



Windermere  
REAL ESTATE

# Ingrid Haugaard Real Estate Buyer's Guide



# Interested in Buying a Home?

Buying a home is an exciting and rewarding adventure, and I am happy to have the opportunity to discuss it with you. This guide will help you understand the general process and steps involved, and how I will work to help you get the best outcome.

As you begin your home buying journey, if you're not sure which area is right for you, I can make recommendations based on your needs and preferences. I understand the local market and love to strategize and problem-solve to help my clients achieve their goals.

As an experienced Windermere agent, my priority is serving my clients and making each buying or selling experience as smooth and stress-free as possible. I find joy in helping people move their lives forward and building lifelong relationships with our clients. I tailor my services to your unique needs, connecting you with trusted industry professionals to facilitate the transaction and anticipating and troubleshooting issues that may arise.

Whether you're ready to buy or just have questions, please reach out to me anytime. I would love to help!



## **Ingrid Haugaard**

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# About Me

Hello there!

Hey, I'm Ingrid! I help buyers and sellers navigate the Puget Sound real estate market.

My mission? Keep things smooth, straightforward, and maybe even a little fun.

Whether you're buying your first home, making a move, downsizing, or investing, I'll guide you through the process with ease—so you can focus on the house, not the stress.

Outside of real estate, you can find me swimming, biking, and running my way through half Ironman's (because apparently, I enjoy suffering). I also foster dogs, which means there's a 90% chance I have dog hair on me. Coffee is my lifeblood, and snacks are a non-negotiable part of my day.

If you're ready to buy, sell, or just want to talk real estate over a good cup of coffee, let's chat!

Let's Find Home

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**INGRID HAUGAARD**

# The Buying Process

1. DEFINE RELATIONSHIP
2. DISCUSS GOALS
3. LOAN PREAPPROVAL
4. SEARCH
5. OFFER & NEGOTIATION
6. ACCEPTANCE
7. FINANCING
8. INSURANCE
9. INSPECTION
10. ESCROW
11. CLOSING
12. ONGOING SUPPORT



# All in, for you.<sup>®</sup>

## DEFINING OUR RELATIONSHIP

The first step in hiring me is coming to an agreement on the terms of my representation of you, which is called a Buyer Agency Agreement. This short agreement includes key factors like how long you want to work with me, the exclusivity of our relationship, and how I will be compensated. It allows me to establish how our relationship works early on and will give you key insight into my role.

## DISCUSSING YOUR GOALS

After you hire me, I will get to know you better to understand your situation, needs, and goals for buying a home. We'll discuss the area(s) that you're most interested in and why, and I can advise you about the current market there and answer any questions you may have. I'll also provide you with a checklist to help you identify your wants vs. needs and prioritize which goals and home features are most important to you.





## **LOAN PREAPPROVAL**

Before you start house-hunting, you need to get preapproved for a loan so you know your budget and sellers will know that you're prepared to make a serious offer. I can refer you to a mortgage consultant I trust who can help you determine how much you can afford for a down payment and monthly payment, and discuss which type of loan is right for you.

Prior to your mortgage consultation, be sure to get your finances in order and review your credit score and history to address any issues. Your mortgage consultant will let you know what documentation they will need from you, such as pay stubs, W-2 forms, and tax returns.



## MISTAKES TO AVOID AFTER PREAPPROVAL

Being preapproved doesn't guarantee funding. The following can jeopardize your financing even after preapproval:

1. Large cash or credit purchases
2. Quitting or changing jobs
3. Unpaid bills or late payments
4. Opening new credit cards or bank accounts, or co-signing a loan
5. Paying off significant loans or debt
6. Making large deposits

Always consult with your lender before making any significant financial decisions or changes during your home search.





## THE SEARCH

I will create a list of homes that meet your criteria that we can tour together, and I'll keep sending you new listings and checking in with you regularly throughout your home search. I subscribe to the Multiple Listing Service and tour new listings in our area every week.

When we find a home that interests you, I can answer your questions and research the home more if needed. Please send me any listings you may find and give me feedback on the homes you tour.

### TIPS:

- › Take notes about the pros and cons of each home you view, as it can become difficult to remember after seeing several listings.
- › Use my personalized Search app to communicate and share listings, notes, and tour routes.
- › Create a saved search on Windermere.com to be notified automatically anytime a new listing that meets your criteria comes to market.
- › Try not to judge homes based on appearance and features you can easily change later.

# Offer & Negotiation

When you're ready to make an offer on a home, I'll strategize to determine the best offer price by reviewing similar homes and market data in the area. We'll also discuss your preferred timing, any appliances and other items in the home that you want included in the sale, contingencies, earnest money, and more. Then I'll create a purchase and sale agreement outlining the details of your offer, which I'll send to the seller's agent. The seller can either accept it, reject it, or make a counteroffer. I will negotiate with the seller on your behalf to get you the home you want at the best terms possible.

When your offer is accepted and both parties have signed the agreement, I'll provide a detailed summary of the agreed-upon timing, tasks, and deadlines you'll need to meet. Then I'll coordinate with you through each step to make sure all goes smoothly and on time.

***I will be your point person in the transaction, guiding you through the process and contracts, ensuring you understand all options, documents and fees, answering your questions, and anticipating potential issues to help avoid them.***



# Under Contract

## THE FINAL STRETCH

### FINANCING

After your offer is accepted, the next step is to get final loan approval. During this process, your lender will decide if they're willing to approve your mortgage based on your creditworthiness, the home's appraisal, its title history, and other factors. A title company will provide a title report for you and your lender detailing the history of the home and ensuring that there are no legal barriers to purchasing it.

### INSURANCE

After completing a title report on the property, the title company will provide a quote for title insurance based on the findings of the report. Title insurance protects both the buyer and lender against any legal disputes and liens on the property that the title search may not have found or resolved. Lenders also require homeowners insurance before they will finance a property, to protect you and the lender from what might happen to the home in the future.

### INSPECTION

When making an offer on a home, I recommend making it contingent on a professional inspection to assess the home's health, safety, and major mechanical systems. Not only does this inform you of any repairs that may be needed, which we may want to negotiate with the seller about, but it also helps you understand the home's systems and ongoing maintenance needs.

### ESCROW

The seller accepting your offer is also our cue to begin the escrow process. Escrow is a legal arrangement for temporarily holding the funds in a real estate transaction and making sure they distribute properly when the deal goes through. The funds, property, and documents are held by a neutral third party "in escrow" until the terms of the agreement have been filled. You will meet with the escrow agent to sign the final documents a few days before closing.

### CLOSING

The closing process finalizes the terms of the agreement. This comes with its own set of costs. I can help you understand what fees each party will pay and receive, and your escrow agent will coordinate with you to schedule the signing appointment and provide instructions for payment of the final funds due for closing. They will then deliver the funds and signed loan documents to the lender, and transfer the title and keys to you when the lender releases the funds to the seller.

### ONGOING SUPPORT

My service doesn't end when your home is sold. I can help you with the purchase and/or sale of your next home, connect you with local providers and resources, and more. I will also stay in touch in the years to come to provide helpful home information and be of service anytime you or someone you know has questions or needs about real estate or our area. Think of me as your local expert and resource.



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*If you are already working with an agent, this is not meant as a solicitation for that business.*

