Jordyn & Candice

— Thrive in Central Oregon —

Buyer's Guide

Your Guide to Buying a Home in Central Oregon

Local Expertise

Rooted in our community. Guided by experience.

Trusted Guidance

Clear answers, honest advice, every step.

Smart Strategy

Helping you make confident decisions with ease.

Focused on You

Your goals, your future, our priority.

Here for you from the first showing to the keys in hand.

Let's find home.

We can't wait to help you get there.

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ThriveInCentralOregon.com

Bend Sunriver
La Pine Sisters
Redmond Three Rivers

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Why Buy in Central Oregon?

Central Oregon offers a lifestyle that's hard to beat—where natural beauty, a strong sense of community, and year-round adventure come together.

Here's what makes this place so special!

Outdoor Paradise

Hike, bike, ski, paddle and explore some of the most breathtaking landscapes in Oregon.

A Strong Community

Friendly neighborhoods and a welcoming atmosphere make it easy to feel at home.

Growing & Thriving

A vibrant economy, great schools, local businesses, and endless opportunity.

Four Seasons of Beauty

From snowy winters to sunny summers, every season brings something to enjoy.

A Place to Put Down Roots

Whether it's your first home or your forever home, Central Oregon is a place to stay.

Unique Communities. One Incredible Place to Call Home.

From resort towns to small-town charm, each community in Central Oregon has its own personality.
We're here to help you find the one that fits your lifestyle.

Bend

Vibrant, active, and full of life. Bend offers a perfect mix of outdoor adventure, dining, and culture.

Sunriver

A private resort community known for recreation, relaxation, and natural beauty.

La Pine

Affordable living, space to breathe, and a gateway to some of Oregon's best outdoor recreation.

Redmond

A growing hub with a strong community spirit, local amenities, and a central location for it all.

Sisters

Quaint, friendly, and full of charm. Sisters offers small-town living with big mountain views.

Three Rivers

Peaceful and scenic, with wide open spaces and a true connection to Central Oregon.

Local Tip

Each area has unique factors to consider, from HOA amenities and short-term rental rules to school districts and commute times. We'll help you explore all the options.

03

Meet Your Team

Local expertise. Genuine care. Exceptional results.

We're Candice Fuller and Jordyn Therrell—real estate advisors, neighbors, and advocates for our clients. We believe in building lasting relationships by putting people first, providing honest guidance, and delivering an experience that goes far beyond the transaction.

Candice Fuller

Co-founder & Broker

With over 20 years of experience in Central Oregon real estate, Candice brings deep market knowledge, sharp negotiation skills, and a calm, solutions-focused approach to every transaction.

She's passionate about helping clients navigate one of life's biggest decisions with confidence and clarity.

Outdoor Enthusiast

Candice loves spending time with her family, enjoying the outdoors, and making the most of the Central Oregon lifestyle.

Jordyn Therrell

Co-founder & Broker

Jordyn combines a strong work ethic with a passion for people and a keen eye for detail. She's known for her responsiveness, creativity, and unwavering commitment to making the process smooth and stress-free.

Her goal is to make sure every client feels informed, supported and excited about their next chapter.

Adventurer & Connector

When she's not working with clients, you'll find Jordyn outdoors with her family and exploring everything Central Oregon offers.

Our Commitment to You

We're more than your real estate agents—we're your partners. You can count on us for:

Honesty
Clear communication and straightforward advice, always.

Expertise
In-depth local knowledge and smart strategies to help you succeed.

Care
We listen, we advocate, and we truly care about your goals.

Dedication
Details matter. We're here for you every step of the way.

Results
Our mission is simple: to help you find the right place to call home.

04

The Buying Process

A clear roadmap, Every step of the way.

Buying a home involves many moving parts, but you don't have to navigate it alone. Here's an overview of the journey from start to finish—we'll be with you every step.

1

Meet & Consult

We'll get to know you, your goals, lifestyle, and must-haves to create a plan that's right for you.

2

Get Pre-Approved

Connect with a trusted lender to determine your budget and strengthen your position when making an offer.

3

Start Your Search

We'll help you explore homes that fit your criteria and provide expert insight on neighborhoods, values, and market conditions.

4

Tour Homes

We'll schedule showings and guide you through each property, pointing out details you may not notice but should know.

5

Make an Offer

We'll craft a strong, competitive offer that protects your interests and helps you stand out to sellers.

6

Inspections & Due Diligence

We'll coordinate inspections and review all findings together so you can move forward with confidence.

7

Appraisal

The lender will order an appraisal to confirm the home's value. We'll keep everything on track.

8

Finalize Loan & Paperwork

We'll work with your lender and title company to finalize your loan and prepare for closing.

9

Closing Day & Beyond

You'll sign the final documents, get your keys, and become a homeowner. We're here for you even after you move in!

Local Tip

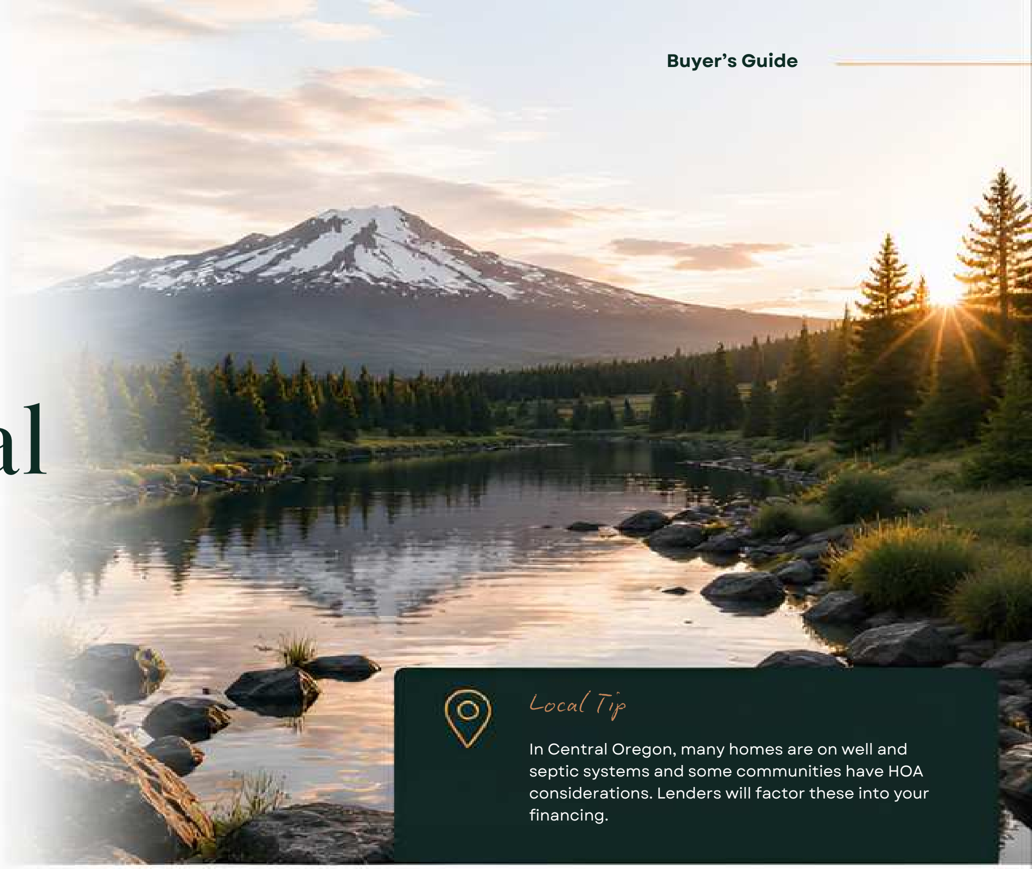
Every transaction is unique, and timelines can vary. Having a knowledgeable local team on your side makes the process smoother, faster, and far less stressful.

05

Financing & Pre-Approval

The first step toward the keys.

Understanding your finances early gives you confidence, strengthens your offer, and helps ensure a smooth process from start to finish. Getting pre-approved shows sellers you're serious—and helps you shop within a comfortable budget.



Local Tip

In Central Oregon, many homes are on well and septic systems and some communities have HOA considerations. Lenders will factor these into your financing.

What Lenders Will Look At

Credit History

Your credit score and payment history help determine your loan options and interest rate.

Income & Employment

Lenders will verify your income, employment history, and stability.

ASSETS

Savings, investments, and other assets show you have funds for your down payment and closing costs.

Debts

Outstanding loans, credit cards, and other monthly obligations are considered.

Documentation

Pay stubs, tax returns, bank statements, and ID help verify your financial picture.

Costs to Consider

- **Down Payment**
  Typically 3%-20% of the purchase price. Some 100% financing options may be available in some areas
- **Closing Costs/ Prepaid & Escrows**
  Usually 2%-5% of the loan amount, the exact amount comes from your lender and or escrow
- **Earnest Money / Inspections**
  A good faith deposit, plus inspections such as the home, well, and septic, depending on the property.
- **Buyers Agent Fee's**
  May or may not be accepted by the seller in your offer.

Common Loan Types

Conventional

Not insured by the government. Usually requires higher credit and down payment.

FHA

Insured by the federal government. Lower down payment options available.

VA

For eligible veterans and active duty service members. No down payment required.

USDA

For eligible rental properties. Low to no down payment.

Next Step

We'll connect you with trusted local lenders who will walk you through your options and help you get pre-approved—so you can move forward with confidence.

We're here for you!

06

Understanding the Market

Knowledge is power when buying a home.

The Central Oregon real estate market is unique—shaped by our lifestyle, natural beauty, and strong demand. Our job is to keep you informed so you can make smart decisions with confidence.

Key Market Factors

Strong Demand

Central Oregon continues to attract buyers from across the country looking for a better quality of life.

Limited Inventory

Homes—especially in desirable neighborhoods and price points—can be competitive and sell fast.

Steady Appreciation

Our market has shown consistent long-term growth, making real estate a strong investment.

Location Matters

Lifestyle, amenities, schools, and commute times all impact value and future resale potential.

Market Shifts

The market changes. Working with a local expert ensures you have the most current information.

It's More Than the Numbers

While market statistics are important, the right home is about more than that. We look at the full picture—your goals, timeline, and lifestyle—to help you make the best decision for you and your future.

What We Track For You

- New Listings
  We monitor new properties as soon as they hit the market.
- **DAYS on Market**
  How quickly homes are selling in different price ranges and areas.
- **Sales Price Trends**
  We analyze sold data to help you understand true market value.
- **Price Reductions**
  A key indicator of buyer demand and seller motivation.
- **Neighborhood Insights**
  Schools, amenities, short-term rental rules, HOA costs, and more.

Local Tip

Some of Central Oregon's most popular areas have different market rhythms. Surriver often sees seasonal spikes, while Bend and Redmond tend to be active year-round. We'll help you understand the timing that works best for you.

A Market That Reflects Our Lifestyle

Outdoor Living

Proximity to trails, rivers, and recreation adds lasting value.

Quality of Life

Buyers are investing in more than a home—they're investing in a lifestyle.

Four Seasons

Year-round beauty makes Central Oregon a desirable place to call home.

Community

From small-town charm to vibrant city life, our communities are what make this place special.

Our Promise

We stay on top of the market so you don't have to. You'll always have honest guidance, timely updates, and a partner looking out for your best interests.

07

Touring Homes

The right home is more than what meets the eye.

Touring homes is an exciting step in the process! We'll help you look beyond the surface so you can make confident, informed decisions and find a home that truly fits your lifestyle and your future.

What to Look For

Exterior Condition

Check the roof, siding, windows, and doors. Look for signs of water damage, cracks, or wear.

Foundation & Structure

Look for cracking in walls or ceilings, uneven floors, and signs of settling or movement.

HVAC & Utilities

Ask about the age and condition of the heating, cooling, water heater, and major systems.

Natural Light

Pay attention to window placement and how light flows through the home at different times of day.

Neighborhood

Considernoise, traffic proximity to amenities, schools, and your overall comfort in the area.

Storage & Layout

Is there enough storage? Does the layout work for your lifestyle and future needs?

Water & Septic

Many homes in Central Oregon use well and septic systems—understand the details and maintenance.

Outdoor Space

Evaluate the yard, lot size, privacy, views, and how the outdoor space fits your lifestyle.

Potential Costs

Consider future repairs, updates, and maintenance costs—not just today's purchase price.

Overall Feel

Trust your instincts. How does the home make you feel when you walk in?

Pro Tips

- Take photos and notes after each showing.
- Visit at different times of day if possible.
- Don't feel pressured to make a decision on the spot.
- Bring a trusted friend or family member for a second opinion.
- Be aware of conversations as most homes have video and voice recording

Questions to Ask

- How old are the roof, HVAC system, water heater, and appliances?
- Have there been any major repairs or renovations?
- Are there any known issues with the home or property?
- What are the utility costs like?
- Are there any HOA fees or CCRS? What do they include?
- What is the typical maintenance for the property?
- How long has the home been on the market and why?

Remember

We're not just touring homes—we're finding the place where your life happens. We'll guide you every step of the way.

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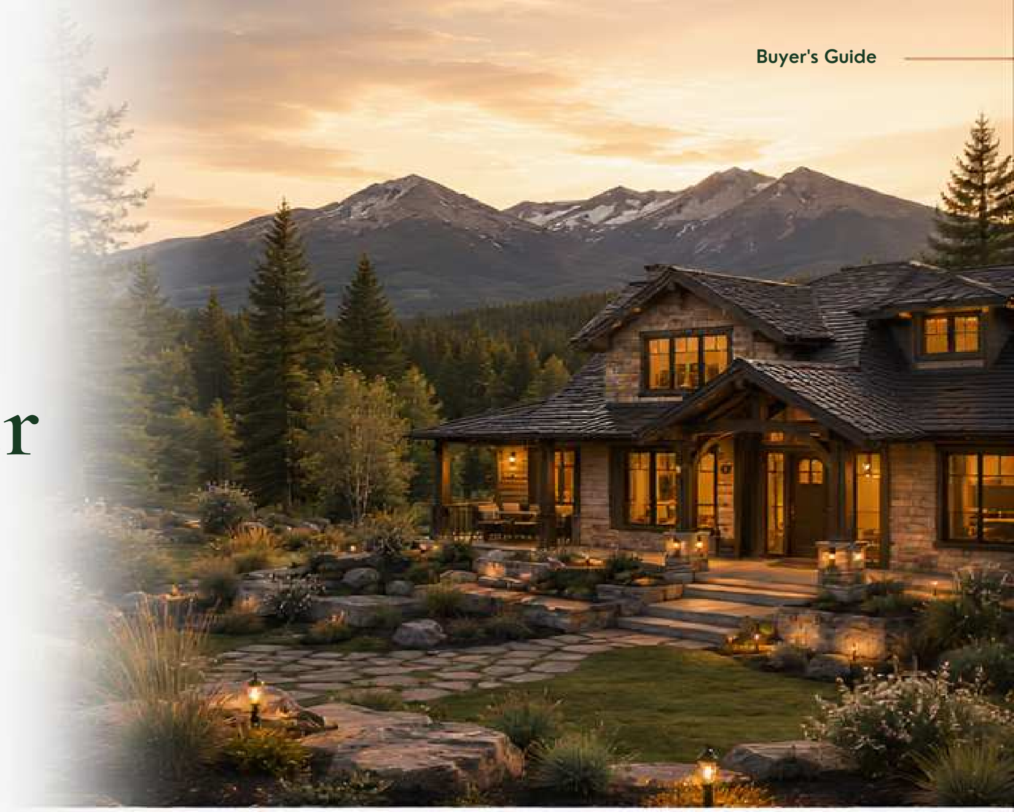
Writing a Winning Offer



A strong offer shows sellers you're serious—and sets you apart.

In today's market, the right combination of price, terms, and flexibility can make all the difference. We'll help you craft a competitive offer that protects your interests while giving you the best chance of success.

Key Components of a Strong Offer

Offer Price

We'll help you determine a price that's competitive based on market data, property condition, and current demand.

Earnest Money

A larger deposit can show commitment and give the seller added confidence in your offer.

Closing Timeline

Flexible closing dates can be very appealing to sellers—especially if it aligns with their next move.

Contingencies

We'll help you balance protecting yourself with minimizing contingencies to make your offer stronger.

Terms & Conditions

Elements like loan type, inspection period, and appraisal gaps can impact how your offer is received.

Personal Touch

A thoughtful letter or introduction can help create a connection and leave a lasting impression.

We'll Guide You

- Analyze market conditions and recent comparable sales.
- Review the seller's situation and potential motivations.
- Create a strategic offer tailored to the property and your goals.
- Negotiate skillfully and advocate for your best interests from start to finish.

What Sells Value Most

1. A fair price that reflects the market.
2. A smooth, predictable timeline.
3. Fewer contingencies and hurdles.
4. Confidence the deal will close.
5. Respectful and responsive communication.

Tips for Success

Be prepared
Get pre-approved and ready to move quickly when you find the right home.

Be flexible
Flexibility on closing dates or terms can make your offer more appealing.

Be strategic
We'll have you make data-driven decisions—not emotional ones.

Be respectful
A positive approach goes a long way with listing agents and sellers.

Be patient
The right home is worth waiting for.

Local Tip

In Central Oregon's competitive market, preparation and local expertise are your greatest advantages. We're here to help you every step of the way.

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Inspections & Due Diligence

Knowledge today protects your home—and your future.

Licensed inspectors evaluate the home's condition and provide reports to help you make informed decisions before moving forward.

Common Inspections

General Home Inspection

A thorough evaluation of the home's structure, systems, and overall condition.

Water & Septic (if applicable)

Well flow, water quality, and septic system inspection ensure everything is working as it should.

Mold & Air Quality

Important for your health and peace of mind, especially in homes with moisture concerns.

Electrical, Plumbing & HVAC

Key systems are inspected to ensure safety, efficiency, and functionality.

Roof, Structural & Exterior

The inspector checks for damage, wear, and any issues that could affect long-term value.

What to Expect

- We'll schedule inspections during the agreed-upon period.
- You're encouraged to attend so you can ask questions and learn about the home.
- You'll receive a detailed report outlining the inspector's findings.
- We'll review the results together and discuss your options.

After the Inspection

No Surprises
Inspections help you avoid costly surprises down the road.

Negotiate with Confidence
We'll help you decide if repairs are needed or if a credit makes more sense.

Your Options
We'll guide you through requesting repairs, asking for credits, or moving forward as-is.

We've Got Your Back
We'll handle the communication so you can feel confident every step of the way.

Local Tip

Homes in Central Oregon can face unique conditions—from snow and ice to high desert sun and seasonal moisture. Inspections help uncover issues that may not be visible on the surface.

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Appraisal

Confirming value. Protecting your investment.

An appraisal ensures the home is worth what you're paying—and confirms that your lender can finance the loan. It's an important step that helps protect you and keeps your transaction on track.

What Is an Appraisal?

A professional appraiser provides an unbiased opinion of the home's market value based on:

The Property

Size, condition, age, features, and overall quality.

The Location

Neighborhood, schools, amenities, and nearby comparable sales

Current Market Conditions

Recent sales, inventory levels, and buyer demand in the area.

Comparable Sales

Similar homes that have recently sold in the nearby area.

The Appraisal Process

Ordered by your lender

The seller orders the appraisal after your offer is accepted.

Appraiser Visit

Research & Analysis

They review market data and comparable sales.

Appraisal Report

The appraiser provides a report with their opinion of the home, including the value of the investment.

Review by Lender

The lender reviews the report to ensure the value supports the land amount.

If the Appraisal Comes In...

At or above the offer price

GreenThe appraisal supports your loan as soon and you're one step closer to closing.

Below the offer price

You have options. We can negotiate with the seller, request a price adjustment, or explore other solutions that protect your interests.

We're here to help

We'll walk you through the process and help you make the best decision for your goals.

Tips for a Smooth Appraisal

Keep the **home accessible**
Ensure the appraiser can access all areas, including the attic, basement, and exterior.

Keep it as—is
Don't make major changes during the appraisal process. Let the home speak for itself.

Highlight Improvements
Provide a list of recent upgrades and receipts to ensure they are considered.

Be patient
Appraisals typically take a few days to a week, depending on the market.

Our Promise

We'll guide you through every step of the process, answer your questions, and advocate for your best outcome—every time.

Local expertise, trusted guidance, Better results.

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Closing Process

The final step to the start of your next chapter.

Closing day is when ownership officially transfers to you. We'll be by your side to make sure everything is in place so you can walk away with confidence—and the keys to your new home.

What Happens on Closing Day?

Final Walk-Through

You'll do a final walkthrough a day or two before to ensure the home is in the agreed-upon condition and any negotiated repairs are complete.

Sign Documents

At the title company, you will sign the necessary documents to complete your purchase. This typically takes place one to two days before the official closing day.

Funds are Transferred

Your down payment and closing costs are transferred, and your lender funds the loan.

Title is Recorded

On closing day, the title company records the deed with the county, officially making you the owner. You'll typically receive access to your new home at **5:00 PM**, unless otherwise agreed.

Get the Keys

Once everything is complete, you'll receive the keys to your new home—typically at 5:00 PM on closing day, unless otherwise agreed.

Time to Celebrate!

You did! Time to celebrate this exciting milestone and start making memories.

What To Bring

- A valid photo ID
- Certified funds (if required)
- Proof of homeowners insurance
- Any closing disclosure items requested
- A pen (just in case)

After Closing

Turn the Lights On
Transfer your power service before closing so your home is ready from the moment you arrive.

Change your address
Update your address with the post office, bank, and other important documents.

Secure your home
Change the locks, set up security systems, and make it your own.

Enjoy your new home
Relax, unwind, and start this exciting new chapter!

A Quick Note

We know closing can feel like a lot of details—but you don't have to handle it alone. We'll guide you through every step, answer all your questions, and make the process as smooth and stress-free as possible.

Our Promise

We're more than just your real estate agents—we're your partners. From start to finish, we're here for you. Thank you for trusting us with such an important part of your journey.

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After You Move In

You've got the keys—now it's time to make the house your home.

Moving in is just the beginning of your next chapter. These tips and reminders will help you get settled, stay organized, and enjoy everything Central Oregon living has to offer.

Settling In: First Things First

Utilities
Set up or transfer utilities into your name—electricity, water, gas, internet, and trash service. Before we close

Change Your Address
Update your address with the post office, banks, subscriptions, employers, and important accounts.

Home Security
Change the locks, test smoke and CO detectors, and consider a security system for peace of mind.

Unpack & Organize
Take it one room at a time and start with the essentials. Make it comfortable and functional.

Explore Your Neighborhood
Get to know your neighbors, first local favorites, and enjoy all that Central Oregon has to offer.

Make It Yours
Add your personal touches and create a space that reflects your style and lifestyle.

Home Maintenance Tips

- Review your home warranty (if applicable). Keep a record of important documents, receipts, and manuals.
- Create a seasonal maintenance checklist (gutters, HVAC, landscaping, etc.).
- Build relationships with trusted local service providers.
- Don't hesitate to reach out if you have questions—we're here for you!

We're Still Here!

Our relationship doesn't end at closing. We'll continue to be a resource for you long after you move in.

Have Questions?
Whether it's a home, business, restaurant, or just a call or text away.

Thinking of the Future?
When you're ready to buy again, sell, or invest, we're here to help you navigate your next move.

Referrals mean the World
Thank you for trusting us—your referrals are the greatest compliment!

Enjoy Your New Home!

It's more than just a place—it's where life happens. Relax, make memories, and enjoy this exciting next chapter.

- Host a housewarming gathering
- Create a list of local must-visit spots
- Take a moment to celebrate
- Give yourself grace as you settle in
- Remember: home is where your story continues

Our Promise

We're more than your real estate agents—we're your partners for the journey. Thank you for letting us help you find your place in Central Oregon.