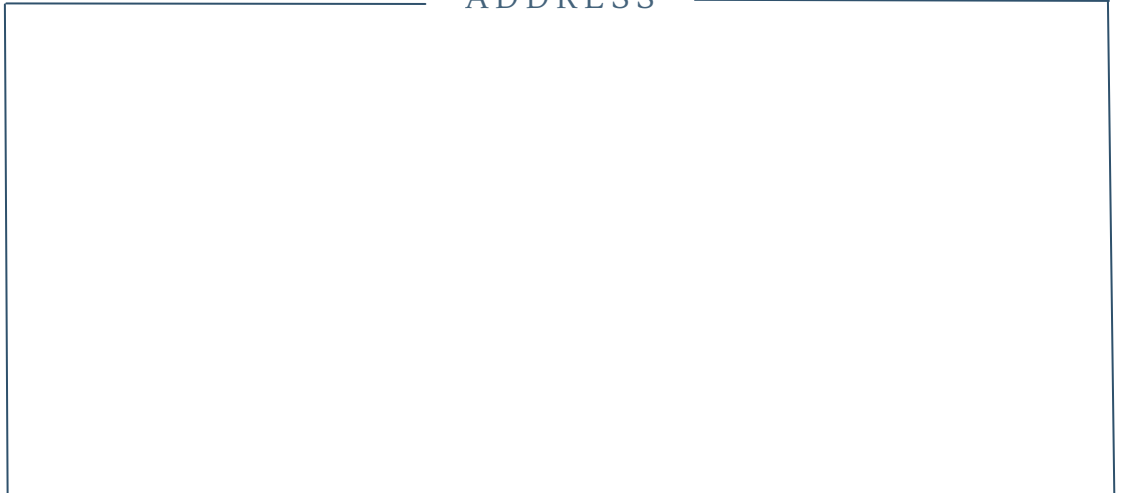
ADDRESS



ADDRESS

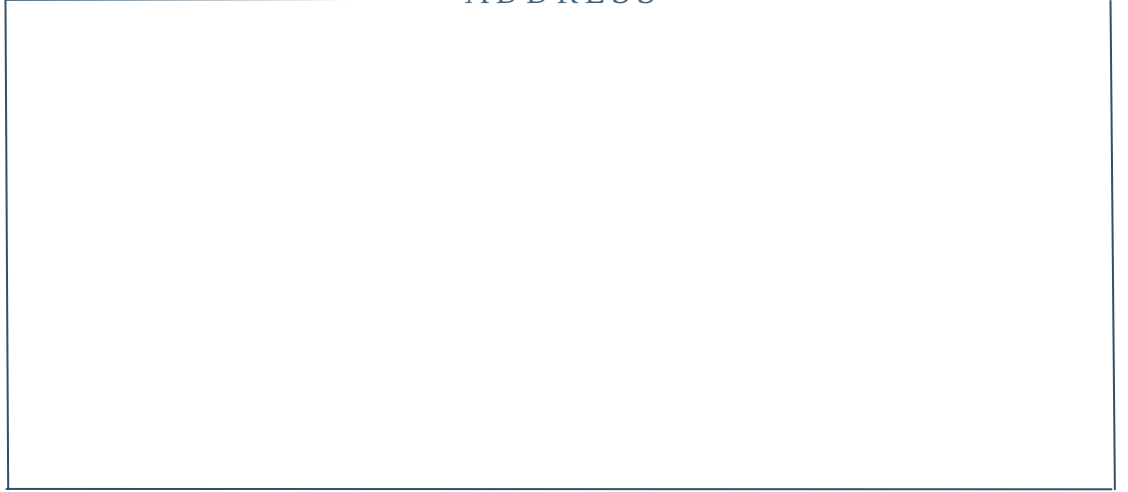


ADDRESS

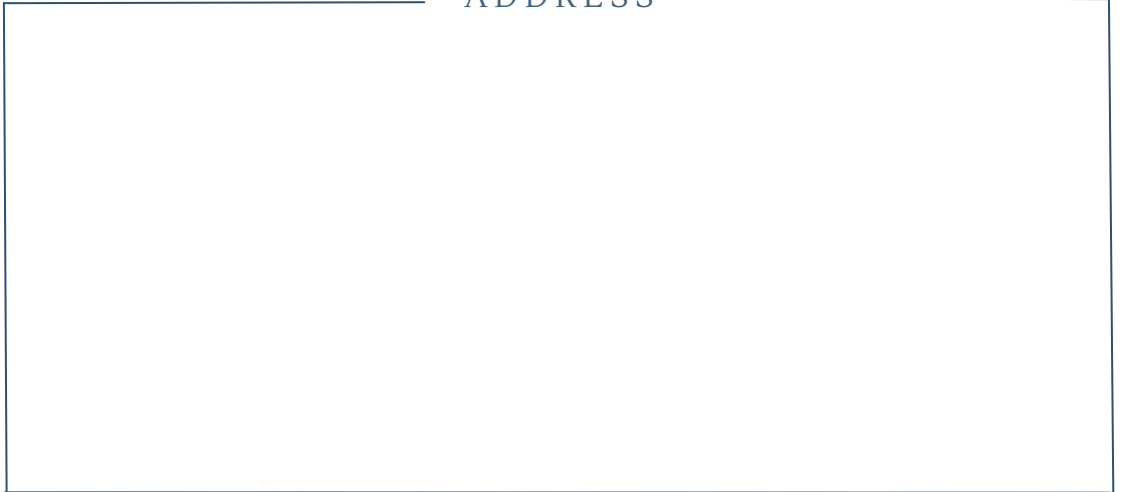


NOTES

ADDRESS



ADDRESS



ADDRESS

