

A GUIDE FROM TROY KNIGHT & ANDREA CORRALES

The Seattle Buyer Guide

What we'd tell a friend before they buy here: the real monthly number, the cash you need, and how to win a house without overpaying.

Troy Knight & Andrea Corrales

GLOBAL REAL ESTATE ADVISORS

SKYLINE PROPERTIES, INC.

Buying here is different. Here's how.

If you're buying in the Seattle area for the first time, or the first time in a while, a few things will surprise you. You own the sewer pipe all the way to the street. Plenty of older homes were once heated with oil. And you'll sign a written agreement with your agent before your first tour.

The good news: this is a better time to buy here than it's been in years. There's far more for sale, homes are sitting longer, and sellers are paying closing costs and rate buydowns that nobody would have asked for in 2021.

This guide walks through the whole thing in the order it happens. Every chapter starts with why it matters to you and ends with what to do about it. In between are the real numbers.

Read it, share it with whoever's buying with you, and bring us your questions.

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HOW TO READ THIS GUIDE

- **Why this matters to you** — The short answer to "why should I care?"
- **By the numbers** — Charts and real figures, with sources.
- **Your move** — What to actually do, in plain steps.



WHO'S WRITING THIS

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GLOBAL REAL ESTATE ADVISORS · SKYLINE PROPERTIES, INC.

We started selling homes together in Seattle in 2019, and we've closed 127 sales together since, for buyers and sellers all over the Seattle area. Between the two of us we've helped clients through more than $100 million in sales, and everything in this guide comes from doing it, not reading about it.

127
Seattle closings together

$100M+
in sales between the two of us

Since 2019
selling homes in Seattle together

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BY THE NUMBERS · SEATTLE, FALL 2026

More homes, more room to negotiate.

Far more homes for sale than a few years ago, homes that take longer to sell, and plenty of sellers who've already cut their price once. That's leverage, if you know how to use it.

$851,250
Median sale price, King County, Oct. 2026. Down 4.1% from a year ago.

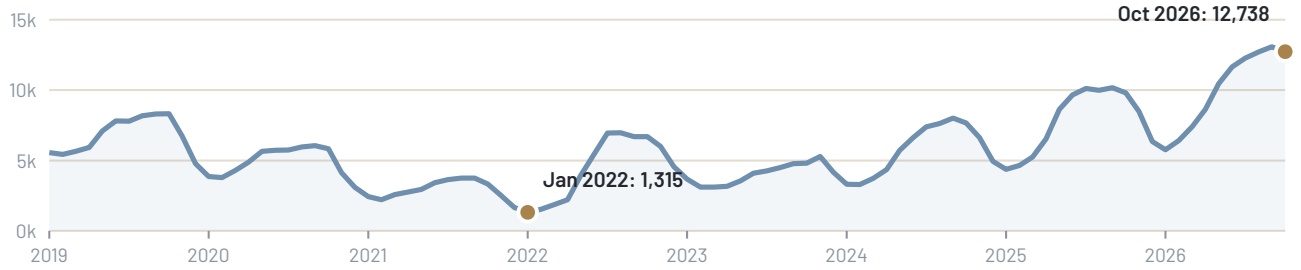
12,738
Homes for sale across the Seattle metro, Oct. 2026.

4.3 mo
Inventory in King County, Oct. 2026. It was 2.7 months a year earlier.

7.28%
Average 30-year fixed mortgage rate, Freddie Mac, week of Nov. 19, 2026.

CHART 1

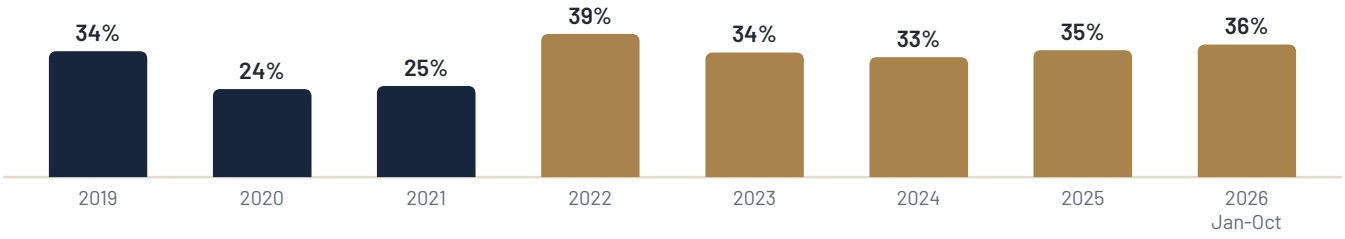
Homes for sale across the Seattle metro



Active listings each month. In January 2022 buyers had about 1,300 homes to choose from. This October they had more than 12,700.

CHART 2

How often Seattle-area listings cut their price



Average share of active listings with a price reduction in a given month. Since 2022, about a third of listings have been carrying a cut at any one time.

Sources: tiles, Northwest MLS county recap and Realtor.com via FRED, Oct. 2026; charts, Realtor.com Housing Inventory data for the Seattle-Tacoma-Bellevue metro via FRED (Federal Reserve Bank of St. Louis), Jan. 2019 to Oct. 2026.

What this means for you: you can be picky and still ask for help with costs. Just know which house is the exception (chapter 6).



01
Know your real monthly number

WHY THIS MATTERS TO YOU

The price on the listing isn't what you'll live with. The monthly payment is, and on a median-priced Seattle-area house with 10% down, property tax and insurance add more than $1,100 a month on top of the loan. Know your number before you fall for a house.

Get pre-approved, not pre-qualified

A pre-qualification is a lender taking your word for it. A pre-approval means they've seen your pay stubs, tax returns and credit. Sellers want the second one, and so do you, because it tells you what you can actually borrow.

Talk to at least two lenders. Ask each for a Loan Estimate on the same price and down payment so you can compare them line by line. A local lender who closes on time is worth a lot when a seller is choosing between offers.

Then do the real math

Your payment is principal and interest, property taxes, homeowner's insurance, mortgage insurance if you put down less than 20%, and HOA or condo dues. In many King County cities, the combined property tax rate lands around 1% of assessed value a year, a little more or less depending on the city and district.

WORKSHEET

Your monthly payment

Principal and interest	$ _____
Property taxes (rate × value ÷ 12)	+ _____
Homeowner's insurance	+ _____
Mortgage insurance, if any	+ _____
HOA or condo dues	+ _____
Your real monthly number	**$ _____**

LOOK IT UP FIRST

Every King County home's tax bill is public. Look up the address on the Assessor's eReal Property search before you fall in love with it.

BY THE NUMBERS

Where an $850,000 payment actually goes



Principal and interest	**$5,234**	82%
Property taxes	**$708**	11%
Homeowner's insurance	**$125**	2%
Mortgage insurance	**$319**	5%
Your real monthly number	**$6,386**	

On this example house, about **$1,150 a month** never touches the loan.

Mortgage insurance is the piece you can shrink. Put 20% down, or ask your lender when it comes off.

Example only: 10% down, 7.28% 30-year fixed (Freddie Mac, Nov. 19, 2026), 1.0% tax rate, $1,500/yr insurance, mortgage insurance at 0.5% of the loan per year, no HOA. Your numbers will differ.

Approved isn't the same as comfortable

Just because a lender approves you for a number doesn't mean you have to spend it. Decide what you're comfortable paying each month first, then work backward to a price.

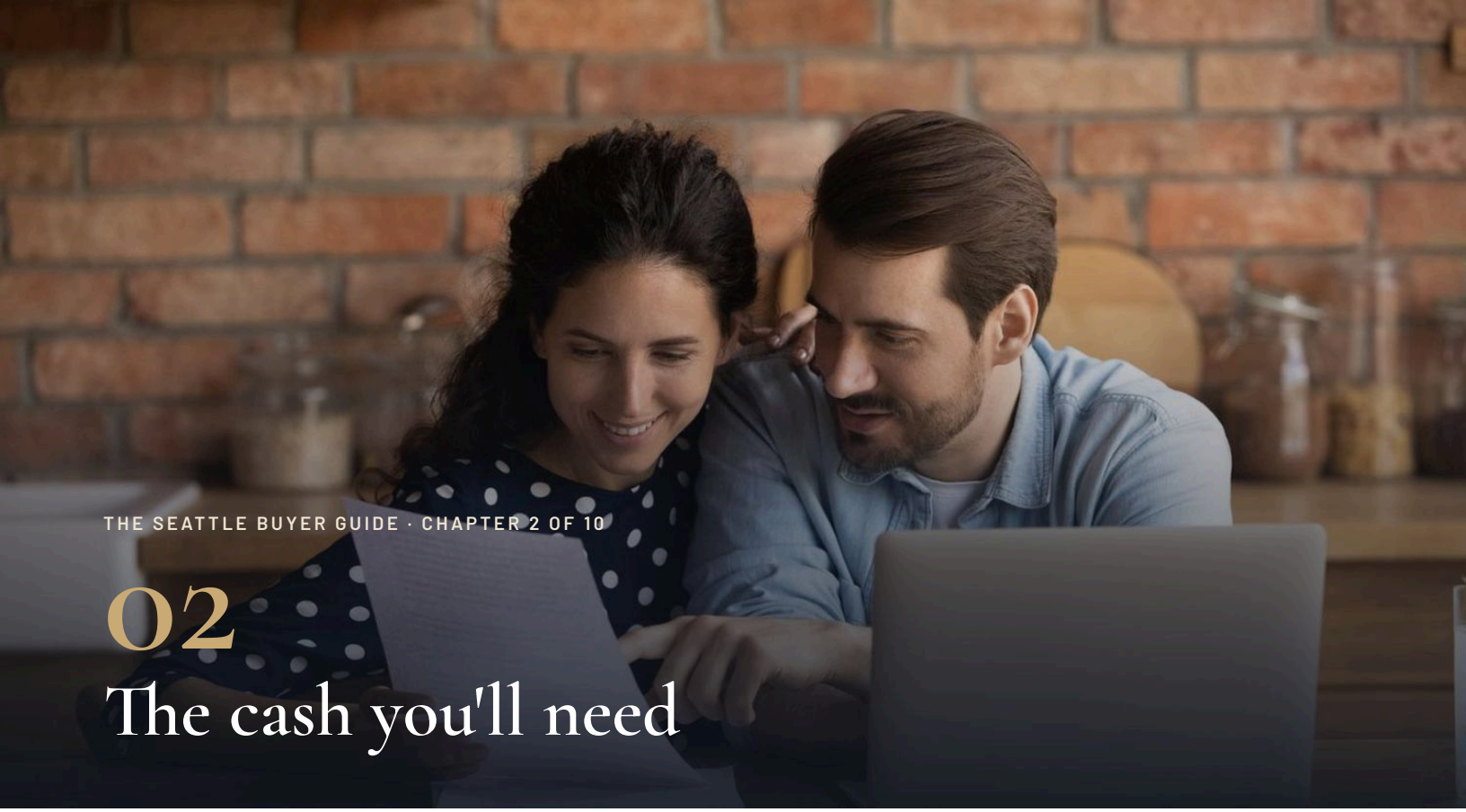
Shop the lender like you shop the house

Two Loan Estimates on the same day, same price and same down payment, will tell you more than any rate you see advertised. Compare the rate, the points and the fees together.



YOUR MOVE

- [ ] **Get Loan Estimates from two lenders** on the same price and down payment. Ask us for names.
- [ ] **Fill in the worksheet** with your own numbers and pick the monthly payment you're comfortable with.
- [ ] **Work backward from that payment** to your price range, not forward from the approval letter.



02
The cash you'll need

WHY THIS MATTERS TO YOU

Buyers plan for the down payment and forget everything else. Knowing the whole list up front keeps you from scrambling at the closing table, or losing a house you've already paid to inspect.

Here's the whole list, roughly in the order you'll spend it.

- **Earnest money.** Due to escrow within 2 days of mutual acceptance unless your contract says otherwise. Commonly 1% to 3% of the price here. It's credited back to you at closing.
- **Inspections.** The general inspection, plus a sewer scope, which Seattle Public Utilities says generally runs $230 to $845. Add an oil tank sweep on an older home.
- **Appraisal.** Your lender orders it and you pay for it, up front or at closing.
- **Down payment.** As little as 3% on some conventional loans, 3.5% on FHA, and zero on VA. Twenty percent avoids mortgage insurance, but it isn't required.
- **Closing costs.** Plan on roughly 2% to 3% of the price for lender fees, your half of escrow, the lender's title policy, prepaid interest and the first year of insurance, plus a few months of taxes and insurance to start your escrow account. The seller pays the excise tax.

FIRST-TIME BUYER?

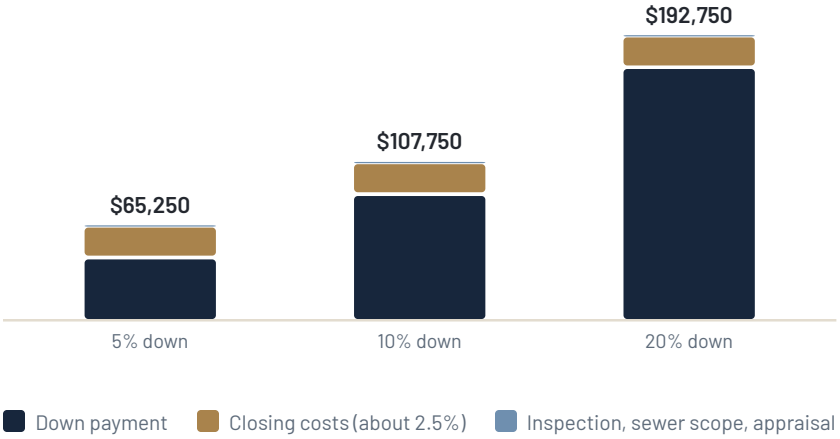
The Washington State Housing Finance Commission (WSHFC) has down payment assistance programs, and some cities, Seattle included, run their own. Income and other limits apply, and you need a lender approved for the program. Ask before you start looking.

DON'T TOUCH YOUR CREDIT

No new car, no new credit card, no furniture on a payment plan, and no big unexplained deposits until after closing. Lenders check again right before you sign.

BY THE NUMBERS

Cash to close on an $850,000 house



The down payment gets all the attention, but closing costs are **about $21,000** on this house no matter how much you put down.

That's the money a seller credit can cover, which is why we ask for one so often right now.

Example only. Closing costs vary by lender and loan. Earnest money is part of the down payment, not on top of it.

Ask the seller to help

In this market, it's normal to ask the seller to pay part of your closing costs or buy down your interest rate. Your loan type caps how much they can contribute, so we check with your lender before we write it in.

Keep the cash where the lender can see it

Lenders want to see where every dollar came from. Gifts from family need a letter, and big transfers need a paper trail. Move money early, not the week before closing.



YOUR MOVE

- [ ] **Add up the full list,** not just the down payment, and keep it in an account your lender can verify.
- [ ] **Ask your lender about WSHFC and city programs** if this is your first home.
- [ ] **Freeze your credit habits** until after closing. No new accounts, no big purchases.



03 Pick the area before the house

WHY THIS MATTERS TO YOU

You can change a kitchen. You can't change a commute, a school assignment or a hillside. Settle those first and the house hunt gets shorter and a lot less stressful.

The commute, at the real time

Drive it, ride it or bus it at 7:45 on a weekday before you write an offer. I-5, 520 and I-90 all have their own personalities, and a short walk to a light rail station can change the math on a neighborhood.

Schools by address, not by neighborhood

Assignment boundaries don't follow neighborhood names, and homes near a city line can fall in a different district than you'd guess. Check the district's own lookup for the exact address.

Taxes and dues

Two homes at the same price can have different tax bills, because levy rates change from one city or district to the next. A condo or townhome adds monthly dues. Neither is bad on its own. Both belong in your monthly math.

HILLS AND WATER

Look the address up on the city's steep slope and landslide maps, and FEMA's flood map if you're near water. The view is half the charm of a lot of Seattle neighborhoods. Just know what you're buying.

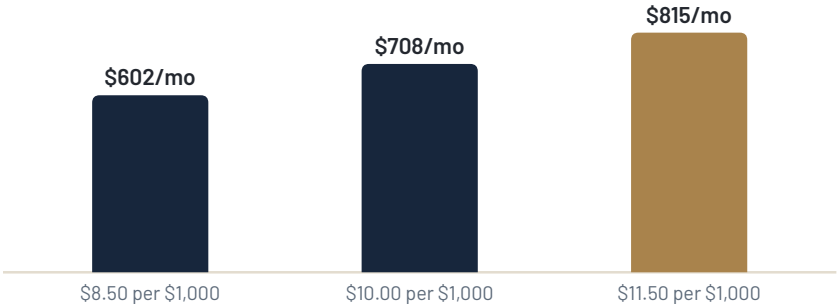
EARTHQUAKE

Standard homeowner's policies don't cover earthquake damage. Get a quote for earthquake coverage, and ask whether an older house has been bolted to its foundation.

Spend a Saturday there. You'll learn more in two hours than in two weeks of scrolling.

BY THE NUMBERS

Same $850,000 house, three tax rates



Monthly property tax on the same price, at three combined rates you'll find around the region.

The spread is **$213 a month**, about a car payment, or roughly $2,550 a year. Same house, different side of a line.

Example only. Levy rates vary by city, school district and other taxing districts. Look up the exact address with the King County Assessor.

Spend a Saturday there

Get coffee, walk to the park, drive by the school at pickup. Go back on a rainy weeknight. A street that feels quiet on Sunday morning can feel very different at 5:30 on a Tuesday in November.

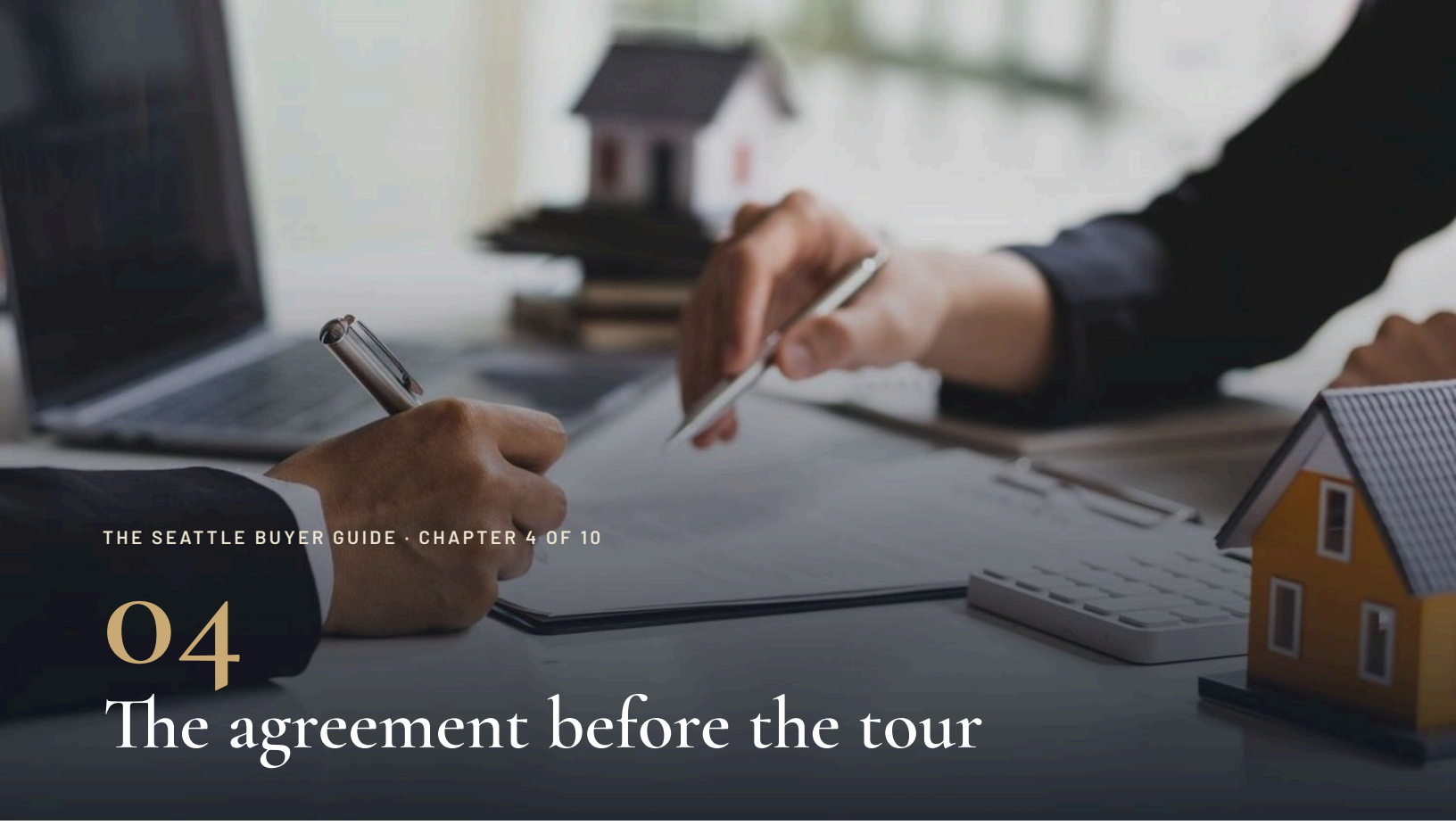
Our neighborhood pages

We've written up the Seattle-area neighborhoods we know best, with the stuff the listing won't tell you. Find them at **raineypropertygroup.com**.



YOUR MOVE

- [ ] **Do your commute at rush hour** from any neighborhood on your short list.
- [ ] **Check schools and the tax bill by exact address,** not by neighborhood name.
- [ ] **Check slope and flood maps,** and get an insurance quote with earthquake coverage before you write an offer.



04
The agreement before the tour

WHY THIS MATTERS TO YOU

Since January 1, 2024, Washington law has required a written agreement between you and your agent's firm before they work for you. Knowing what's in it, and what you can negotiate, protects you before you ever open a door.

This isn't a trick, and it isn't a lifetime contract. The law exists so that you know exactly what you're getting and what it costs before anyone works on your behalf.

The agreement spells out how your agent gets paid, how long it lasts, and whether it's exclusive. If it doesn't say when it ends, Washington law sets the term at 60 days.

Who pays your agent?

You're responsible for your agent's compensation under your agreement, but it doesn't have to come out of your pocket. Many sellers offer to pay some or all of it, and you can ask the seller to cover it in your offer.

Northwest MLS still shows the seller's offer of compensation right in the listing, so we'll know before you tour whether a house you like has one.

REQUIRED BY LAW

What the agreement has to say

How the agent gets paid
The terms, in writing, before any work starts.

When it ends
60 days if no other date is written in.

Exclusive or not
Whether you're working with one agent or several.

Homes with no offer
Whether they'll show you homes where the seller offers nothing.

BEFORE YOU SIGN WITH ANYONE

Questions to ask any agent

- How many buyers have you helped in this area in the last year?
- How do you find homes that aren't on Zillow yet?
- What will you do if a house appraises low?
- Who covers your showings when you're busy?
- Can I end the agreement if it isn't working?
- What exactly is included in your fee?

Ask us too. We'd rather you hire us with your eyes open.

The pamphlet

Washington brokers have to give you a pamphlet called *Real Estate Brokerage in Washington*. It's short and worth reading. It explains what your agent owes you and what they owe everyone else.

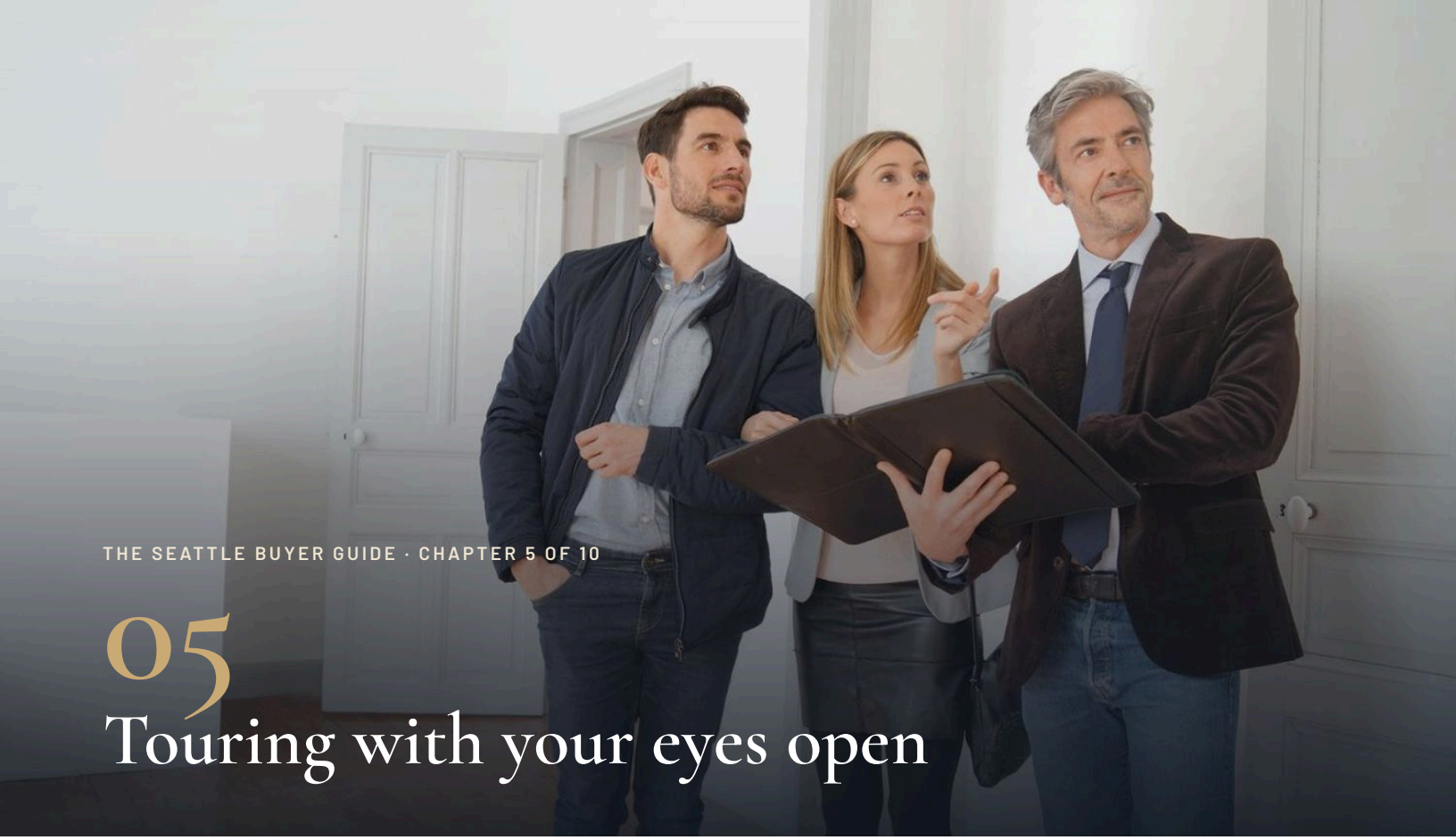
Read before you sign

Look for the end date, whether it's exclusive, and what happens if you buy a house you found on your own. Every one of those is negotiable, and a good agent won't mind you asking.



YOUR MOVE

- [ ] **Ask us the questions above,** and any other agent you're considering.
- [ ] **Read the agreement's end date and pay section** before you sign it.
- [ ] **Ask which houses on your list offer buyer's agent compensation** before you tour.



05 Touring with your eyes open

WHY THIS MATTERS TO YOU

Pretty is easy to see. Expensive is harder. A few minutes looking at the right things on a tour can save you thousands, or save you from the wrong house entirely.

The roof and the moss

Our rain grows moss, and moss holds water against the roof. Ask how old the roof is and when it was last treated or cleaned. Look at the gutters while you're at it.

How it's heated

Oil, gas, electric or a heat pump? Many older Seattle homes were heated with oil at some point. A fill pipe or vent pipe sticking out of the yard or the foundation can mean a buried tank. Ask if it was decommissioned, and get the paperwork.

Water

Look for damp or standing water in the basement or crawlspace, white mineral stains on concrete, and a sump pump that runs a lot. Most of it starts with gutters and grading, which are cheap to fix. Ignoring it isn't.

BRING TO EVERY SHOWING

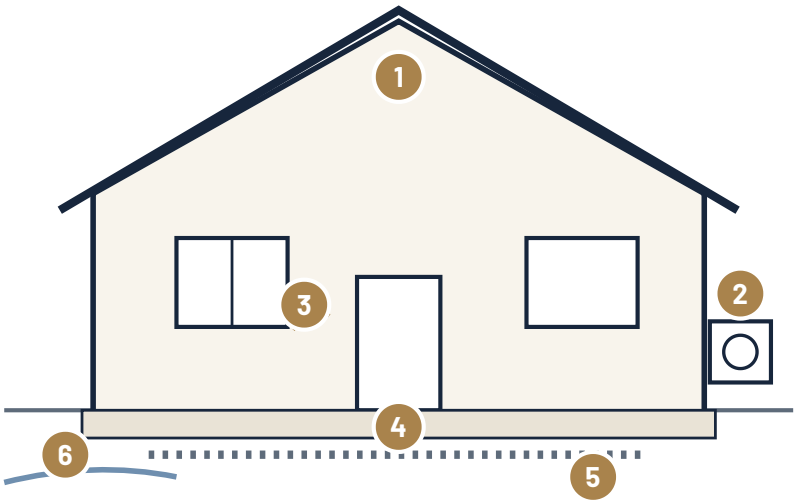
Your tour kit

- Your phone, for photos of anything odd
- A list of must-haves and deal-breakers
- The tax bill and HOA dues for the address
- A flashlight for the crawlspace hatch

See it twice. A second visit at a different time of day catches what you missed while you were excited the first time.

WHAT WE'RE LOOKING AT

Six things we check while you look at the backsplash



1. **Roof.** Age, and moss. Our rain is hard on roofs.
2. **Heat.** Oil, gas or heat pump? A fill pipe in the yard can mean an old oil tank.
3. **Wiring.** Knob-and-tube in older homes can complicate insurance.
4. **Foundation.** Is the house bolted to it? Many older homes aren't.
5. **Side sewer.** Yours, all the way to the main under the street.
6. **Drainage.** Water in the crawlspace usually starts outside.

Age-related items

- Older side sewers are often clay or concrete pipe that roots love. Get a sewer scope on almost any house built before 1980.
- Homes from the early 1900s may still have some knob-and-tube wiring.
- Many older homes aren't bolted to their foundations. A retrofit is a known, fixable cost.

The outside

Look at how water drains away from the house, and whether big trees hang over the roof. Both are cheap to check and expensive to ignore.



YOUR MOVE

- [ ] **Ask three questions at every house:** how old is the roof, how is it heated, has the sewer been scoped?
- [ ] **Photograph anything odd** so we can bring it up in the inspection.
- [ ] **Go back a second time** before you write an offer, at a different time of day.



06 Writing an offer that wins

WHY THIS MATTERS TO YOU

Sellers pick the offer they trust to close. Sometimes that's the highest one. Often it isn't. The right terms can win you the house, or save you thousands, without raising your price.

Nearly every Seattle-area offer uses the same Northwest MLS purchase agreement, so the difference is in the blanks. These are the ones that move a seller:

- **Price.** Based on closed sales, not list prices. We pull them from the MLS with the details the county records leave out.
- **Financing.** A strong pre-approval from a lender the listing agent can reach on a Saturday.
- **Earnest money.** More says you're serious, and it's credited back to you at closing.
- **Inspection.** Ten days is the default. A shorter window, or a pre-inspection before you offer, can make your offer stronger.
- **Appraisal.** If you have the cash, offering to cover part of a gap between the price and the appraisal can beat a higher offer.
- **Seller-paid costs.** Closing costs, a rate buydown, or your agent's compensation. All negotiable, and all common right now.
- **Closing date.** Ask what the seller needs. Sometimes a two-week rent-back is worth more to them than $5,000.

WHERE THE MARKET IS

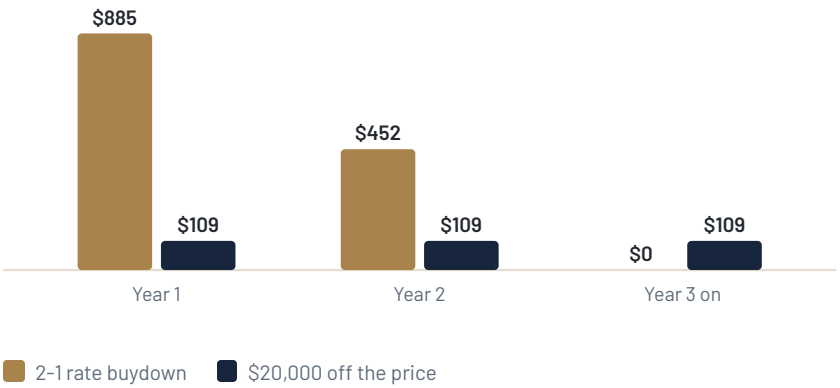
Seattle-area homes are taking a median of 51 days to sell, and about a third of listings are carrying a price cut (Oct. 2026). That gives most buyers room to negotiate. The house that just came on and is priced right is the exception, and we'll tell you when you're looking at one.

ESCALATION CLAUSES

On the rare house that draws several offers, you may want one. We'll set a cap you're comfortable with and decide what proof you're willing to give the seller.

BY THE NUMBERS

$20,000 from the seller: buydown or price cut?



How much each option lowers your monthly payment.

The buydown saves about **$16,000 in the first two years**. The price cut saves $109 a month for the life of the loan, plus a slightly smaller down payment.

If you expect to refinance, the buydown usually comes out ahead.

Example only: $850,000 house, 20% down, 7.28% 30-year fixed. A 2-1 buydown lowers the rate 2 points in year one and 1 point in year two, and costs about $16,000 here. Run your own numbers with your lender.

Buydown or price cut?

Asking a seller for a 2-1 rate buydown instead of a price cut can lower your payment more in the first two years than the same dollars off the price. We'll run both with your lender before you decide.

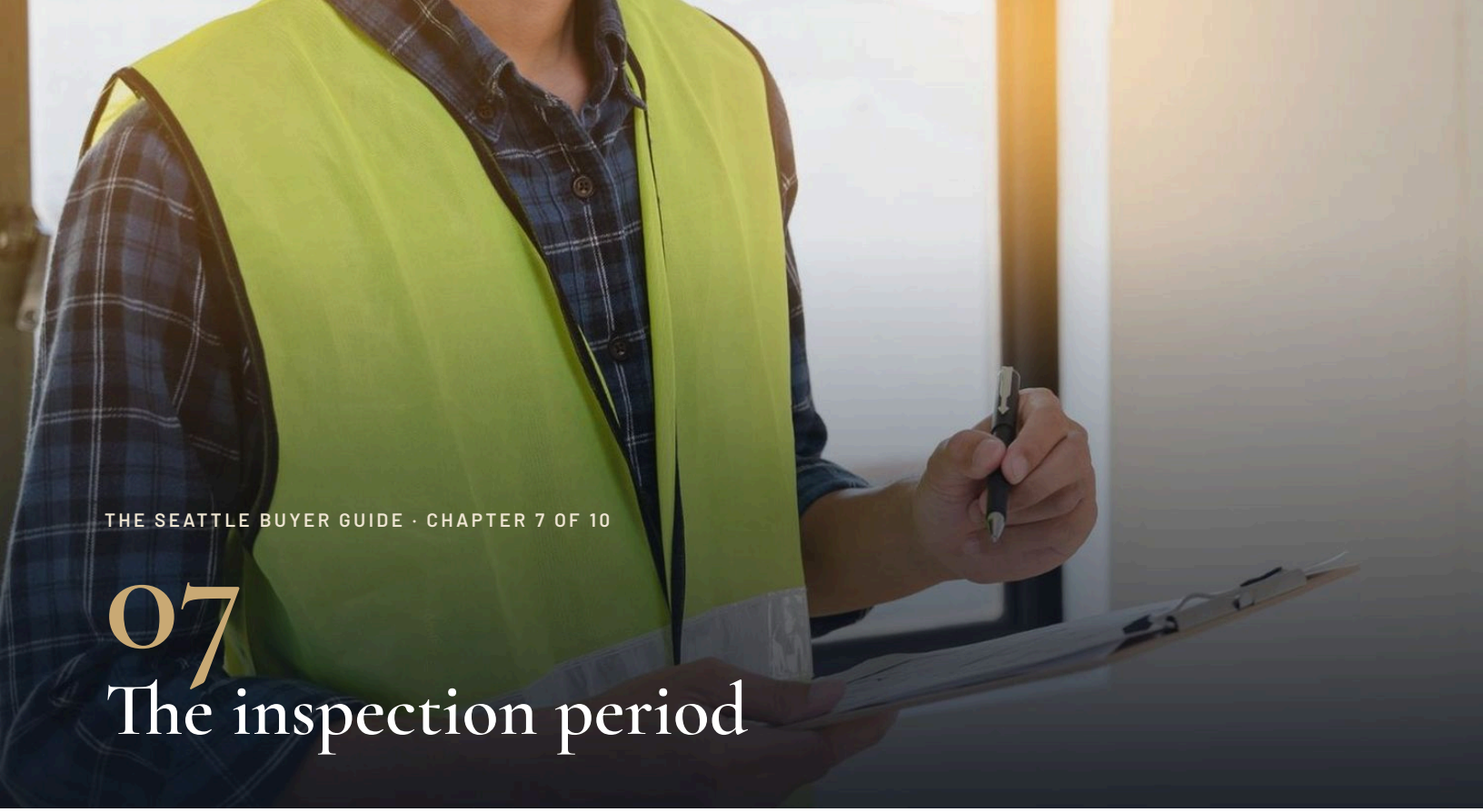
Skip the love letter

Because of fair housing concerns, many listing agents won't pass along letters about your family. A clean, complete offer does the talking.



YOUR MOVE

- [ ] **Ask us for the closed sales** behind any price you're thinking about.
- [ ] **Have your lender run the buydown and the price cut** side by side for your loan.
- [ ] **Decide your walk-away number** before you write, so the negotiation doesn't decide it for you.



07 The inspection period

WHY THIS MATTERS TO YOU

For about ten days after the contract is signed, you can walk away if you don't like what the inspections find. It's the most valuable window in the whole purchase, and the clock starts at mutual acceptance.

The inspection contingency (Form 35) gives you a set number of days, 10 if the blank is empty. If you aren't satisfied, you can end the deal and get your earnest money back. No option fee, no reason required.

What to do in those days

- **The general inspection.** Be there for the end of it. The inspector will walk you through the big stuff.
- **A sewer scope.** In Seattle you're buying the pipe to the street. Don't skip it.
- **Specialists as needed.** An oil tank sweep for older homes, a structural engineer, a roofer, or pest. If the inspector recommends one, the form lets you ask for a few more days.
- **An insurance quote** on this specific address, earthquake coverage included.
- Read the seller's Form 17 again with the inspection report next to it.

DON'T PANIC AT THE REPORT

Every inspection report is long. Even well-kept houses have pages of items. We'll help you sort the three things that matter from the forty that don't.

FORM 17

You also get three business days after you receive the seller's disclosure statement to back out. If it's in the listing packet, read it before you offer.

BY THE NUMBERS

A typical 10-day inspection period, from your side



Days count from mutual acceptance, and the exact numbers are whatever's written in your offer. Miss the deadline and the contingency is treated as satisfied, so we watch the calendar for you.

Then negotiate

We'll send the seller a request for repairs, a credit, a lower price or a mix. The seller gets a short window to answer, and then you reply. Credits are usually easier: the seller doesn't have to manage contractors, and you pick your own.

Focus on safety, systems and anything a lender or insurer will care about. Leave the cosmetic list alone. Asking for everything is the fastest way to get nothing.



YOUR MOVE

- [ ] **Book the inspector and sewer scope the day you go under contract.** Good ones fill up.
- [ ] **Get an insurance quote on the address** during the inspection period, not after.
- [ ] **Pick your top three repair items** and ask for a credit instead of repairs where you can.



08 Appraisal, title and the HOA

WHY THIS MATTERS TO YOU

After the inspection period, several checks run at the same time. Most of the work is ours and the lender's, but a slow answer from you is the most common reason closings slip.

Appraisal

Your lender sends an appraiser to confirm the house is worth what you're paying. If it comes in low, you can pay the difference, ask the seller to drop the price, split it, or, depending on your offer, walk away with your earnest money. We send the appraiser our comps before the visit.

Title

The title company searches the records to make sure the seller can sell the house free of old loans, liens and claims. You'll get a preliminary commitment listing anything they found, and a few days to object to anything that matters. Your owner's title policy, which the seller usually pays for here, protects you if something turns up later.

Escrow

A neutral closing agent, usually an escrow company, holds the money, prepares the documents and records the sale. You'll sign with them a few days before closing.

CHECKLIST

Your to-do list

- Bind homeowner's insurance
- Send every document your lender asks for
- Read the title commitment and any HOA documents
- Set up utilities to start on closing day
- Book movers
- Don't change jobs or open new credit

CONDO OR HOA?

You'll get the association's resale certificate. Washington lets you back out until five days after you receive it. Read the budget, the reserves and the rules on rentals and pets.

HOW IT RUNS

Four things happening at once

Appraisal	Lender's appraiser confirms the value. We send our comps first.	After the inspection period
Title	Title company clears old loans, liens and claims. You get a few days to object.	3 to 5 weeks
Escrow and HOA	The closing agent prepares the paperwork. Condo and HOA documents arrive.	
Your loan	Final approval. Answer document requests the same day.	Closing day

Your loan

Answer your lender's document requests the same day. Most delays at the end of a deal come from one missing bank statement, not one big problem.

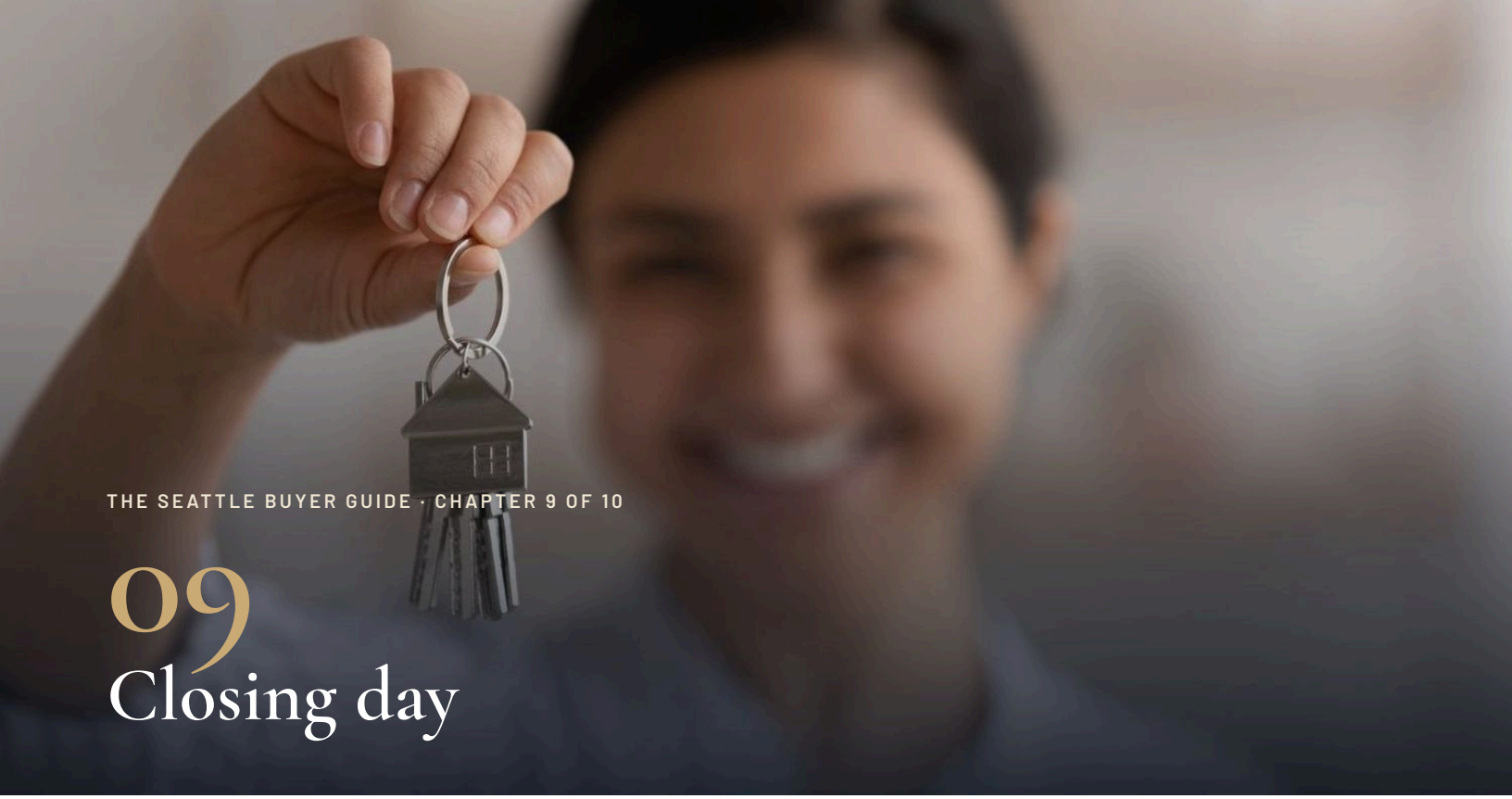
If the appraisal comes in low

It's a negotiation, not a dead end. We'll look at what the appraiser used, send any sales they missed, and talk through your options before anyone decides anything.



YOUR MOVE

- [ ] **Answer every lender request within a day.** Set a reminder if you have to.
- [ ] **Bind your insurance early** and send the declaration page to your lender.
- [ ] **Read the resale certificate the day it arrives.** Your window to back out over it is five days.



09 Closing day

WHY THIS MATTERS TO YOU

You'll sign a stack of papers, the loan funds, the deed records, and the house is yours. The one thing that can go badly wrong is the wire, and the criminals who target it are good at what they do.

Three days before

Your lender sends your Closing Disclosure at least three business days before you sign. Compare it to your Loan Estimate. If the rate, loan amount or cash to close changed, ask why before you sign, not at the table.

The signing and the walk-through

You'll usually sign at escrow a few days before the closing date. Do a final walk-through close to closing to check that agreed repairs are done (with receipts), everything that's supposed to stay is still there, and nothing new is broken.

The money

You'll send your cash to close by wire. Fake emails that look like they're from escrow or from us will ask you to wire money somewhere new. **We will never email you changed wiring instructions.** Before you send a dollar, call escrow at a number you looked up yourself.

BRING TO SIGNING

What to have with you

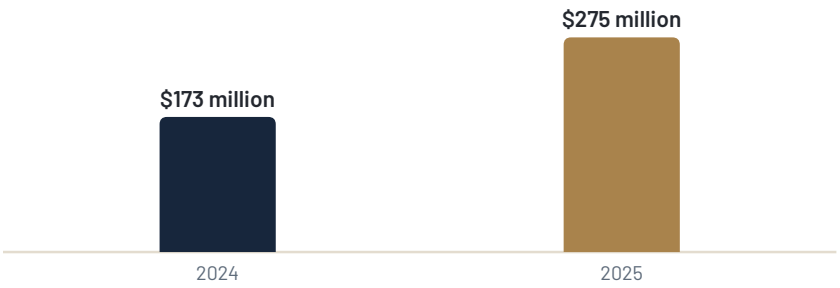
- Photo ID for everyone on the loan
- Proof your funds arrived
- Your checkbook, just in case
- A pen you like. It's a lot of signatures.

CLOSING DAY ITSELF

In Washington the sale closes when the deed records with the county. You get the keys when the contract says possession transfers, which is often closing day.

BY THE NUMBERS

Real estate fraud losses reported to the FBI



Reported losses jumped about **59%** in one year, across 12,368 complaints in 2025.

Buyers are the main target because they're the ones sending the big wire. One phone call to a number you found yourself stops it.

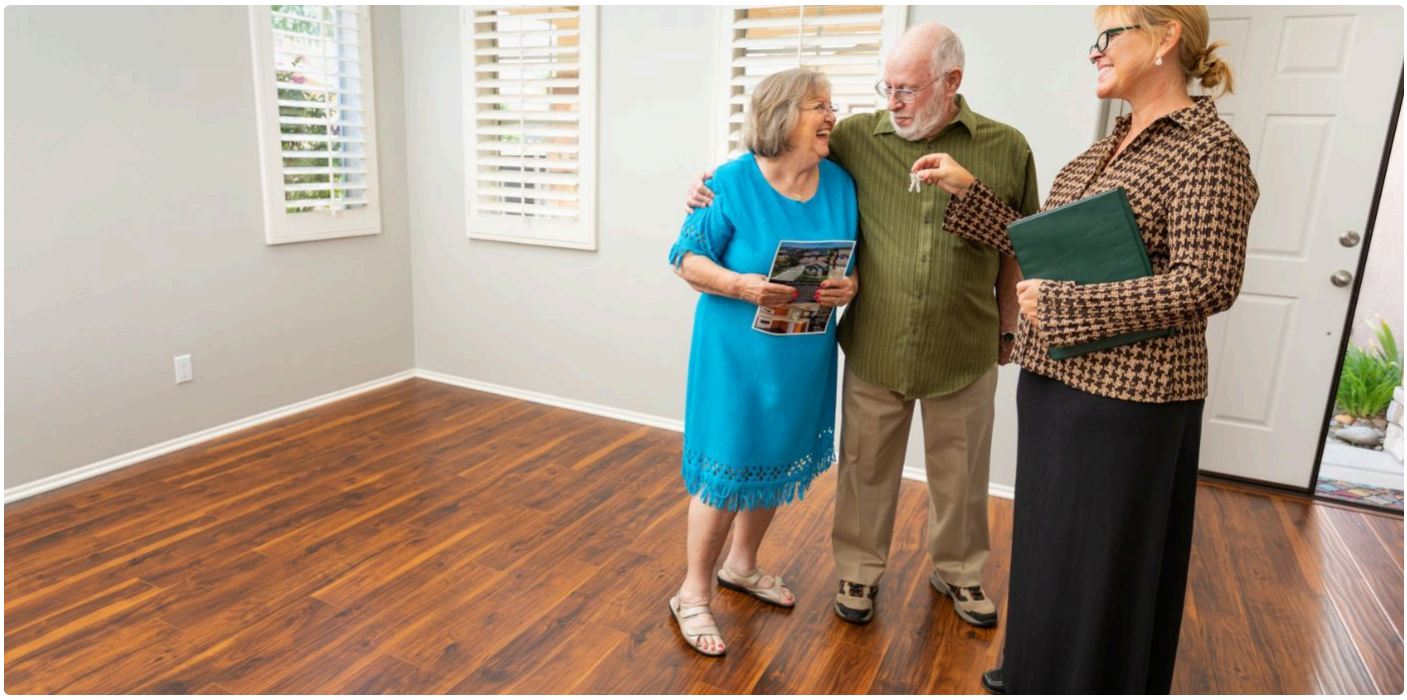
Source: FBI Internet Crime Complaint Center, 2025 Internet Crime Report.

Compare the two forms

Lay your Closing Disclosure next to your Loan Estimate and check the rate, the loan amount, the monthly payment and the cash to close. Small changes are normal. Big ones need an answer before you sign.

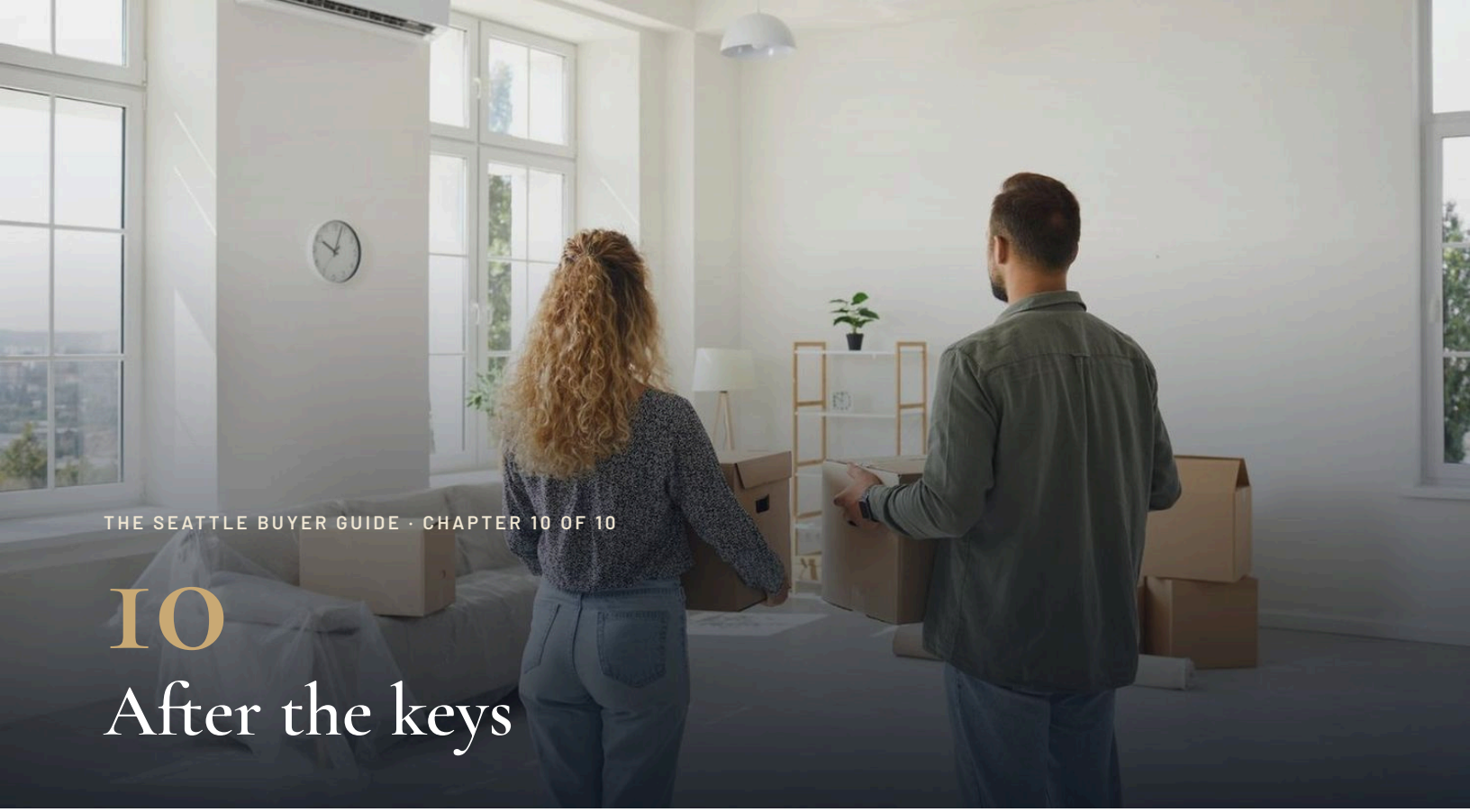
Wire early, confirm twice

Send the wire a day or two ahead if you can, and confirm by phone that it arrived. Banks have cutoff times, and a wire that misses one can push your closing a day.



YOUR MOVE

- [ ] **Save the escrow company's number now,** from their website, before any email about wiring arrives.
- [ ] **Compare your Closing Disclosure to your Loan Estimate** the day you get it.
- [ ] **Do the walk-through with your repair list in hand.**



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After the keys

WHY THIS MATTERS TO YOU

A few things in your first year as an owner can save you real money. The biggest is knowing when your property tax is due and when you can challenge your value, because the deadlines don't wait for you.

How property tax works here

King County mails tax statements each February for the current year. You pay in two halves, by April 30 and October 31. If you have an escrow account, your lender pays them for you. Either way, look at the bill.

Check your value every year

The Assessor mails value notices between May and November. If yours looks high, you can appeal to the Board of Equalization by July 1 or within 60 days of the notice, whichever is later. We'll send you sales data to use.

Exemptions

Washington doesn't have a general homestead exemption on property tax. It does have income-based exemptions and deferrals for seniors and people with disabilities. The Assessor's office can tell you if you qualify.

YOUR FIRST YEAR

The calendar that matters

- Tax statement in February
- First half due April 30, second half October 31
- Value notice, and an appeal if it's high
- Escrow analysis from your lender
- Gutters and moss before the fall rain

THE HOUSE ITSELF

First week checklist

- Change the locks and the garage code
- Find the main water shutoff and the breaker panel
- Replace the furnace filter and set a reminder
- Save your sewer scope and inspection reports

BY THE NUMBERS

Your property tax year in King County

Jan 1	February	April 30	May to Nov.	October 31
Value date for next year's tax	Tax statement mailed	First half due	Value notices; 60 days to appeal	Second half due

Miss a payment and interest starts right away. Miss an appeal deadline and you wait a year.

Source: King County Assessor and King County Board of Equalization.

Watch your escrow

Your lender reviews your escrow account once a year. If taxes or insurance went up, your payment will too. If they went down, you may get a refund. Either way, read the letter.

We're still here

Questions about a contractor, a tax notice or a neighborhood rumor? Call us. We'd rather you ask than guess, from the first tour to your first property tax bill and beyond.



YOUR MOVE

- [ ] **Put April 30 and October 31 on your calendar** if you pay your own property tax.
- [ ] **Watch for your value notice** and send it to us if it looks high.
- [ ] **Change the locks** the first week.

THE WHOLE THING ON ONE PAGE

From first call to keys

Every search is different, but most of our buyers follow something close to this.

BEFORE YOU LOOK — Talk to two lenders and get pre-approved. Settle your real monthly number.

FIRST MEETING — Sit down with us to pick areas and sign the buyer agreement.

THE SEARCH — Tours, second visits and neighborhood Saturdays. We send listings, including ones that haven't hit the big sites yet.

THE OFFER — We pull the sold comps, talk through terms, and write and negotiate the offer.

DAYS 1 TO 2 — Earnest money to escrow. Inspector and sewer scope booked.

THE INSPECTION PERIOD — Inspections, specialists, insurance quote and the repair negotiation.

THE NEXT 3 TO 5 WEEKS — Appraisal, title, HOA documents and final loan approval. You sign at escrow a few days before closing.

CLOSING DAY — The deed records and the house is yours.

WORDS YOU'LL HEAR

- **Mutual acceptance:** the moment both sides have signed. Deadlines count from here
- **Form 35:** the inspection contingency and its deadline
- **Form 17:** the seller's disclosure statement
- **Escrow:** the neutral closing agent who holds the money and records the sale
- **Side sewer:** your private pipe to the city main
- **Closing Disclosure:** your final loan numbers, sent three business days before you sign

If you hear a word that isn't here, ask. There are no dumb questions in a purchase this size.

WHEN YOU'RE READY

Ready to start looking?

Everything in this guide is general. Your search isn't. Here's what we'll do with you, before you sign anything:

1. **A first conversation.** What you want, what you can spend, and where it makes sense. No pressure, and no agreement to sign that day.
2. **A short list of lenders.** People we've closed with who answer the phone and close on time.
3. **Areas worth your Saturday.** Neighborhoods that fit your budget, commute and schools, with the tax bills side by side.
4. **Listings before they're everywhere.** Coming-soon homes and our own network, not just what's on the big sites.
5. **Someone in your corner.** From the first tour to your first property tax bill.



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