FINDING YOUR PERCH

OUR PROCESS

Your search for the right house can be daunting. Where do you start? How long will it take? We are here to help you from the time you decide to buy until your hand closes over those keys. We also know you need to make informed decisions right out of the gate.

Here is an overview of our process.

INITIAL CONSULTATION

- We meet at a time and place convenient for you. You tell us what that perfect place might look like, and where you'd prefer it be located
- We identify all your must-have and really-want home features & amenities
- We list possible neighborhood(s) identified for the search
- We review the pre-approval and lender selection process
- We talk about your budget and market conditions, and provide you with knowledgeable lender resources if you will be using a loan to finance your purchase
- I provide an overview of the offer process and escrow, as per our Home Buying Process handout
- I explain how and when we are paid for our services, and by whom

TOURING HOMES

- We will schedule a first outing to see approx. 3-6 homes together; this will identify subtle preferences you have, as well as secure or veto certain neighborhoods to consider.
- I create a custom search of criteria most important to you that will notify us by email of new qualifying listings as they come on the market
- We also agree upon availability (days and times) generally best for future home tours, as well as response expectations
- We discuss Open Houses – the do's and don'ts of going to them alone
- Once the right property is found, the offer process begins

FIR
An evergreen conifer native to the Pacific Northwest. The Douglas fir is known for its height, longevity, and timber production; it is the state tree of Oregon.

OFFERS & ESCROW

- We draft and review the terms of the offer (or "Sale Agreement") with you
- Once signed, I deliver the offer to the seller's agent directly for their client to review
- When mutual acceptance occurs, we discuss and schedule home inspections
- A timeline is generated with the critical milestones identified
- Escrow is opened and earnest money is deposited by you
- The loan application process begins (or funds necessary for the close of the transaction are assembled and made available)
- We review the preliminary title report to make sure that the property's recorded attributes are satisfactory to you and understood
- Inspections occur; concerns are investigated and/or estimated by specialists
- We conduct repair and buyer credit negotiations before the end of the prescribed period
- The appraisal process is initiated & final underwriting (for loans) commences

CLOSING

- Once we have an acceptable appraisal back from the lender, loan documents can be prepared
- You will review the required Closing Disclosure from your lender and approve the exact amount of cash you'll need to provide at closing; there is a 3-day waiting period that follows this.
- We will insure that all receipts for any repairs or agreed-upon items are accounted for on a timely basis. We may conduct a walk-through of the property prior to closing or recording, to inspect final condition and/or repairs.
- A Closing Disclosure or "CD" will be prepared by the lender for you to review and approve.
- You will make a signing appointment, generally at the title office, to review and sign your loan and/or purchase documents, and either wire or bring a certified bank cheque with your funds.
- Once those signed documents are reviewed by the lender, they will initiate a wire for the title company to receive and distribute to the seller, as well as instruct the County to record the sale.
- We will be notified as soon as the county records the sale, and insure you receive keys and possession as dictated by the terms of your Sale Agreement.