









Homefinding Guide



Menu







Your Needs Come First

The Homefinding Process

Financing Your Home Purchase

Who We Are



Your Needs Come First







Your Needs Come First

Finding and buying the right home is a highly personalized process, and it all begins by identifying your needs.

- The values, interests and priorities you want this move to support
- The features you are looking for in a home
- How a neighborhood can best match your needs and lifestyle
- How the homefinding process will need to be tailored to fit your plans
- The support you expect to receive from us









Defining Your Ideal Home

The property you buy will be much more than a house; it will be your *home*.

The following questions will help us find your ideal home:

- How many people will be living in your household?
- What would you consider a comfortable commute?
- What are the most important activities for the members of your household?
- What is something you disliked about the house or area where you lived previously?
- What are one or more features you liked most about homes you've lived in previously?
- What are the most "must have" features of your ideal home and neighborhood?

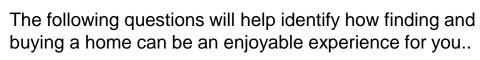








Look Ahead to the Homefinding Process





1. What is your timeframe?



- Who will be included in the homefinding and buying decisions?
- 3. Thinking of previous homefinding experiences, what were the *most positive features* of those experiences?
- Were there any *unpleasant features* of your previous homefinding experiences that you hope to avoid this time?
- 5. What are your expectations of me as your real estate professional?
- 6. What specific services and support do you expect?



The Homefinding Process





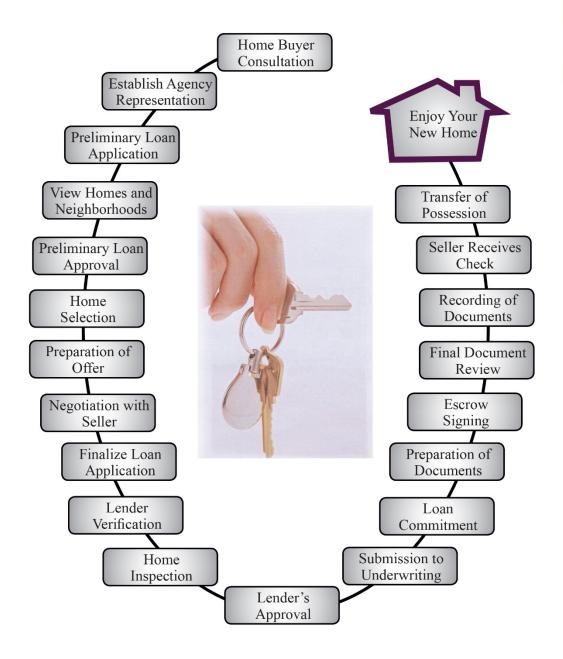


Homefinding Process

Selling a house typically includes many of the following elements. I will be your resource and guide every step of the way.

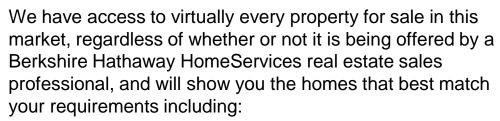








Your Single Source for Property Information





All homes marketed by our network members



- All properties listed by other brokers through the Multiple Listing Services (MLS)
- Properties not on the open market yet
- Many properties offered by "For Sale by Owner"
- Properties advertised in newspapers or buyers' guide
- Properties advertised on the Internet
- Open houses
- Properties displaying "For Sale" signs



How to Look at Homes

Discovering the right home should be an exciting event. As a Berkshire Hathaway HomeServices Central Washington Real Estate sales professional, our commitment is to make your home search as stress-free as possible.

- Identifying up-front what is affordable
- We will select only those properties that most closely meet your unique needs and interests
- We will schedule time to look at homes and neighborhoods
- If the seller or their real estate professional is at the property when we are there, it would be best for you to limit your conversation with them
- You can use the Homefinding Worksheets we give you to evaluate each property
- To help us find the right home for you, we will ask you to tell us your thoughts about each property you see – the positives and negatives
- We will continue to assess your needs and buying criteria









Submitting An Offer





Once you have found the right property, the next step is to make the offer to the seller.

- Determine the price you want to offer
- Decide on financing
- Decide on other issues that are important to you such as:
 - Items of personal property you want included
 - Home Service Plan, inspections, repairs, lien search, etc.
 - Closing date and possession
- We will present your offer and negotiate with the seller through their sales professional for your best interests
- Once you have reached an agreement with the seller, you will have a firm contract to purchase the home



Important Ways to Protect Your Interests



- A written **property disclosure** statement from the seller will reveal any problems with the house and the surrounding area that you need to know about
- Professional inspections can reveal structural, roof, termite and other problems with the property that the seller will need to remedy
- A home service plan can give you peace of mind by providing repair-or-replace coverage of major home operating systems and appliances
- A preliminary title report informs you of any problems with the property's title and a policy of title insurance protects your rights to the property
- A walk-through before closing will allow you to make sure all required work has been taken care of and that the property is ready to become yours





Completing Your Home Purchase

It can take 15-90 days to complete all the steps involved in a home sale, depending on the complexity of the transactions. We will work closely with everyone involved in the transaction to help ensure that it moves ahead as smoothly as possible.



 Explain to you in detail all the steps that will occur and answer your questions



- Work with the seller's broker to see that they fulfill their responsibilities under the contract
- Stay in touch with the settlement officer, title officer, lender and others to help coordinate their activities and to help keep the transaction moving forward
- Communicate with you on a regular basis so that you can stay informed and as worry-free as possible



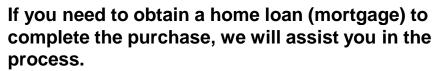
Financing Your Home Purchase







Financing Your Home Purchase



- Being pre-approved can put you in a stronger negotiating position and can save time in the loan approval process
- We can put you in touch with experienced home mortgage consultants.
- Various financing options may be available to you, including
 - Fixed rate mortgage
 - Adjustable rate mortgage (ARM)
 - Government-assisted (FHA or VA) financing
 - Seller-assisted financing
- You can expect the lender to ask for standard information regarding your income, expenses and obligations



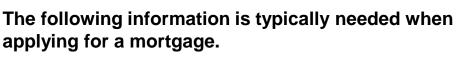






Loan Application Checklist





- Purchase contract and property information
- Personal information
- Employment history and income
- Assets
- Liabilities and debts
- Fees





Who We Are







How We Can Help You

We will apply our knowledge and expertise to help you find the right home.

Here is what you can expect from us:

- We will work with you at every stage of the homefinding process, from the initial selection of properties to view, through the presentation of a purchase offer, to obtaining financing and the completion of the transaction.
- We will want to agree to a system of regular communication so that you can be kept informed at all times.
- We will give you reliable information and solid advice so that you can make informed decisions.
- It is our hope that you will be so pleased with our service that you will turn to us for advice on your future real estate needs.









About My Company

A rich heritage, a strong local presence, and a connection to the community.









Berkshire Hathaway HomeServices Central Washington Real Estate is a full-service brokerage.

Berkshire Hathaway HomeServices is a real estate brokerage network built for a new era in residential real estate.

The network, among the few organizations entrusted to use the world-renowned Berkshire Hathaway name, brings to the real estate market a definitive mark of trust, integrity, stability and longevity.



Berkshire Hathaway HomeServices





- Reputation
- Commitment to Customer Service
- Advanced Technology
- Network Strength
- High Standards





Meet Our Brokers



Contact us... Berksh

Berkshire Hathaway HomeServices Central Washington Real Estate 295 Bradley Boulevard, Richland, WA 99352

509 563-5117 (Bus)

www.TriCitiesProperties.net







Real Estate