

YOUR GUIDE TO BUYING A HOME

With Confidence + Clarity



*A simple, honest guide created
for Oregon homebuyers.*

Caitlin Fish
REALTOR®

WELCOME

Hi, I'm Caitlin Fish, your local Oregon
REALTOR®.

My approach is rooted in integrity,
transparency and genuine guidance.

I'm here to simplify the home buying
journey with clear steps, honest advice
and support at every turn.

Whether you're buying your first home
or your next investment, this guide
will help you move forward with
clarity and confidence.

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YOUR HOME BUYING CHECKLIST

- ☐ Secure pre-approval
- ☐ Define needs vs wants
- ☐ Begin your home search
- ☐ Tour homes
- ☐ Make an offer
- ☐ Inspections & appraisal
- ☐ Final loan approval
- ☐ Closing & keys





BUDGET + LOAN BASICS



What to budget for:

- Down payment
- Closing costs
- Inspections
- Appraisal
- Monthly payment planning

Loan Types

- Conventional
- FHA
- VA
- USDA


*Note: Understanding
your loan and costs
upfront makes every
step easier.*

WRITING A STRONG OFFER

- Offer a solid price backed by comps
- Use your lender to call the listing agent after submitting
- Shorten timelines where comfortable (inspection, appraisal, loan)
- Increase earnest money to show commitment
- Choose reasonable repair expectations
- Add seller-friendly terms (rent-back, flexible close date)
- Limit small requests or nit-picky add-ons
- Strengthen financing (DU approval, solid down payment, reputable lender)
- Write a clean, easy-to-read offer with no extra fluff
- Communicate clearly through your agent



Did you know? A quick lender call to the listing agent can increase your chances of winning the home.

A modern bedroom with a bed, wooden sliding doors, and a large window. The room features a light-colored rug, a wooden dresser, and a large window on the right side. A semi-transparent brown box is overlaid on the image, containing the text "Inspections & Appraisal".

Inspections & Appraisal

What To Expect

Inspections identify safety issues or major repairs.

Cosmetic items usually aren't dealbreakers.

The appraisal confirms the home's value for your lender.

It protects you from overpaying and ensures the home is worth the investment.



*“Inspections protect you,
not scare you.”*

CLOSING DAY

The best part!

What Happens

- Final walk-through
- Signing your closing documents
- Your lender funds the loan
- The county records the sale
- Keys are released — you officially own the home



Your First Week

- ✓ Change locks
- ✓ Set up utilities
- ✓ Deep clean or schedule cleaners
- ✓ Consider fresh paint
- ✓ Update your mailing address
- ✓ Set up garbage + recycling
- ✓ Transfer internet + WiFi
- ✓ Celebrate your new space!

ABOUT CAITLIN



I'm Caitlin Fish, a REALTOR® based in Colton, Oregon.

I love where I live — the land, the space, the community, and the grounded pace of rural Oregon.

My business is built on three core values:

Integrity. Transparency. Genuine Guidance.

Whether you're buying for the first time or the fifth, I believe the process should feel clear and stress free. My job is to support you with honest guidance and a calm, confident approach so you always know what comes next.

Let's Meet For Coffee!

I'd love to connect —
whether you're ready to buy or just exploring your options.
No pressure, just coffee and conversation.

Send Text To Caitlin