



BEFORE YOU BUY.

A short guide to a clear plan, a smart purchase and fewer surprises.

01 Start with your life, not the listing.

Write down your must-haves, your deal-breakers and your timeline. Think about commute, layout, stairs, parking and how long you expect to stay. A beautiful kitchen cannot fix the wrong location or floor plan.

02 Know your comfortable budget.

Choose a monthly housing cost you can live with, not just the maximum a lender offers. Include taxes, insurance, HOA dues, utilities and maintenance. Keep cash available for closing, moving and repairs. Compare lenders using Loan Estimates: look at rate, fees, loan terms and cash needed to close.

03 Understand who represents you.

Before we begin, we will review the written brokerage services agreement: who represents you, the term, scope, compensation and any exclusivity. Ask how broker compensation will be handled in your purchase; do not assume someone else automatically pays it.

04 Look past the finishes.

Fresh paint is easy to see. Roof life, drainage, electrical systems, plumbing, structural concerns and repair costs take more work. I help you consider condition, comparable sales and improvement potential alongside the asking price. Qualified inspectors and tradespeople help evaluate specific issues.

Bring these to our first conversation

Your price range, preferred areas, must-haves, timeline and any lender information. If a fixer interests you, tell me what work you are comfortable taking on.

FROM OFFER TO KEYS.



Know what you are agreeing to before you sign.

05 Build an offer you understand.

We will weigh price, earnest money, closing date, financing and inspection protections. Earnest money is your deposit under the contract, and missing a deadline can have consequences. Understand the risks before waiving a contingency or stretching your budget.

06 Use your due-diligence time.

Review seller disclosures, title information and applicable HOA documents. Arrange inspections and any property-specific follow-up, such as sewer, septic or structural review. Ask about permits, repair history and insurability. An appraisal and a home inspection serve different purposes.

07 Finish the purchase carefully.

Respond promptly to lender and escrow requests. Review your Closing Disclosure against your latest Loan Estimate and ask about changes. Confirm outstanding repairs, agreed inclusions and possession timing in the final walk-through. Verify wiring instructions by calling a trusted number before sending funds.

- ☐ Monthly costs and cash to close are understood.
- ☐ Contract deadlines, inspections and follow-up are tracked.
- ☐ Closing documents, final walk-through and possession are confirmed.

SIT DOWN WITH DON

Start with a 15-minute phone call.
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Useful references: CFPB: Loan Estimate | CFPB: Closing review | WA: Services agreements