



HOME BUYER'S *Guide*



Hey There

Proud husband and father—and your go-to Washington real estate expert and ADTV host. I spotlight the best of our communities, build lasting relationships, and help you find not just a house, but your version of the American Dream.

Our brokers and agents at REAL Brokerage have locations in the Greater South Sound area in Washington State and we offer global & nationwide relocation, referral, and real estate services.

We are focused on providing our clients with the highest level of strategy, service, support, staging, and marketing that this industry has to offer!

Whether you are a first-time homebuyer or a seasoned investor, we have the expertise and resources to help and serve you!

Tom Haffey

NATIONAL TV HOST
REAL ESTATE
BROKER/AGENT



THE
AMERICAN
DREAM
AS SEEN ON



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REAL ESTATE

Terms

+ OFFER:

An agreement between a buyer & seller to purchase real estate. Also known as a sales contract.

+ CLOSING COSTS:

Fees paid at the end of the transaction by seller, buyer, or both. This includes taxes, insurance, and other fees/expenses.

+ INSPECTION:

An examination of the property's condition, performed by a qualified home inspector of your choice.

+ APPRAISAL:

Property and/or land valuation completed by an appraiser who assesses the fair market value.

+ SIGNING:

This will be scheduled with your Title & Escrow company and includes all documents related to the purchase and sale of the home.

+ CONTINGENCY:

When the purchase & sale of a home is contingent upon certain criteria. Common contingencies are appraisal, home inspection, the sale of another property, and financing.

+ EARNEST MONEY:

Deposit made to the seller from the buyer as evidence of commitment or good faith. This is usually held in an escrow account until closing.

+ TITLE:

A bundle of rights on a piece of property. The title company will provide you with a preliminary title report to review before accepting the property.

+ INSURANCE:

If the property is being financed, evidence of homeowners insurance will be required prior to close.

+ RECORDING:

Ownership of the property will be transferred and recorded by the county on the day of closing.

HOUSE HUNTING

Tips

MAKE SURE TO SET A BUDGET PRIOR TO SEARCHING

Setting a budget prior to searching is crucial for a successful real estate experience. Let us help you find the perfect property within your budget!

PICTURES CAN BE DECEIVING

As they say, "a picture is worth a thousand words." That's why it's important to work with a knowledgeable and experienced agency who can help you see past the images and truly evaluate a property.

BE REALISTIC WITH YOUR EXPECTATIONS

Setting realistic expectations is key to a successful real estate experience. We are here to help you navigate the market and find the perfect property that meets both your needs and budget.

FIND A GOOD REALTOR

Finding a good realtor can make all the difference in your real estate journey.





FINANCES

Buying a home is one of the biggest financial decisions most people will make in their lives. It's a significant investment, and it's essential to have a solid understanding of your financial situation before beginning your search.

Whether you've purchased several homes, or are a first-time homebuyer, there are several key factors to consider when it comes to finances in real estate.



Credit score



Other expenses



Documents
you will need



Down payment

FINDING THE RIGHT *agent*

It's essential to have an agent in your corner! Finding someone who is communicative, and has a personality that meshes well with yours can make all the difference in your home buying or selling experience.



A buyers agent's fiduciary responsibility is to represent the buyer and to ensure that you are protected when purchasing your property or home.

A seller has someone in their corner. A listing agent has an allegiance to the seller. Their goal is to get the seller top dollar for their home. There is incredible value in having someone working for YOUR best interest when buying a home.



P R E *Approval*



You can work with any lender you choose.

We work with the best lenders in the industry and refer only those who have a proven track-record of communicating, coaching, and serving clients at the same caliber we are committed to.

Local banks and online lenders tend to have a weak reputation when it comes to getting buyers to the finish line on time and without a hitch. Our constant activity in the market allows us to know which lenders seller's are enthusiastic to work with when they are comparing offers!

Having a strong lender pre-qualify you allows you to know your interest rate, the amount you can spend on a home, and bottom line, your monthly payment! A pre-approval letter from the lender allows us to effectively start touring homes and is submitted with your offer when it's time.

MAKING AN *Offer*

01

KNOW YOUR
BUDGET

02

MAKE A STRONG
BUT FAIR OFFER

03

BE READY TO
ACT QUICKLY

04

BE A FLEXIBLE
NEGOTIATOR

05

LEAN ON A REAL ESTATE
PROFESSIONAL





NEGOTIATION

Negotiation is an essential skill in the real estate industry, and it plays a crucial role in every aspect of the home buying and selling process.

Whether you're a buyer, seller, or real estate agent, knowing how to negotiate effectively can make a significant difference in the outcome of the transaction.

At its core, negotiation is the art of coming to a mutually beneficial agreement with the other party.

It involves a give-and-take approach, where both parties make concessions to achieve a common goal. In real estate, negotiation can take place at various stages, from the initial offer to the final closing.

By understanding the market, knowing your limits, being prepared, communicating effectively, being willing to compromise, and working with a skilled real estate agent, you can successfully navigate any negotiation and achieve a favorable outcome.





PRE Closing

Pre-closing is the period of time between when you have an accepted offer on a home and when you actually close on the property. There are several important tasks that need to be completed before you can officially take ownership of the home.

RESEARCH SECURITY SYSTEMS

01

Security systems can be an essential aspect of home safety and security, providing peace of mind and protection against theft and other intrusions.

SWITCH YOUR UTILITIES OVER

02

Utilities like electricity, water, and gas, as well as other essential services such as internet, cable or satellite TV, and phone service.

TRANSFER ALL YOUR HOME SERVICES

03

Moving into a new home can be an exciting but also a daunting experience. One of the most important tasks to tackle is transferring all of your home services to your new address.

BOOK YOUR MOVERS

04

Regardless of whether you are moving to a new home or office, the process can be overwhelming and confusing. Hiring professional movers can take a considerable burden off your shoulders and make your move less challenging.

WHAT NOT TO DO

DURING THE HOME BUYING *process*

The home buying process can be both exciting and overwhelming, and it's important to approach it with caution and care to ensure that you make the right decisions for your financial situation and lifestyle.

Navigating the home buying process can be challenging, but with the right guidance and approach, you can find the perfect property that meets your needs and budget. As a real estate agency, we can provide expert advice and support to help you make informed decisions and avoid common pitfalls along the way. Let us use our expertise to help you find your dream home and make the home buying process as seamless and stress-free as possible.

Here are a few things to avoid during the home buying process:



Avoid making any big purchases or taking out new lines of credit during the home buying process. If you are considering a larger purchase or making a job change always consult with your lender!



Don't skip the inspection - This can be a costly mistake, as it may result in unexpected repairs or issues with the property.



Research the neighborhood before making an offer on a property. Consider factors such as crime rates, school districts, and proximity to amenities and transportation.



Make sure to evaluate each property and consider all of your options before making an offer.



INSPECTION *Period*



INSPECTION TIME PERIOD

The inspection time period is an essential part of the real estate transaction process, and it can make all the difference in your experience as a buyer. This period allows you to evaluate the property and identify any issues or concerns before finalizing the sale. It is your opportunity to ensure that the property is in the condition you expected and to negotiate any necessary repairs or adjustments.

TYPES OF POTENTIAL INSPECTIONS



General Home Inspection - This is the most common type of inspection and covers the major components of the property, such as the roof, foundation, plumbing, electrical systems, and HVAC system.



Sewer/Septic Inspection - This inspection checks for any issues with the sewer line or septic system, such as clogs or damage, which can be costly to repair.



Pest Inspection - This inspection checks for any signs of pests or termite damage, which can be costly to repair if left untreated.



Reviews



Tom was a help right from the start. Not pushy, very transparent and flexible with his time and hours of availability. We closed on our 1st home and couldn't be happier!

We will refer him to friends, family and strangers looking for their own little slice of Washington. Thanks again, Tom!!!!

Dani & Kris



I can't say enough good things about the fabulous support & guidance I received from Tom at Sound Homes and Living! I'm pretty particular and he was always patient. His knowledge of the area and willingness to accommodate my needs were such a blessing! I'm in a great home. I couldn't have done it without him!

Donna



Tom at Sound Homes and Living was professional as he guided us throughout the process of selling our longtime home. We appreciated his help and efforts that resulted in securing our sale as we moved across the country!

Habib & Sandra



We switched realtors 3 times for various reasons and Met Tom at his open house. There were several times I felt like throwing in the towel but he kept us motivated. We ended up getting our dream home. I'm grateful that he never gave up and fought for us to the very end!

Misty & Steve

Recommended

HOME INSPECTORS



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Notes
