

Home Buyer's Guide

Mark Hein



“Navigating the Market with
Confidence and Care”



MEMBER OF BOTH THE NWMLS & SPOKANE MLS

- Residential/single family
- Multi-family and investment
- Waterfront
- Farm/ranch
- Raw Land
- Off market deals
- Power of attorney
- Senior sellers
- Remote sellers



MARK IS ALSO A SENIORS REAL ESTATE SPECIALIST, AS AWARDED BY NATIONAL ASSOCIATION OF REALTORS



BUYING PROCESS

Buying a home can be stressful—but it doesn't have to be! With smart preparation, strategic research, smooth paperwork, skilled negotiation, and clear communication, we'll make bringing you home simple!



BE READY TO MAKE AN OFFER

What to do first

- Determine if you will be paying cash or obtaining financing
- Determine down payment
- Check your credit if financing
- Get pre-approved for a home loan if not paying cash

Pre-qualified vs Pre-approved. . .

- Pre-qualification only gives you an idea what you might qualify for, instead get Pre-approved!
- Pre-approval makes you a serious buyer. The lender will pull credit scores and ask for documentation to verify your finances. This shows sellers you are serious and that you are approved for that amount.



HOUSE WANTS AND NEEDS LIST

- Type of home: single family home, condo, townhouse, etc
- Condition: must be move-in ready, can handle some work, fixer upper ok
- Desired number of bedrooms, bathrooms, parking, garage
- Ideal square footage
- Yard: size, important features, privacy, etc
- Desired school district
- Ideal location
- Any special hobbies, home business needs, etc
- Make a list of “Must Haves”
- Make a list of “Would Like To Have”
- Make a list of “deal killers”



HOUSE HUNTING TIPS

- Utilize our tech search tools to get immediate info on new listings
- Investigate the area: visit neighborhoods at different times of day, research crime facts, school districts, HOA/CCR's, etc
- Keep an open mind: have a priorities list, but something might surprise you
- Take pictures and notes: it can be hard to remember everything when visiting so many homes. Be sure to talk to Mark before taking pictures and don't share them anywhere online
- Be ready to make an offer. When the right home presents itself, it may not last!

STEPS FROM OFFER TO CLOSE

- Make a competitive offer: Mark will help you determine based on location and condition, what is important to seller, etc
- Negotiate and come to mutual acceptance with the seller
- Deposit earnest money
- Schedule a home inspection
- Renegotiate (if necessary) after inspection
- Apply for insurance
- Complete your mortgage application with the lender, lock in your rate, etc
- Order an appraisal
- Final walk through prior to closing to ensure home in acceptable condition
- Final closing meeting! Work with your team to pay for home, sign important documents
- Get the keys and move in!!

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Real Broker LLC



LET'S TALK

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