

# HOLIDAY HOMEBUYER GUIDE



Your Exclusive Roadmap to Finding  
a Deal and a Dream Home Between  
Thanksgiving and New Year's.



HomeToLoan.com

I'll help you find it. Finance it. Fall in love with it.



# Hey there

Holiday Home Buyer...

*The holidays might be busy for most people... but not for strategic buyers like you. While everyone else is putting home shopping on pause, you're stepping into one of the most underrated windows of opportunity all year long.*

*Less competition. Motivated sellers. More negotiating power.*

*And if you know me — you know I'm all about helping you find it, finance it, and fall in love with it. Inside this guide, you'll find real, practical, no-fluff tips on buying a home during the colder months:*

- *how to spot a great deal*
- *what to look for during winter showings*
- *how to negotiate confidently*
- *and how to use this season to YOUR advantage*

*This isn't a generic holiday pamphlet — it's your personalized playbook to winning in today's market. Your dream home doesn't clock out for the holidays...and neither do I.*

*Let's go find it. Happy Holiday House Hunting,*

*From your dual Realtor® | Mortgage Broker*

# Julie Herrmann



# Pros & Cons: *The Holiday Edge*

## *Pro (Your Holiday Edge)*

**Less Competition:** Many buyers pause their search until the New Year, meaning fewer offers and less risk of an intense bidding war for you.

**Motivated Sellers:** Those listing now need to move due to job transfers, financial needs, or other pressing reasons, making them highly receptive to negotiation.

**Year-End Tax Benefits:** Close before Dec 31st to potentially claim deductions for mortgage interest and property taxes for the current tax year (Consult your CPA!).

**Focused Professionals:** The agents and lenders who are working during the holidays are typically highly dedicated, leading to quicker, smoother communication.



## *Con (Your Strategy to Overcome)*

**Limited Inventory:** Fewer listings are active. Strategy: Be ready to act fast and decisively when a great home appears. Your agent needs to proactively search for unlisted/off-market opportunities.

**Scheduling Delays:** Lenders, inspectors, and title companies often have reduced staff or holiday hours. Strategy: Get fully pre-approved now and insist on quick turnaround times from your service providers.

**Weather & Aesthetics:** Snow can hide exterior issues; heavy holiday decor can distract. Strategy: Focus on structural assessments and insist on a thorough inspection, especially of the roof and drainage.

**Juggling Commitments:** Home search clashes with holiday parties and family events. Strategy: Block out dedicated search time and communicate clearly with your agent about your availability.



# The Golden Ticket: Get Fully Pre-Approved

A Pre-Approval Letter is that proof.

Pre-Approval vs. Pre-Qualification: Know the Difference!

✗ **Pre-Qualification:** Think of this as a quick conversation — helpful, but not solid. It's based only on what you say about your income, credit, and debts. It gives you a general idea, but it doesn't carry real weight with sellers (and shouldn't for you either)

✓ **Pre-Approved:** This is the real deal. Your lender has already reviewed your documents, pulled credit, verified income and assets, and walked you through what you're truly approved for. When you write an offer with a full pre-approval in hand, you're showing sellers you're serious, prepared, and ready to move.

## Your Financial Checklist for the Holidays

### 1. Talk to a Local Lender NOW

A local lender understands the regional market dynamics and is more likely to be accessible and responsive during the holidays than a large national bank. Get their contact information ready for your agent to share with sellers.

### 2. Keep Your Spending Flat

This is non-negotiable! Do NOT buy that new car, open new credit cards, or rack up significant holiday debt. Any change to your credit profile or debt-to-income ratio (DTI) can threaten your final loan approval.

### 3. Don't Move Your Money

Lenders need to source all of your funds. Avoid making large, unusual deposits or transferring substantial sums between accounts. If you receive a large gift, be ready to provide a signed gift letter explaining the source.

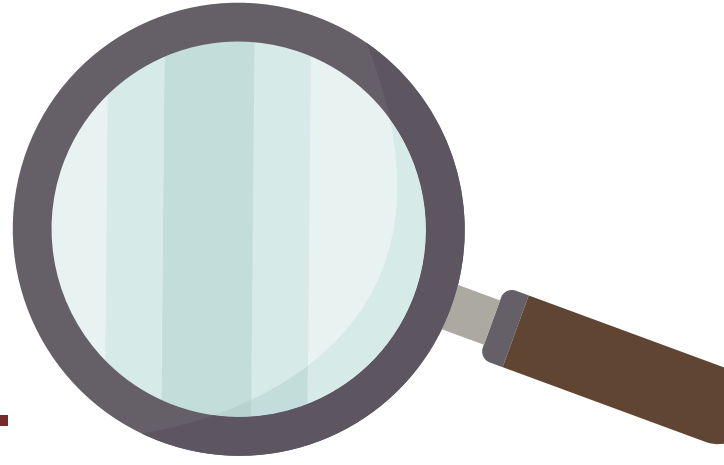
### 4. Consult Your CPA (Tax Benefits)

If closing by December 31st is an option, talk to your certified public accountant (CPA) about the potential year-end tax benefits, such as deducting mortgage interest and property taxes paid at closing for the current tax year.

Your Agent's Advice: "A strong pre-approval tells a motivated seller: 'We can close quickly, reliably, and with zero drama.' This leverage can be worth thousands of dollars in a negotiation."

# Finding the Hidden Gems

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## 1. Look for "Old" Inventory (The Best Deals)

Homes that were listed before the holidays and haven't sold are gold mines. The sellers have likely endured weeks or months of showings and missed their initial sales goal.

- Action: Your agent should look for listings with price reductions or those that have been on the market for 60+ days.

## 2. Off-Market and Coming Soon Leads

Many sellers don't want the hassle of public showings, open houses, and disruptions during Thanksgiving, Christmas, and Hanukkah. They tell their agent they'll wait until January.

- Action: Your agent should network relentlessly, calling other local agents for "pocket listings" or "coming soon" homes. You might be the only buyer who gets to view the property privately, offering you a massive advantage.

## 3. Be Flexible and Ready to View

A motivated seller who agrees to a showing on Christmas Eve or New Year's Day is a seller who truly wants to move.

- Action: Block out dedicated time in your holiday schedule for viewing homes. If a great opportunity arises on short notice, be prepared to drop everything and see it. That level of commitment shows the seller you're serious.

## 4. Target Vacant Homes

While viewing homes with holiday décor is cozy, focusing on vacant homes signals an even higher level of seller motivation (they've already moved!).

- Action: Vacant homes often mean lower offers are accepted because the seller is incurring expenses (utilities, mortgage) on a house they no longer live in, and every day counts.

# Look Past the Tinsel



## Your Cold Weather Inspection Checklist

### 1. Heating System Performance

- During the Showing: Ask the agent for maintenance records and how old the furnace/boiler is.

### 2. Insulation and Drafts

- The Draft Test: Hold your hand near window seals, exterior doors, and electrical outlets on outside walls. Feeling a draft is a clear sign of poor insulation or aging seals, which means higher energy bills.

### 3. Water Management (Exterior)

- Gutters and Drainage: Even if there's snow, look at how the downspouts are positioned. Do they direct water away from the foundation? Clogged gutters in winter can lead to damaging ice dams.

### 4. Basement and Foundation

- Look for Dampness: Basements can get especially damp in winter if drainage is poor. Look for musty odors, rust on furnace supports, or visible signs of water intrusion in the corners.

### 5. Fireplace and Chimney Assessment

If the seller is using the fireplace for a cozy holiday feel, it's the perfect time to assess its function and safety.

- What to Look For: Check the flue damper (is it opening and closing properly?).

### 6. Sump Pump Operation

Proper water diversion is critical, especially when the ground is frozen or during a mid-winter thaw.

- What to Look For: Find the sump pit and confirm the pump is operational

### 7. Garage and Attic Condensation

High humidity from indoor cooking and heating often causes condensation when warm, moist air meets a cold surface.

- What to Look For: Check the ceilings and walls in the garage, and especially the underside of the roof deck in the attic

# Deal-Making Under the Mistletoe: Negotiating with Motivation

*1. Use the Closing Deadline*

*2. Focus on Seller Credits, Not Just  
Price Drops*

*3. Be Flexible with the Seller's Holiday  
Needs*

*4. Leverage the Low Inventory Vibe*



*In the holiday market, you hold a unique and often powerful advantage because the sellers who are listing now are typically driven by a pressing need to move, meaning their primary goal is often the fastest, most certain closing, not necessarily the highest price. You can leverage the seller's desire to wrap things up before the New Year by presenting an offer that is clean and reliable. Instead of pushing solely for a lower price, focus your negotiation strategy on offering flexibility in closing details and seeking financial concessions that save you cash at the closing table, which is often more appealing to a motivated seller who just wants the deal done.*



# Holiday Timeline

*Mid-November*

*Early-Mid*

*Loan Pre-Approval*

*December*

*This is the foundation of your offer. The sooner you have it, the stronger your negotiating position will be*

*Within 7 Days  
of Acceptance*

*Offer Accepted*

*This date allows sufficient time for the legally mandated waiting periods and processing time for loans, titles, and surveys.*

*Mid-Late  
December*

*Inspection & Appraisal*

*Appraisers and inspectors book up fast during the end of the year. Move immediately on ordering these services to avoid holiday bottlenecks.*

*Day Before  
Closing*

*Loan Commitment*

*The lender must formally commit to funding the loan. If this is delayed, you risk missing the closing window due to bank holidays.*

*Dec 28th -  
Dec 30th*

*Closing Day*

*Aim for closing before December 31st. Banks may have earlier cutoffs on New Year's Eve, and closing earlier gives you a crucial buffer against last-minute glitches.*



# The Move-In Maintenance Must-Do List

## Locate Water Shutoff

*Find the main water shutoff valve (usually in the basement, utility closet, or near the meter). If a pipe bursts (a common winter emergency), you must know where this is to prevent catastrophic water damage immediately.*

## Furnace Filter Change

*Replace the furnace filter the day you move in. A clean filter ensures maximum heating efficiency, lowers energy costs, and reduces strain on the system during heavy winter use.*

## Prevent Frozen Pipes

*Keep the thermostat set no lower than 55°F (13°C), even if you are away for the holidays. Open sink and cabinet doors under sinks on exterior walls. Circulating warm air around plumbing located on exterior walls prevents pipes from freezing and bursting.*

## Check Insulation Vents

*Confirm that insulation is not blocking attic vents or crawl space vents. Proper ventilation prevents condensation and moisture buildup, which can lead to mold and rot in the roof structure during the winter.*

## Seal Drafty Areas

*Use temporary plastic film kits or weather stripping on windows and doors that feel drafty (as noted on Page 5). This is a quick and cheap fix that can immediately improve energy efficiency and keep your new home comfortable while you plan permanent repairs.*

## Clean Gutters (If Clear)

*If there is no ice/snow, ensure all gutters are clean of leaves and debris. Clogged gutters prevent water from draining properly, leading to dangerous ice dams on the roof and potential water infiltration into the walls.*



# Making Your Holiday Move Easy



## Practical Moving Hacks for the Holidays

- *Prep for Cold:* If you're moving during snow or ice, put down drop cloths inside the house to protect your new floors and have old towels ready near the doors to wipe up water and snow from boots.
- *The "First Night" Box:* Pack a clearly marked, easily accessible box with essentials (toiletries, medications, phone chargers, scissors, bedding, and paper towels). Consider using festive colored tape (like red or green) for quick identification.
- *Book Movers Early:* Movers' schedules can be erratic around the holidays. Confirm your booking at least 3-4 weeks in advance and re-confirm a week before the move.
- *Utility Transition:* Ensure all utilities (gas, electric, water) are set to transfer on or ideally the day before closing. Don't risk moving into a cold, dark home!

- *Appliance & Furniture Sales:* January is traditionally a massive clearance period for major appliances, furniture, and seasonal goods (like holiday décor and winter gear). You can furnish your new home with items discounted heavily after Christmas.
- *Home Goods Clearance:* Look for discounted towels, bedding, and kitchen items as retailers make room for spring stock—perfect for stocking your new pantry and linen closets.

The holidays are actually a great time to meet neighbors! Whether you're receiving package deliveries or hear carolers, use this season to quickly integrate into your new community and make your new house feel like home.



# Ready to Unwrap Your New Home?

Remember the Key Benefits of Buying Now:

1. Less Competition: Fewer bidding wars and stress.
2. Motivated Sellers: Greater opportunity for negotiation.
3. Tax Advantages: Potential for year-end deductions (consult your CPA).
4. Focused Professionals: Dedicated support from your team.

Your Next Step: Let's Get Started!

The holiday market moves fast, and the best deals go to the most prepared buyers. Don't wait—let's discuss your personalized strategy today.

Schedule Your Strategy Session (we'll talk all the way from your ideal 'home' to the 'loan').

The best way to find a hidden gem is to have an expert actively searching for you. Call (text/email) me to schedule your personalized Holiday Market Consultation. We will discuss your specific criteria and immediately begin prospecting for off-market opportunities.

Contact Us



Julie Herrmann

509.359.1056  
JulieTeamHerrmann@Gmail.com  
[www.HomeToLoan.com](http://www.HomeToLoan.com)



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Thank you for trusting us with your home buying journey. We look forward to handing you the keys before the ball drops!