

# 6 STEPS TO HOME BUYER SUCCESS



  
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# A BETTER WAY TO APPROACH THE PROCESS

**Clarity comes first. Understanding your budget and goals creates the foundation for every decision that follows.**

**Financing shapes everything. Knowing your numbers keeps your search realistic and focused.**

**Your search becomes more efficient. With a clear direction, you avoid wasted time and distractions.**

**You begin to recognize value. Comparing homes with purpose helps you spot both opportunity and risk.**

**Strong offers are built, not rushed. Preparation allows you to act confidently when the time is right.**

**Closing becomes smoother. When each step is handled in order, the final stage is simply follow-through.**

**Each step builds on the one before it. When approached in order, the process becomes smoother, clearer, and far less overwhelming.**



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# REPRESENTATION

Clear guidance, advocacy, and alignment from the first conversation to closing



## The Right Representation Matters!

Buying a home is more than a transaction—it's a major life moment. In Oregon, your agent is your fiduciary, legally obligated to act in your best interest.

The right representative will advocate for you, negotiate well, flag issues you might miss, and guide you through each step with clarity. They protect your time, your money, and your goals so you can make fully informed decisions.

Service, skill, and commitment vary from agent to agent, so choose someone who listens, communicates clearly, and puts your needs first. When the stakes are high, the right representation truly matters.

## The Fiduciary Responsibilities of the Agent

In Oregon, working with a licensed real estate agent creates a legal relationship grounded in trust. Your agent owes you

fiduciary duties such as loyalty, confidentiality, full disclosure, and diligent care throughout the transaction. These obligations require your agent to act in your best interest at all times—protecting your private information, flagging issues with a property, and guiding you with integrity and professionalism.

Understanding these duties gives you confidence that you have a true advocate as you navigate one of life's biggest financial decisions.

## Dual Agency: What Buyers Need to Know

In Oregon, dual agency happens when one agent or brokerage represents both the buyer and seller in the same transaction. It's legal with proper disclosure and written consent, but it does change the agent's role.

In a dual agency situation, the agent cannot give either side undivided loyalty or full advocacy. Their job becomes neutral—facilitating the transaction, managing paperwork, and offering general guidance—without negotiating exclusively for one party.

For buyers, this means weighing convenience against reduced fiduciary support. Always ask upfront whether dual agency is possible and how it could affect your representation.



### Self-Representation: Going It Alone

Some buyers choose to purchase a home without an agent to save money or maintain full control. While this is completely legal in Oregon, it's important to understand the responsibility involved.

Without an agent, you take on every task yourself—reviewing contracts, negotiating terms, coordinating inspections, interpreting disclosures, and ensuring legal compliance. You also lose the benefit of a licensed advocate who can spot risks and protect your interests, which can be challenging in a competitive or complex market.

Because the seller typically pays the buyer's agent commission, most buyers receive professional representation at no direct cost. Before moving forward alone, consider what you may be giving up in terms of protection, expertise, and peace of mind.



The right representation protects your interests, your money, and your decisions at every step of the homebuying process.



### Conclusion

Understanding your representation options—whether working with an agent, navigating dual agency, or choosing to go it alone—sets the foundation for a confident and informed homebuying experience. With clarity on how you'll be represented, the next step is understanding how to finance your purchase. In the following section, we'll break down loan types, pre-approval, and what lenders look for so you can move forward with confidence.







# FINANCING

**Strong financing preparation gives you the clarity, credibility, and confidence you need to compete in today's market**

## **Pre-Qualification Is Beneficial**

Before touring homes, getting prequalified helps you understand your budget, signals to sellers that you're serious, and allows your agent to focus your search more effectively. Prequalification is a quick assessment based on basic financial information—it's not a final approval, but it positions you to act fast when the right home appears.

## **Satisfying the Seller**

In a competitive market, sellers look for buyers who inspire confidence. A strong offer isn't just about price—it's about preparedness. Offers supported by a prequalification or preapproval letter, clean terms, and a realistic timeline often stand out. Thoughtful structure can help you meet the seller's priorities while still protecting your own.

## **Pre-Qualification Versus Underwriting**

Understanding the difference between pre-qualification and underwriting can give you a real advantage as a buyer.

Pre-qualification is a quick first step where a lender reviews basic financial details—such as your income, debts, and estimated credit—to give you a general borrowing range. It's useful for planning and shows sellers you're serious.

Underwriting is a deeper, verified review of your finances, credit, and documentation. A preapproval issued after underwriting makes your offer much stronger because most of the lender's approval process is already complete.

In short, pre-qualification gets you started, but underwriting brings you much closer to a confident, ready-to-go loan approval.

## **Choosing the Right Lender Matters**

Just like choosing the right agent, choosing the right lender can shape your entire homebuying experience. A great lender communicates clearly, meets deadlines, and helps you understand your loan options—not just the interest rate. Responsiveness, reliability, and experience matter. The right lending partner can make your transaction smoother, faster, and far less stressful.

## **Conclusion**

Financing sets the tone for the rest of your homebuying journey. Once you have your lending strategy in place, you're ready to focus on what comes next: identifying the features, locations, and priorities that matter most to you in a home.

## Turning “I’ll Know It When I See It” Into a Clear Vision

With so many styles, layouts, and finishes to choose from, it’s normal to feel unsure about what you really want. Many buyers start with, “I’ll know it when I see it,” only to feel more confused after scrolling listings or visiting homes.

Clarity develops over time. Through conversation, reflection, and guidance, vague preferences begin to take shape. This step helps you turn general impressions into meaningful priorities so you can shop with more focus and confidence.

# FEATURES

**Clarifying your priorities helps transform an overwhelming search into a focused path toward the right home**

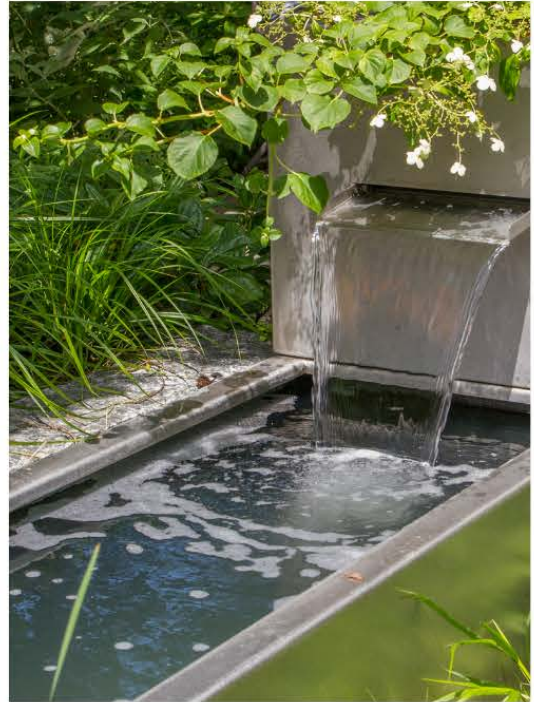
## Matching Price & Features

Once your priorities become clearer, the next challenge is seeing how they align with your budget. It’s common for the ideal home on paper to differ from what’s available in your price range.

This is where prioritizing matters. Some features—like bedroom count or commute time—may be non-negotiable, while others fall into the “nice to have” category. Understanding where you can be flexible helps you make smart choices when you find a home that meets most of your needs.

## Defining What Matters Most

A long wish list is a great starting point, but the real key is knowing which items truly support your lifestyle. Consider your daily routines: Do you need a quiet workspace? A yard for pets? Room for guests or future growth? These lifestyle factors should shape your priorities as much as finishes or square footage.



And remember—location is a feature, too. The right neighborhood, school district, commute, or community feel can impact your happiness in a home just as much as the home itself. A great house in the wrong area rarely feels right in the long run.

By identifying what matters most now, you’ll be better prepared to make confident decisions once you start touring.





### Compromise Without Settling

Very few homes check every single box, which is why learning how to compromise thoughtfully is essential. Compromise doesn't mean lowering your standards; it means understanding trade-offs and recognizing where you have room to flex.

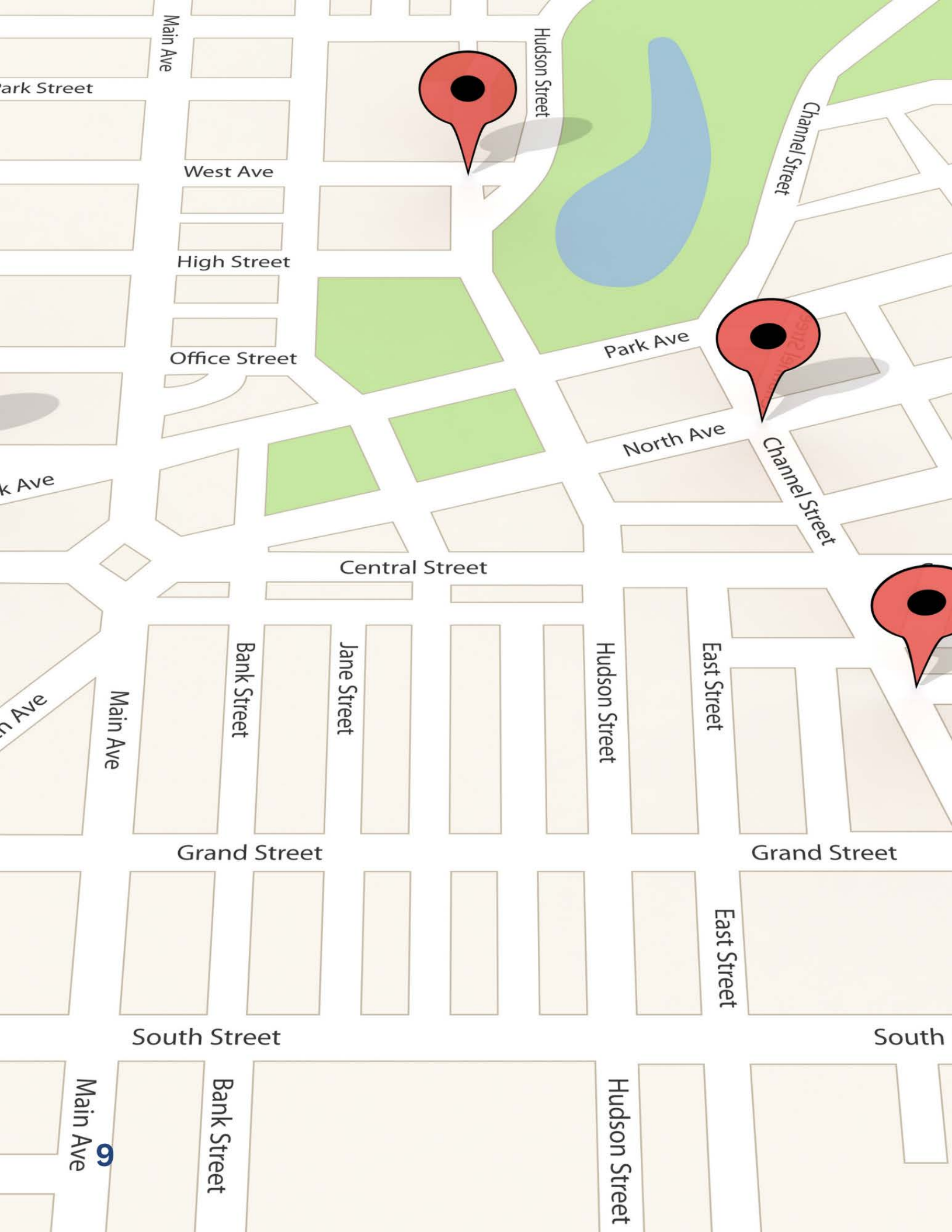
Maybe a finished basement can wait if the kitchen and backyard are perfect. Maybe a slightly longer commute works if the neighborhood offers the lifestyle you want. Clarifying your must-haves versus your maybes makes the search more realistic and far less stressful.

The goal isn't perfection—it's finding a home that fits your life, budget, and long-term goals.

### Conclusion

Once you understand your priorities, your flexibility, and what truly matters, you're ready for the next step: touring homes. In the following section, we'll explore how to evaluate properties in person, what to look for during showings, and how to compare homes with clarity and confidence.





Main Ave

ark Street

West Ave

High Street

Office Street

k Ave

n Ave

Main Ave

Bank Street

Jane Street

Hudson Street

East Street

Grand Street

Grand Street

South Street

South

Main Ave  
6

Bank Street

Hudson Street

Hudson Street

Channel Street

Park Ave

North Ave

Chanel Street

Central Street





# TOURING

Touring homes in person reveals what online browsing can't—true fit, potential issues, and the details that matter.

## Internet Confusion

Online listings can be helpful, but they're often incomplete, outdated, or unintentionally misleading. Photos may hide flaws or distort space, descriptions can oversell, and many homes sell before you ever see them. In-person tours provide the clarity the internet can't.



## What to Look For During a Tour

Touring a home is about understanding how it truly functions for your life. Look beyond staging and decor and focus on layout, flow, room sizes, and how the space supports your daily routine. Pay attention to natural light—something you can't add later—and evaluate storage, including closets, cabinets, and utility spaces.

Finally, notice how the home feels. A property might look perfect on paper, but how it lives in person is what really determines whether it's the right fit.

## Red Flags You Might Miss

Even beautifully presented homes can hide issues. Watch for signs of deferred maintenance such as peeling paint, uneven floors, cracks in

walls, or outdated systems. Be mindful of strong scents, isolated fresh paint, or sticky windows and doors—small clues that may hint at hidden damage or moisture problems.

You don't need to be an expert; simply noticing the details now can help prevent surprises later.

## Take Notes—It Blurs Together

After touring several homes, the details start to blend. A few quick notes—or a photo or two if allowed—can help capture what you liked, what didn't work, and any standout features or concerns. Keeping track in real time makes comparing homes easier and helps you recognize the one that genuinely rises to the top.

## Ask the Right Questions

A tour isn't just for looking—it's an opportunity to gather the

to gather the information you can't get online. Ask about the age and condition of major systems like the roof, furnace, and water heater. Inquire about utility costs, HOA rules, neighborhood characteristics, and the seller's timeline. If anything feels unclear, bring it up—your agent is there to get answers and help you interpret what you're seeing.

The more you ask now, the fewer surprises you'll face later.

## Conclusion

Touring gives you the insight you need to identify the right home with confidence. Once you've found a property that fits your needs and feels right, the next step is negotiating—crafting a smart, strategic offer that protects your interests and positions you to win in today's market.



# NEGOTIATION



## It's More Than Just the Price

Negotiation isn't only about how much you offer—it's about how the offer is structured. Sellers often value flexible timelines, fewer contingencies, and clear expectations around what stays with the home. Preapproval, clean terms, and a willingness to work with the seller's needs can make your offer more appealing, even if it's not the highest. In competitive markets, the "cleanest" offer often wins. Aligning your strategy with the seller's priorities helps create a win-win and increases your chances of success.

## Make a Strong First Offer

Your first offer sets the tone. In fast-moving markets, starting too low can mean missing out completely. A strong initial offer—competitive, well-reasoned, and backed by data—shows the seller you're serious and gives you the best chance to move forward confidently.

## Understanding Market Conditions

Market conditions heavily influence negotiation strategy. In a seller's market, speed and strength matter because demand is high. In a buyer's market, you may have more room to negotiate price and terms. Understanding factors like inventory levels, days on market, and recent sales helps you adjust your approach and make informed decisions.

## What's Worth Negotiating?

Not every detail is worth pushing hard on. Common negotiable items include repairs, closing costs, and timelines. The key is knowing what meaningfully impacts your bottom line or comfort—and what might jeopardize the deal if overemphasized. Prioritizing the right items keeps negotiations productive and balanced.

## Smart negotiation blends strategy, timing, and terms—not just price—to help you secure the home you want.

## Staying Strategic, Not Emotional

Buying a home is emotional, but successful negotiation requires clear thinking. Pressure, bidding wars, and back-and-forth conversations can cloud judgment. Staying grounded in your goals—and evaluating each decision carefully—helps you avoid overpaying or walking away from a great opportunity.

## Your Agent as Your Advocate

A skilled agent helps you interpret market conditions, understand the seller's motivations, structure a compelling offer, and stay strategic throughout



negotiation. They ensure your interests remain protected while guiding you toward a successful agreement.

## Conclusion

Once negotiations are complete and your offer is accepted, the next step is due diligence—inspections, disclosures, and the critical work of confirming that the home is in the condition you expect. This phase helps ensure peace of mind as you move toward closing.



# CLOSING

## Deadlines, Documents, and Details

### The Closing Process Requires Attention to Detail

Once an offer is accepted, the focus shifts to completing the steps required to finalize the purchase. This includes loan processing, appraisal, title review, and various contractual deadlines. Each part of this phase must be handled carefully to prevent delays or unexpected issues. Although it may feel less exciting than touring homes, it is essential to ensuring a smooth transfer of ownership.

### Stay Focused on What You Must Do

Even with professionals involved, buyers still have important responsibilities during closing. These may include sending updated financial documents to the lender, securing homeowners insurance, reviewing required disclosures, and arranging a final walk-through. Staying organized and timely with these tasks keeps the process moving forward and minimizes last-minute stress.

### Consider Dates Seriously

Every deadline in the contract matters. Financing windows, contingency periods, and the scheduled closing date all have legal and financial implications. Missing a date can lead to delays, extra costs, or, in rare cases, jeopardizing the transaction. Understanding each key deadline helps buyers plan ahead and avoid avoidable complications.

### Review Everything Before You Sign

Before closing day, buyers receive a Closing Disclosure and a packet of final documents. This is the time to confirm that all amounts, terms, and conditions match the agreement. Carefully reviewing these documents allows the buyer to catch discrepancies, understand their loan structure, and ask questions before signing. Thorough review helps ensure clarity and confidence in the final steps of the purchase.

### Prepare for Closing Day

Closing day is when the purchase becomes official. Buyers typically sign the final loan and title documents, transfer funds, and receive confirmation of ownership (and keys, once recording occurs). Being prepared—knowing what to bring, how funds must be delivered, and what to expect—helps the appointment run smoothly and prevents last-minute issues. Good preparation makes space to enjoy the moment of becoming a homeowner.

### Conclusion

Closing is where details matter most. Staying organized and aware of key deadlines helps prevent surprises and keeps the process running smoothly. With a clear understanding of each step, buyers can move confidently into homeownership.





# BONUS MATERIALS

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# Understanding Home Inspections (and What They Don't Cover)

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## Insight, Clarity, and Realistic Expectations

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### What a Standard Home Inspection Covers

A typical inspection evaluates the major systems and structure of the home, including:

- Roof & attic – visible condition, ventilation, signs of damage
- Foundation & structure – cracks, settling, or areas of concern
- HVAC systems – heating, cooling, and general functionality
- Electrical system – outlets, panels, safety issues
- Plumbing – fixtures, drainage, visible leaks
- Interior & exterior – walls, floors, windows, siding
- Included appliances – basic operation

The inspector's job is to describe current conditions—not to predict future performance or give a pass/fail grade.

### Common Findings (and What's Normal)

Even well-maintained homes have routine issues. Common findings include:

- Minor electrical corrections
- Aging water heaters
- Inconsistent insulation
- Older windows or doors
- Typical wear and tear

These items often reflect the age of the home rather than a defect. The report helps distinguish normal aging from genuine problems.

### What Inspections Don't Cover

Inspectors only evaluate what is visible and accessible, which means they cannot move belongings, open walls, or test hidden systems. Standard inspections typically do not include:

- Sewer lines
- Wells or septic systems
- Chimneys or wood stoves
- Radon or mold testing

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- Pest or dry rot inspections
  - Structural engineering analysis
  - Detached buildings (unless added)

These areas can be evaluated through specialty inspections when needed.

### When to Consider Specialty Inspections

Some homes warrant a deeper look. Buyers often request additional inspection services for:

- Older homes – sewer scope, chimney inspection, oil tank search
- Rural properties – well flow tests, septic evaluation
- Homes with fireplaces – Level II chimney inspection
- Moisture-prone areas – radon or mold testing

Specialty evaluations help uncover issues that are costly or difficult to inspect visually.

### How to Use Your Inspection Report

Your inspection provides a foundation for informed decision-making. It helps you:

- Understand the property's true condition
- Prioritize future maintenance
- Decide whether to request repairs or credits
- Confirm whether the home fits your expectations

No home is perfect. The goal is clarity—not perfection—so you can move forward confidently.

### Inspection vs. Appraisal: Know the Difference

An inspection evaluates a home's condition, while an appraisal determines its value for the lender. Inspections are optional but highly recommended; appraisals are required for most loans. Understanding the distinction helps you know what to expect from each step.



# After Closing: Your First 30 Days in a New Home

START STRONG WITH SIMPLE STEPS THAT SET YOU UP FOR SUCCESS

## Transfer and Set Up Utilities

Most utilities need to be transferred into your name immediately after closing (sometimes before move-in). This may include:

- Electricity and gas
- Water and sewer
- Garbage and recycling
- Internet and cable
- Any heating fuel delivery (oil, propane, etc.)

Confirm activation dates so everything is running when you arrive.

## Re-Key or Change Locks

You never know how many spare keys are floating around from past owners, tenants, contractors, or family members.

Changing locks—or re-keying them—is a quick way to ensure your home’s security from day one.

## Test Safety Devices

Early on, check the following:

- Smoke detectors
- Carbon monoxide detectors
- Fire extinguishers
- GFCI outlets in kitchens and bathrooms

Replace batteries and update any devices that are outdated or missing.



*A simple plan keeps your move organized, saves time, and helps you transition smoothly to your new home.*

## Create a Home Maintenance Folder

Start a dedicated spot—digital or physical—for:

- Warranties and appliance manuals
- Maintenance receipts
- Contractor contact information
- Insurance documents
- Improvement plans or quotes

This becomes your long-term home logbook and saves time later.

## Register Appliances and Systems

Most new or newer appliances include warranty coverage that

requires online registration.

Registering:

- Protects you from early breakdown costs
- Ensures access to replacement parts
- Extends warranties in some cases

It takes just a few minutes and can prevent future headaches.

## Schedule Needed Services Early

If your inspection recommended maintenance—like servicing the furnace, pumping a septic tank, or clearing gutters—scheduling it in the first month keeps small issues from becoming larger ones.

This is also a good time to set up:

- HVAC maintenance plans
- Pest service
- Lawn or landscape care (if applicable)

## Map Out Shut-Offs and Breakers

Knowing where critical controls are located can save you trouble later.





Find and label:

- Main water shut-off
- Gas shut-off
- Electrical panel and breakers
- Irrigation or sprinkler controls (if present)

Take photos for easy reference.

### Update Your Address Everywhere

Once you've moved in, update your address with:

- USPS
- Banks and credit cards
- Insurance providers
- Driver's license / DMV
- Employer and payroll systems
- Subscription services
- Online retailers

This prevents missing bills, packages, or important notices.



### Get to Know the Neighborhood

Take a walk or drive around your new area. Notice:

- Nearest grocery stores and pharmacies
- Parks, trails, or community spaces
- Emergency services
- Public transportation or main routes

Understanding your surroundings helps your new house quickly feel like home.

### Review Your Home's Major Systems

Take time during the first month to familiarize yourself with how the home's major systems operate, especially if they differ from what

you're used to. This may include:

- Heating and cooling controls
- Water heater settings
- Irrigation or sprinkler timers
- Smart home features or security systems

Understanding how everything works helps you avoid preventable issues and makes day-to-day living easier.

### Celebrate and Settle In

The first month isn't only about checklists. Take time to enjoy your new space—unpack at your own pace, plan future improvements, and make the home truly yours.

These early steps help you understand your home, plan for its care, and settle in with confidence—setting the stage for years of comfortable living.







# Long-Term Home Maintenance Guide

## PROTECTING YOUR INVESTMENT THROUGH CONSISTENT CARE

Owning a home means more than enjoying the space—it also means maintaining it. A thoughtful maintenance routine helps prevent costly repairs, extends the life of your systems, and keeps your home comfortable and safe. While not every task needs immediate attention, staying proactive can save thousands over time.

### Monthly Tasks

- Inspect and change HVAC filters as needed
- Test smoke and CO detectors
- Run water in rarely used sinks or tubs
- Clean kitchen vent filters
- Check for leaks under sinks and around toilets
- Walk through the home to look for new cracks, odors, or moisture

### Seasonal Maintenance

#### Spring

- Service the HVAC system before cooling season
- Clean gutters and downspouts
- Inspect the roof for winter damage
- Check irrigation systems and outdoor faucets

#### Summer

- Power wash siding or decks
- Trim trees and shrubs away from the home
- Inspect exterior caulking and paint
- Clean dryer vents



#### Fall

- Service the heating system
- Clean gutters after leaves fall
- Check window seals and weatherstripping
- Prepare outdoor plumbing for freezing temperatures

#### Winter

- Monitor for ice dams or moisture buildup
- Test GFCI outlets
- Check attic ventilation
- Keep walkways clear and safe

### Annual Maintenance

- Pump or inspect septic systems (if applicable)
- Flush the water heater
- Have a chimney or wood stove professionally inspected
- Schedule pest inspections
- Review your homeowners insurance coverage
- Inspect foundation for cracks or shifting





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