

# Your Guide to Buying a Home

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From me you can expect:

- Loyalty
- Confidentiality
- Expert advice
- Honesty
- Continuous Effort



*Premiere*  
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## Introduction

“More than a Feeling” isn’t just one of my favorite Boston songs, it’s a phrase that gets realized when after a long home search, you find THE ONE, your Diamond home. Your real estate broker has done their job and you walk into the home instantly envisioning your new life unfolding there. It’s not just about Real Estate, it’s about your life and your dreams.

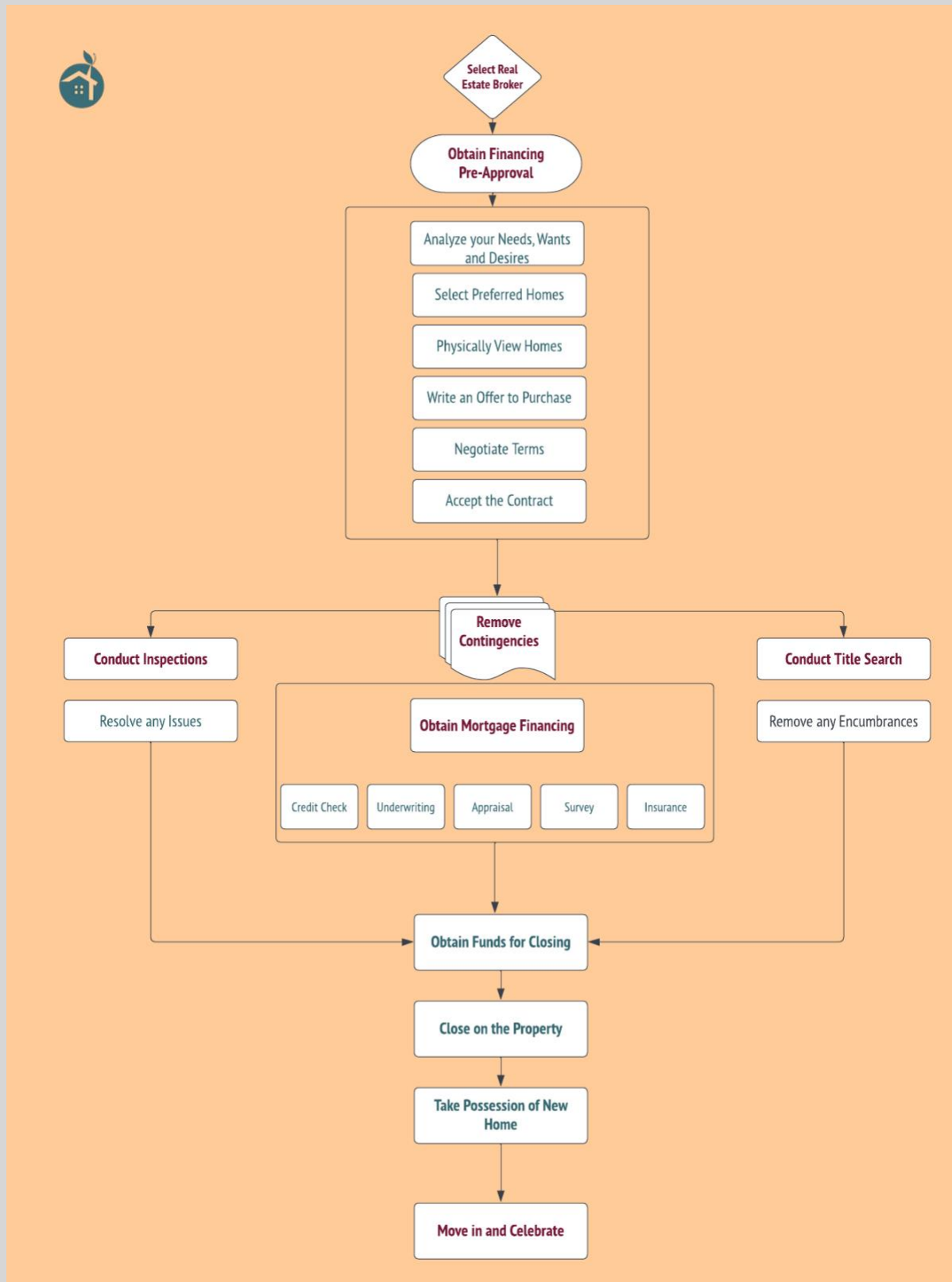
You can find anyone to facilitate a real estate transaction, but why settle for a “facilitator” when so much is at stake. I am your **Gateway to the Community** advising you through the process with Hyper-Local knowledge and Data-Driven insights. High value is placed on close, professional, and down to earth relationships with my awesome clients which creates a world-class, all-inclusive Concierge real estate experience.

One of the most fulfilling parts of my job is helping people like you realize their home dreams. I work very hard not only to find you the perfect home, but also handle every detail of the purchase process from negotiating terms of the sale to recommending moving companies. This guide provides you with helpful information that is invaluable in your home purchase process. Here you will find everything from an overview of the purchasing steps, answers to frequently asked question and tools to help you figure out what neighborhood and home attributes are most important to you. After you review this information, we can get together and go over the entire process, then begin finding your Community and Diamond Home. I’ll then put together a comprehensive home tour package highlighting the properties that meet your criteria and lifestyle.

I’m ready to go to work for you.



## The Home Buying Process Outline





# IT'S ALL ABOUT YOU

- ☐ YOUR NEEDS
- ☐ YOUR DREAMS
- ☐ YOUR CONCERNS
- ☐ YOUR QUESTIONS
- ☐ YOUR FINANCES
- ☐ YOUR TIME
- ☐ YOUR LIFE



## Your Home Search

Helping people such as yourself search for a dream home is the favorite part of my job. That's why I consider myself your Real Estate Concierge. You surely know there is more to buying a house than asking how many bedrooms and what is the zip code. With my help we can find your DIAMOND HOME (Diamond - A transparent, flawless, or almost flawless piece of stone, when cut and polished is valued as a precious gem.) This journey is about your life and is of the utmost importance to me.

When you choose to put me to work you will receive, **CERTAINTY**: in me, in my company and in the results.

- **A knowledgeable and professional REALTOR®**
- **A steadfast advisor to negotiate on your behalf**
- **The reputation, innovation, technology, and tools provided by Premiere Property Group, LLC**

I have many tools and systems at my disposal to streamline and simplify the home buying process for you. While receiving my Concierge Service I commit to providing you with the following:

- **Previewing in person of all homes in advance on your behalf**
- **Personally touring/viewing homes and neighborhoods with you**
- **Keeping you consistently informed of all new available homes**
- **Provide you with the tools to complete online searches on your own**
- **Structuring your offer to make it stand out from the crowd**
- **Committed advocate working tirelessly to get your Dream Home**



## Getting Started

### Basic Information

Name: \_\_\_\_\_ Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Name: \_\_\_\_\_ Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Who is the primary contact and what is the best time and way to reach that individual?

What is prompting your move?

When do you need to be in your new home?

Are you pre-approved for a mortgage?

What is your price range?

If we found a home today that meets all your needs and as many of your wants as possible, would you make an offer?



## Your Lifestyle Interview

### Lifestyle

Who will be living in the home you purchase?

Will anyone else be spending more than an occasional overnight stay (e.g., parents)?

Describe your lifestyle. What do you enjoy doing at home? Do you do a lot of entertaining? How do you spend your time in the evenings and on the weekends?

Does your home need to accommodate any special needs?

Do you have any pets?

Do you have anything special that needs to be accommodated such as boats, Rv's, athletic equipment, fine art, large furniture, or a large collection?

When people come to your home, what do you want your home to say about you?

Is there anything I should know about your lifestyle that I have not asked?

### Location

Tell me about your ideal location.

What is your maximum commute time and distance?

What is your work address?

Are schools important?

Is there a particular view/location you are seeking (e.g., skyline, waterfront, mountains, or acreage)?

What else is important about your location?

### General Questions

Do you have preferences to when the house was built?



Do you want a house in move-in condition or are you willing to do some work on it?

When people come to your home, what do you want your home to say about you?

Do you want to have a swimming pool or hot tub?

Are you looking for any structures such as a greenhouse, chicken coop, shop or shed?

### **Structure/Exterior**

What type of home are you looking for (e.g., single-family, condo, town house, etc.)?

Approximately what size house are you looking for (square footage)? How many stories?

What size lot would you like?

What architectural styles do you prefer?

What type of exterior siding will you consider?

Do you want a porch, patio, or deck?

What are you looking for in terms of a garage (e.g., attached, carport, etc.)? What other exterior features are important to you?



## Perfect Home Wish List

### House – Interior

What kind of style do you want the interior of your home to have (e.g., formal, casual, cozy, traditional, contemporary)?

What kind of floor plan do you prefer (e.g., open vs. walls between all living spaces)?

In general, what are your likes and dislikes for the interior of your home?

### Bedrooms

How many bedrooms do you need?

How will each of those rooms be used?

What are your preferences for the master bedroom?

### Bathrooms

How many bathrooms do you need?

What are your needs for each of the bathrooms?

### Kitchen

What features must your kitchen have (e.g., breakfast area, types of appliances, etc.)?

What finishes do you want (e.g., countertops, flooring, appliances, etc.)?

What are your likes and dislikes for the kitchen?

### Dining Room

Would you like the dining room to be part of the kitchen configuration? What about the living room?

What size dining room table do you have?



## The Neighborhood of your Dreams

**Please consider the following and record any notes or preferences:**

Areas you would enjoy

Specific streets you like

School district(s) you prefer

Your favorite shops/conveniences

Recreational facilities you enjoy

Any additional items to consider when selecting your target neighborhoods:

## The Mortgage and Loan Process

### Financial pre-qualification or pre-approval

- Application and interview
- Buyer provides pertinent documentation, including verification of employment Credit report is requested
- Appraisal scheduled for current home owned if any

### Underwriting

- Loan package is submitted to underwriter for approval

### Loan approval

- Parties are notified of approval
- Loan documents are completed and sent to title

### Title company

- Title exam, insurance and title survey conducted. Borrowers come in for final signatures

### Funding

- Lender reviews the loan package Funds are transferred by wire



### Why pre-qualify?

We recommend our buyers get pre-qualified before beginning their home search. Knowing exactly how much you can comfortably spend on a home reduces the potential frustration of looking at homes beyond your means.

## Making an Offer

Once you have found the property you want, we will write up a Purchase Sale Agreement. While much of the agreement is standard, there are a few areas that we can negotiate:

### The Price

What you offer on a property depends on a few factors, including its condition, length of time on the market, buyer activity, and the urgency of the seller. While some buyers want to make a low offer just to see if the seller accepts, this often isn't a smart choice, because the seller may be insulted and decide not to negotiate at all.

### The Move-in Date

If you can be flexible on the possession date, the seller will be more apt to choose your offer over others.

### Additional Personal Property

Often, the seller plans on leaving major appliances in the home; however, which items stay or go is often a matter of negotiation. Typically, you will not be present at the offer presentation - we will present it to the listing agent and/or seller.

The seller will then do one of the following:

1. **Accept the offer**
2. **Reject the offer**
3. **Counter the offer with changes**

By far the most common is the counteroffer. In these cases, **my experience and negotiating skills become formidable in representing your best interests.** When a counteroffer is presented, you and I will work together to review each specific area of it. Thus, ensuring that we move forward with your goals in mind and safeguarding that we negotiate the best possible price and terms on your behalf.



## Closing 101

### How long does it take to close on a house?

Closing typically takes four to six weeks after signing a Purchase Sale Agreement. It may take longer and the closing process itself may take several hours.

### Who else attends the closing?

Buyer	Seller
Your Attorney (if you have one)	The Sellers Attorney (if they have one)
A lenders Representative	The sellers Representative
Your Real Estate Broker	The sellers Real Estate Broker
The Closing Agent	A Notary Public

### Prepare for It

Closing day marks the end of your home-buying process and the beginning of your new life! To make sure your closing goes smoothly, you should bring the following:

- A certified check for closing costs and down payment. Make the check payable to yourself; you will then endorse it to the title company at closing
- An insurance binder and paid receipt
- Photo IDs
- Social security numbers
- Addresses for the past 10 years

### Own It

Transfer of title moves ownership of the property from the seller to you. The two events that make this happen are:

1. Delivery of the buyers' funds -This is the check or wire funds provided by your lender in the amount of the loan.
2. Delivery of the deed - A deed is the document that transfers ownership of real estate. The deed names the seller and buyer, gives a legal description of the property, and contains the notarized signatures of the seller and witnesses.

At the end of closing, the deed will be taken and recorded at the county clerk's office. It will be sent to you after processing.



## Important Forms to familiarize yourself with

(Click on link)

[Residential Purchase and Sale Agreement](#)

[Seller Disclosure](#)

[Buyer Disclosure](#)

## Frequently asked Questions

### **How will you tell me about the newest homes available?**

The Multiple Listing Service Website provides up-to-date information for every home on the market. I constantly check the New on Market list so I can be on the lookout for my clients. I will get you this information right away, the way that is most convenient for you; by phone and/or email.

### **Will you inform me of homes from all real estate companies or only Premiere Property Group?**

I will keep you informed of all homes. I want to help you find your dream home, which means I need to stay on top of every home that's available on the market.

### **Can you help me find new construction homes?**

Yes, I can work with most builders and get you the information you need to decide. On your first visit with the builder, I will accompany you. By using my services with a new construction home purchase, you will receive the services I offer, as well as those provided by the builder, at no additional cost.

### **How does for sale by owner (FSBO) work?**

Homeowners trying to sell their home without agent representation are usually doing so in the hopes of saving the commission. If you see a FSBO and want the advantages of my services, let me contact the owner for you and make an appointment. Most times the homeowner will work with an agent, even though their home is not listed, since the agent is introducing a potential buyer to their property.

### **Can we go back through our property again once an offer is made, but before possession?**

Usually, as we can notify the seller and schedule a convenient time to visit the property again. We should also be present during the inspection as that is beneficial for you as the new owner. Immediately before the closing, we will also schedule a final walk-through and final inspection of your new home.



### Once my offer is accepted, what should I do?

Celebrate and focus on moving into your new home! You will want to schedule your move, pack items, and notify businesses of your address change. I will provide you with a moving checklist to help you remember all the details. I will also give you a good faith estimate and HUD statement, which will indicate the amount you will need to bring to closing.

## Now It's Moving Time

New Telephone Number: \_\_\_\_\_

New Address: \_\_\_\_\_

### Contact these Companies

#### Utilities

- ☐ Electricity
- ☐ Telephone
- ☐ Water / Sewer
- ☐ Cable / Satellite
- ☐ Internet Service
- ☐ NW Natural

#### Professional Services

- ☐ Broker
- ☐ Accountant
- ☐ Doctor
- ☐ Dentist
- ☐ Attorney

#### Government Agencies

- ☐ Internal Revenue Service
- ☐ Licensing Agencies
- ☐ Post Office
- ☐ Schools
- ☐ Library
- ☐ Veterans Administration
- ☐ State Department of Revenue

#### Insurance Providers

- ☐ Auto / Boat / RV
- ☐ Health
- ☐ Homeowners
- ☐ Life Insurance
- ☐ Cancel Renters Insurance

#### Financial Entities / Accounts

- ☐ Banking
- ☐ Mobile Phone Service
- ☐ Department Stores
- ☐ Financial Advisor / Investment Service
- ☐ Credit Cards

#### Subscriptions

- ☐ Magazines and Newspapers
- ☐ Apps
- ☐ Amazon / eBay

#### Miscellaneous

- ☐ Business Associates and Friends
- ☐ House of Worship
- ☐ Pharmacy
- ☐ Hair Stylist



## What's Ahead

Let's look for your new home. In some cases, my clients find their dream home on the first day. Realistically though, it takes more time to find the DIAMOND home. Rest assured, there is a home out there just right for you. We just have get out there and find it.

To assist you in the home search journey, complete the questions in this guide about your dream home and return the data to me. I will then get to work and provide an organized list of homes showing us the following information for each:

- **Photos of the home**
- **The homes address**
- **The current asking price**
- **The square footage and property taxes • The number of bedrooms and baths**
- **The age and lot size**
- **Unique features and comments**

Once we narrow down the list of properties that are of interest, I will then:

- **Provide you with more detailed information about the home • Review the county tax records for tax liens, etc.**
- **Schedule a personal visit to the home**
- **Tour the home with you**
- **Determine how the asking price compares with other homes in the area**
- **Answer all questions you may have**

