



LET'S FIND

home

YOUR HOME BUYER GUIDE

LAUREN VIGUS, REALTOR®

YOUR HOME MATTERS

I believe in going above and beyond to provide top tier service & an exceptional client experience.

ABOUT ME

REALTOR & HOME ENTHUSIAST

I am a mom of two, first responder wife & a WA real estate broker. I support local and am passionate about our hometown and communities surrounding us - PNW proud! I have been in the real estate industry since 2016, I have a knack for it all and I really like to get my hands on every part of the process. My partnerships with my clients mean the world to me and I look forward to serving you within the world of real estate.



Lauren Vigus
BROKER | REALTOR®



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CLIENT TESTIMONIALS

CLIENT HAPPINESS IS WHAT MOTIVATES ME

Aly & Eric, Gig Harbor

I wish we could use Lauren for every house we ever buy or sell in the future! We'd already moved out of state when we decided to sell our home and Lauren was there nearly every day getting it ready for market in our absence. She even made sure it was presentable for each showing. Her knowledge of the local market was invaluable and her professionalism is unmatched. Start to finish it was the smoothest real estate transaction we've ever had. Lauren will make you feel like her top priority, even when I know she is juggling multiple properties and clients at once.

Mitch & Erika, Lakewood

We met Lauren at an open house and instantly clicked! It was my husband and I's first home buying experience and Lauren was great with navigating us through this process at our own pace. She was very responsive, enthusiastic, and patient. She listened well and could see our vision for our home. We had a lot of learning to do through this experience and couldn't thank her enough. She helped make sure we weren't overwhelmed and had all the resources we needed. Highly recommend!

Steve & Jen, Port Orchard

Lauren is absolutely amazing. A throwback real estate agent that actually cares about you. Part agent, part interior designer, part financial adviser and part psychologist, she was an expert guide helping us get into our dream house. I wish they provided 10 stars!!



Scan here for more
testimonials!

Danielle & Shannon, Bremerton

Lauren is patient, kind and great at listening to what our needs are for a house and finding a home for us. The process was easy to understand because she is wonderful about breaking everything down and fully explaining what to expect and the steps involved as the journey of purchasing a home unfolds. It was a joyful, fun filled experience and my family and I are so glad that Lauren was part of one of the biggest purchases of our life. We will definitely be using her again in the future because she is a Rock Star!

MY SPECIAL APPROACH

WHAT MAKES ME DIFFERENT

My approach with you will be honest and straightforward: you come first. I'm here to understand your aspirations and challenges, offering customized advice and solutions tailored to your unique situation. My role is to be your advocate, your strategist, and your confidant throughout the selling process. From now to the closing day, I'll provide a seamless and efficient experience, aimed at achieving your goals. My commitment is to ensure that every step of your journey is managed with professionalism and attention to detail.



YOUR DEDICATED REALTOR®

Helping Buyers, Sellers & Investors in:

Pierce + Kitsap Counties and Surrounding areas



15.7m Dollar Volume Sold



101.5% LP to SP %ratio



est. 2016

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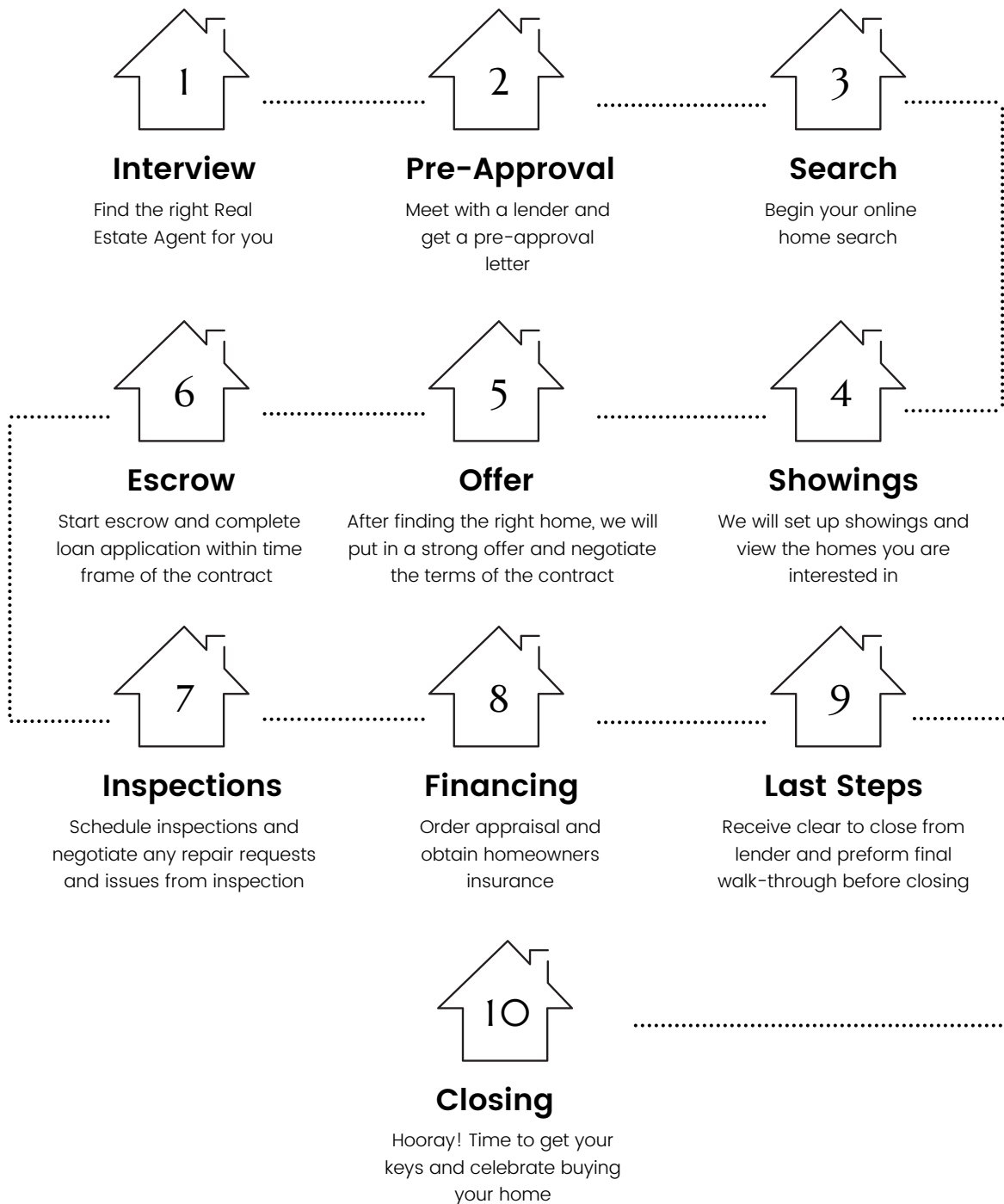
'Lauren was professional and friendly. She understands the market in this area and helped me get a great purchase price for my new home. I highly recommend! 10 out of 10!' - Cari, Lakewood

'This was my first time buying property so it was important for me to have someone I trust to guide me in the right direction. Lauren is patient, informative, and proactive. She made the process so seamless. I couldn't have asked for a better experience!' - Tara, Kent

FINDING YOUR HOME

PROVEN HOME BUYING ROADMAP

THE BUYER ROADMAP OVERVIEW



THE BUYER EXPERIENCE

THE HOME BUYING TIMELINE

My Signature Process

Step One

Meet with a Professional

The start to the home buying process, I suggest that you sit down with a lender and discuss your financial options. Together, you will determine the best mortgage type for your situation, as well as how much house you will be able [or want] to afford.

Step Two

Pre-Approval

After you have met with your lender, we can sit down and discuss the type of home you're looking for. We will discuss style, price, location, and any other features that you find important for your home.

Step Three

Search and Showings

Now the fun part! I will set you up on a custom client search that will send you every available home that meets your criteria. From there, I will schedule showings and we will go view the homes that you are interested in.

Step Four

Make an Offer

After finding the right home, we will discuss important factors and criteria needed to submit in a strong offer. We will discuss offer price, inspection time period, financial contingencies, etc + all the other strategic factors.

Step Five

Negotiation and Contract

The seller will have the opportunity to accept, reject or counter your offer. I will help you understand all the terms of the contract to decide the best course of action for securing your home on terms that work for you.

Step Six

Escrow

Once we have reached Mutual Acceptance, we will open escrow & you will deposit agreed upon earnest money to escrow. You will schedule any inspections during the time period negotiated in the contract and we will negotiate any repairs requests you would like to make with the seller. While also keeping an eye on all other contingency timelines within the contract.

Step Seven

Final Details

The mortgage lender will typically order an appraisal to determine the value of the home. We will educate you on your rights as a buyer and will offer you alternative routes to take in the event the appraisal should come back low in value.

Step Eight

The Closing

After your loan has been processed we will receive the 'clear to close' from your lender. We will perform the final walk-through 3-5 days before closing to ensure any repairs or requests have been completed & that the seller is or is on the way to being vacated by closing day [or possession day]. Escrow will schedule your document signing with you 1-2 days before closing then we wait for the green light on closing day that the home is yours!





FINANCES

Finding Your Perfect Home

If you are financing your new home, in order to put out an offer on a home we need to have a pre approval letter and the pre approval process started. A lender will be able to answer all of your questions regarding finances and give you a clear understanding of the exact price range you will be pre-approved for and an estimate of the expenses to expect.

QUESTIONS TO ASK WHEN INTERVIEWING POTENTIAL LENDERS...

✓ What is the best type of loan for me?

✓ Do I qualify for any special discounts or loan programs?

✓ What interest rate can you offer?

✓ When can you lock in my rate?

✓ What fees can I expect from you?

✓ What are my estimated closing costs?

TALKING TO YOUR LENDER

PART 2: FINANCES

Funding Your Home



There are many different factors that the lender will use to calculate your pre-approval. It's always best to be prepared, so here are a few of the documents you can begin to gather together and can expect to be requested:

- Tax Returns
- W-2 Forms
- Pay Stubs
- Bank Statements
- List of Monthly Debt

FINDING YOUR HOME

HOME SEARCH

Starting The Home Search



Step One

After you speak with a lender and get pre-approved, we will begin your online home search. I will set you up on an automated search on the Multiple Listing Service (MLS).



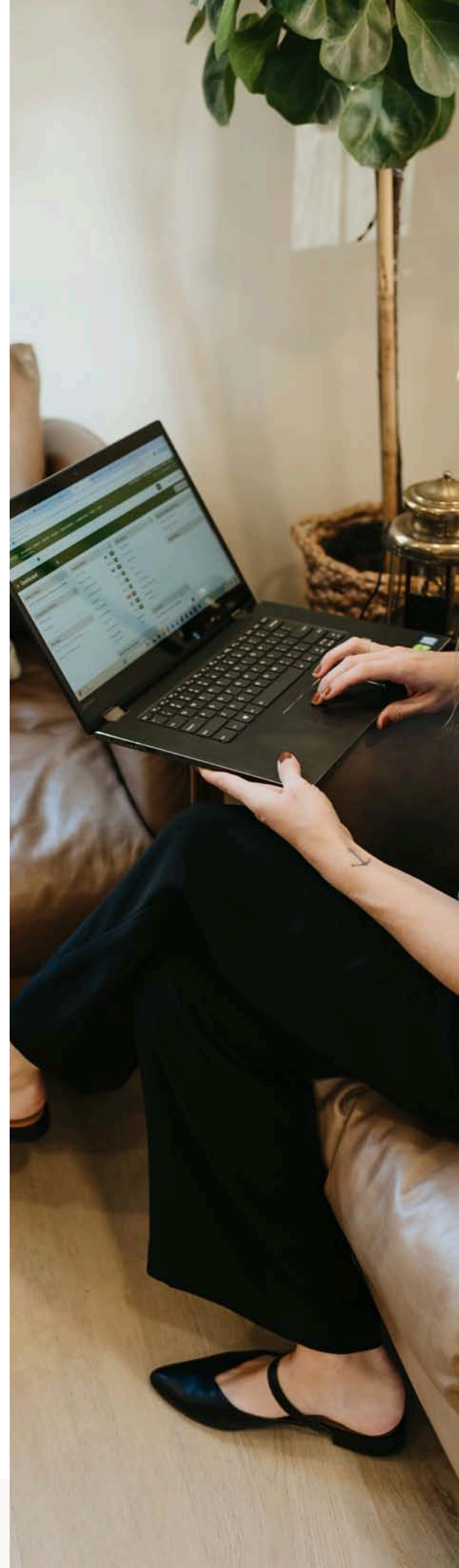
Step Two

We will discuss your ideal price range, your must-haves list, deal breakers, location preferences, school districts, and all of the other factors that will help me to best help you during the home search period.



Step Three

When you decide you are interested in a home, we will schedule a showing to view the home in person. If you decide it meets your criteria, we will write an offer for the home. When we get an accepted offer, you will now be Under Contract.





YOUR PERSONAL PREFERENCES

IMPORTANT INFO

What other factors will influence your decision? (School zones, distance to work, specific neighborhoods, etc.)

What features are important to you in your new home?

What are the must-haves in your new home?

What are the deal breakers in a new home?

What are the best days to schedule showings?

Any specifics not mentioned above:

YOUR PERSONAL PREFERENCES

MUST HAVE CHECKLIST

What's Important To You?

Kitchen

- ☐ Island
- ☐ Updated countertops
- ☐ Walk in Pantry
- ☐ Updated cabinets
- ☐ Breakfast nook
- ☐ Updated appliances

Bathrooms

- ☐ Double Vanities
- ☐ Bathtub
- ☐ Updated bathroom
- ☐ Walk in shower
- ☐ Guest bathroom

Main Living Area

- ☐ Walk-in closet
- ☐ Split floor plan
- ☐ Storage space
- ☐ Master on main floor

Additional Features

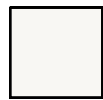
- ☐ Hardwood floors
- ☐ Fireplace
- ☐ Office
- ☐ Formal dining room
- ☐ Open floor plan
- ☐ Front porch
- ☐ Separate laundry area
- ☐ Parking space

Place a check mark next to any amenity that you consider a must have on your next home.



UNDERSTANDING OUR PARTNERSHIP

SIGNING THE BUYER BROKER AGREEMENT



Our Partnership

The Buyer Broker Agreement formalizes our working relationship. It outlines our commitment to each other + my dedication to you as your Realtor partner throughout your home-buying journey.



Protecting Your Interests

This agreement ensures that I'm working exclusively for you. It allows me to advocate fiercely on your behalf during negotiations and throughout the entire process.



Clarity on Services

The agreement details the specific services I'll provide, including property searches, market analyses, and guidance through inspections and closing. It's my promise of comprehensive support to you



Flexibility

While the agreement is a commitment, we can discuss terms that work best for you, including the duration and any specific requirements you may have



Exclusivity

This agreement means you'll work exclusively with me. This allows me to fully commit my time and resources to finding your ideal home.

WHAT YOU NEED TO KNOW ABOUT COMMISSION

01.

Transparency in Fees

I'll always disclose my expected compensation to you before we submit an offer on a property. I want you to be fully informed about all potential costs involved in your home purchase

02.

Potential Out-of-Pocket Costs

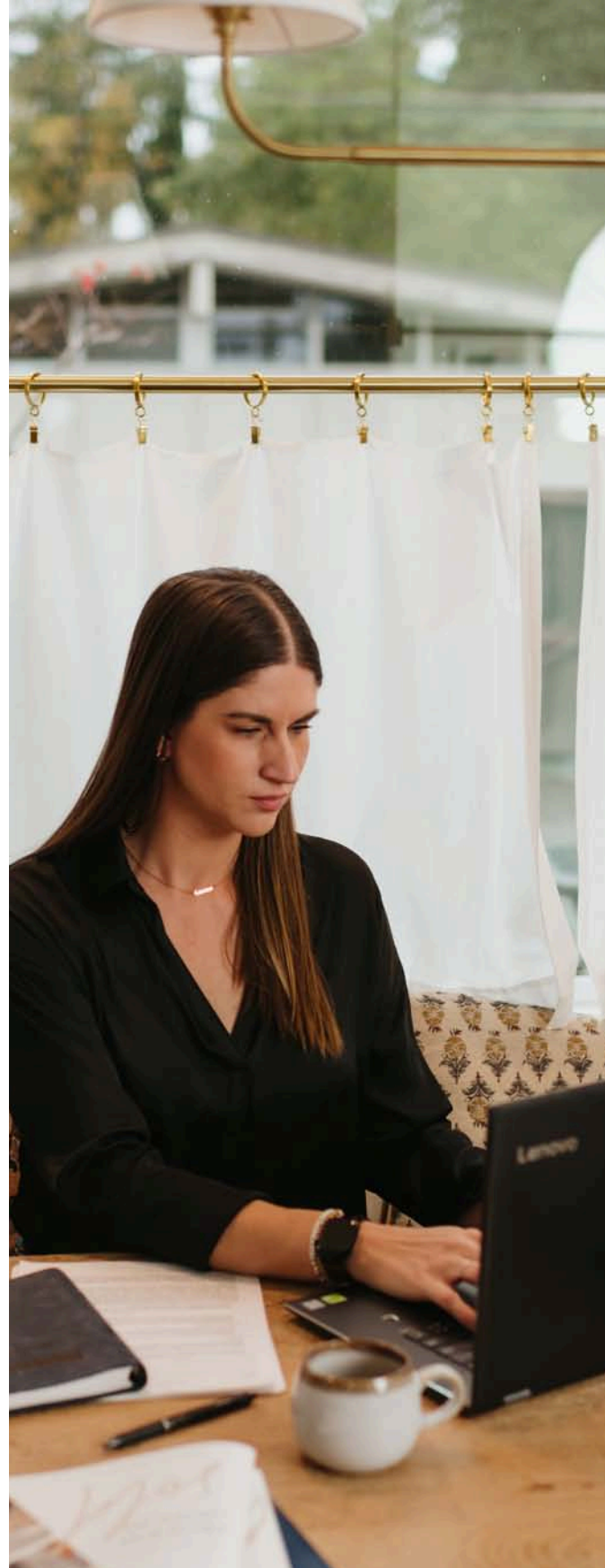
In some cases, you might need to pay my commission directly, rather than it being covered by the seller. We will discuss this possibility with you upfront so there are no surprises.

03.

Deciphering the NAR Settlement for Buyers & Sellers

Here's the scoop;

SAME: Compensation remains fully negotiable and is not set by law. When finding an agent, buyers and sellers should ask questions about compensation and understand what services they are receiving. **DIFFERENT:** Listing and Buyer Brokers negotiate their fees independently, ending the practice of linked compensation. Both Buyer and Selling Brokers are required to have written agreements with their clients



My goal is to make your home-buying experience as smooth and successful as possible. I'm always here to answer any questions you have about our agreement or the buying process in general.

OFFERS & NEGOTIATIONS

Presenting a Strong offer

Information Needed

Before we begin writing an offer, we will need to gather some documents, discuss offer contingencies and other important strategies...

- ✓ Pre-approval letter
- ✓ Offer Price
- ✓ Financing Amount
- ✓ Escrow Deposit
- ✓ Closing Date
- ✓ Inspection Period
- ✓ Closing Costs



OFFERS & NEGOTIATIONS

Presenting a Strong offer

Multiple Offer Situations

It's become more common to see homes go into multiple offer situations. This means that your offer is not the only offer on the table for the sellers. Here are some of my best tips to win a multiple offer situation...

- We will submit your Pre-Approval letter with your offer (Must)
- I will have your lender call the listing agent to share your Pre-Approval details
- Possibly offering more than the asking price if the numbers pencil
- Being flexible with your closing date
- Earnest Money
- Bringing additional funds for an appraisal gap if offering over asking price
- Keep your offer clean & simple when it comes to contingencies
- Conduct a pre inspection

Your Choice!

When we are in these kinds of scenarios, I am here as your sounding board, to discuss with you all of the facts, strategies and ideas. But when it comes down to it, in the end, everything is your choice in how to you to proceed! Keeping your goals at the forefront is what is most important.

INSPECTING YOUR HOME

INSPECTION PERIOD

Types of Potential Inspections

There are several types of inspections you are entitled to have conducted during your inspection period. Here are a few to consider:

- Home Inspection
- Radon Testing
- Wood-Destroying Organism (WDO) Inspection
- Foundation Inspection
- HVAC Inspection
- Mold Inspection
- Lead Based Paint Inspection

Inspection Time Period

The typical inspection period is between 5-10 days.

It is critical that we begin scheduling the inspections you choose to have done as soon as we are under contract on your potential new home. This will ensure that we do not run out of time or have any delays in the process. Upon having a home inspection, we also have the option to request more time, in the events you see the need to get a specialist in there.

Recommended Home Inspectors

You have the right to hire whom ever you would like! Please feel free to reach out and interview some of the Home Inspectors that I know and trust.





OUR STRATEGY

PREPARING FOR CLOSING

Buying Your Home

01.

Loan Application & Appraisal

You will typically have 3-5 days after the contract has been executed to make application for your loan with your lender. The appraisal will be ordered by your lender after we have made our way through the inspection period. If your contract is contingent on the appraisal, this means that if the appraisal comes back lower than the offer you made, we will have an opportunity to negotiate the price once again.

02.

Home Insurance

You will need to obtain a Homeowner's Insurance Policy that will begin on the day of closing on your home. If you don't already have an insurance company you plan to work with, please feel free to reach out to me and I will be more than happy to provide you with a list of recommendations.

03.

Important Reminder

As excited as you may be to begin shopping around for furniture and all of the things that help make a house a home, don't! Be very careful during this period not to make any major purchases, open new lines of credit, or change jobs. If in doubt, be sure to call your lender to confirm!

04.

Clear To Close

These words are music to my our ears! This means that that mortgage underwriter has approved your loan documents and we can confirm your closing date with the escrow company.

Get your keys and celebrate buying your home





Real Estate is not simply a job for me,
it is my passion. I am dedicated to
helping each and every one of my
clients achieve their real estate goals
and have an exceptional home
buying experience.



- LAUREN VIGUS, REALTOR®



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notes



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Your Home Matters

Thank you for choosing me to help you in the task of purchasing your home. I look forward to working with you to help you achieve all of your real estate goals.



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