HOME BUYING GUIDE

PAUL AND CHRISTINE NELSON

HOMES NORTHWEST

STRATEGIC BUYER REPRESENTATION

YOUR ADVANTAGE IN TODAY'S MARKET
Buying in today's market requires more than just searching online listings.

***THE BUYERS WHO WIN*:**
- **Identify opportunities before they reach the broader market**
- **Move quickly and decisively**
- **Structure offers strategically—not just competitively**

***HOW WE HELP YOU*:**
Identify pre-market and off-market opportunities
Compete effectively in multiple-offer situations
Avoid costly mistakes that can cost you the home
Move with confidence using a clear, proven strategy
Our role isn't just to show homes—it's to position you to win the right one.
If you're serious about buying, we'll make sure you have every advantage.

Paul and Christine Nelson

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HOME BUYING PROCESS

Get Pre-Approved
Know your buying power before you begin your home search.

House Hounting
Work with your real estate broker to find the right home for you.

Offer and Acceptance
Prepare and negotiate your offer. Once accepted, you're officially under contract.

Appraisal
Your lender typically orders an appraisal to evaluate the property in connection with your financing.

Inspection
Complete your inspections, review the findings, and discuss your options and strategy with your real estate broker.

Loan Processing
Continue working with your lender and provide requested documentation promptly.

Loan Under writing and Approval
After the appraisal and loan processing, your loan moves through underwriting toward final approval.

Signing/Closing
Sign the required closing documents with the escrow or closing company.

Funding
Once all requirements are satisfied, funds are released and the transaction proceeds to recording.

WELCOME HOME

HOW OUR BUYERS WIN

HOW OUR BUYERS WIN IN TODAY'S MARKET

Most buyers think winning means offering more money.
In reality, it comes down to strategy, positioning, and timing.

WHAT WE DO DIFFERENTLY

Strategic Offer Structuring

We structure offers to stand out beyond price—
terms, timing, and presentation matter.

Pre-Market & Off-Market Access

Some opportunities may not be widely marketed.
We help identify pre-market and off-market opportunities when available.

Speed & Execution

When the right home appears, timing is everything.
We make sure you're ready to act immediately.

Inspection & Risk Strategy

We guide you on when to take calculated risks—and when to protect yourself.

Negotiation Expertise

With over 30 years of experience, we know how to position offers that sellers accept.

GETTING APPROVED

One of the biggest mistakes first-time homebuyers make is beginning their home search before understanding their financing options. Getting pre-approved early can help you understand your buying power, identify potential issues before they become obstacles, and put you in a stronger position when you find the right home.

What Will Your Lender Likely Ask For?

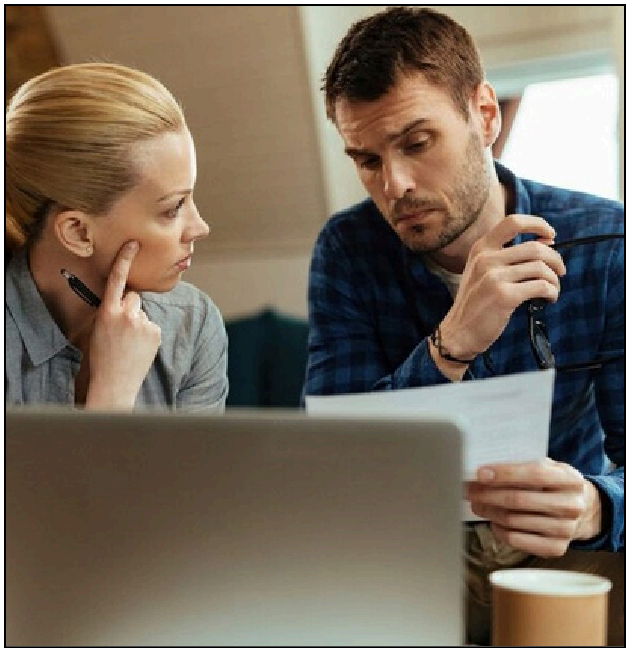
Your lender will review your financial information as part of the pre-approval process. Documents and information they may request include:

Bank Statement
Credit Report
Tax Return
Pay Stubs
Monthly Debts

MORTGAGE MISTAKES TO AVOID

WHEN BUYING YOUR NEXT HOME

- **DO NOT** COSIGN A LOAN FOR ANYONE.
- **DO NOT** IGNORE YOUR LENDERS REQUIREMENTS
- **DO NOT** APPLY FOR NEW CREDIT CARDS.
- **DO NOT** LEASE A NEW CAR.
- **DO NOT** BUY FURNITURE BEFORE CLOSING.
- **DO NOT** MAKE LARGE DEPOSITS INTO YOUR ACCOUNT WITHOUT FIRST DISCUSSING THEM WITH YOUR LENDER.



- **DO NOT** QUIT YOUR JOB, CHANGE JOBS, OR BECOME SELF-EMPLOYED WITHOUT FIRST DISCUSSING IT WITH YOUR LENDER.
- **DO NOT** BUY A CAR
- **DO NOT** APPLY FOR NEW CREDIT CARDS.
- **DO NOT** CHANGE BANKS
- **DO NOT** SPEND ALL YOUR SAVINGS.
- **DO NOT** GET BEHIND ON YOUR BILLS
- **DO NOT** MAKE LARGE CREDIT CARD PURCHASES.

HOUSE
HUNTING

Know Your Comfortable Price Range

Understand the monthly payment and overall housing costs that fit comfortably within your budget before you begin shopping.

Decide What You Want vs. Need

Make a list of your must-haves and nice-to-haves. Share it with us so we can focus your search on homes that best fit your priorities.

Work With the Right Real Estate Broker

Having experienced representation can make the home search easier and help you evaluate properties, opportunities, and potential risks along the way.

Keep Some Savings in Reserve

Homeownership can bring unexpected expenses. Keeping money in reserve can help you handle surprises with greater confidence.

MAKING THE OFFER

Before preparing your offer, we'll discuss the key terms and decisions that can affect both the strength of your offer and your protection as a buyer.

- Offer Amount
- Escrow Deposit Amount
- Target Closing Date
- Financing/ Loan Contingency Date
- Type of Financing
- Inspection Period
- Pre-approval Letter
- Appliances & Fixtures Included
- Closing Cost Credit, If Needed

HOME INSPECTIONS

Home Inspections Are Extremely Important — Understand the Home Before You Buy.

Inspection Time Period

Your inspection period will depend on the terms of your purchase agreement. We'll help you understand the timeline and make sure important deadlines are tracked.

Some Types of Inspections

- Home Inspection
- Pest & Bug Inspection
- Radon Testing
- Mold Inspection
- HVAC Inspection
- Septic System Inspection
- Lead Paint Inspection

PRE CLOSING

CHECKLIST

Home Insurance

Your lender will typically require proof of homeowners insurance before closing. Shop for coverage early so your insurance is in place when needed and doesn't delay closing.

Review the Closing Disclosure

You generally have three business days to review your Closing Disclosure before closing. Review it carefully, ask questions, and make sure you understand the final loan terms and costs.

Transfer Utilities

Contact the appropriate utility providers before closing to arrange for services to be transferred into your name and help avoid interruptions.

FINAL

WALK THROUGH

The purpose of the final walk-through is to confirm that the property is in the expected condition before closing.

Here are some of the things to check during your final walk-through.

- Turn on and off every light fixture
- Flush toilets
- Run water and check for leaks under sinks
- Inspect ceilings walls and floors
- Test all appliances
- Run the garbage disposal and exhaust fan
- Check garage door openers
- Test the heating and air conditioning
- Open and Close all doors
- Make sure all trash is removed from the home

MEET OUR TEAM

Paul Nelson

RESIDENTIAL SPECIALIST

Co-Owner/Broker
Homes Northwest Real Estate
Licensed Since 1992

Christine Nelson

MANAGING BROKER

Co-Owner/Broker
Homes Northwest Real Estate
Licensed Since 1996

Udip Regmi

LICENSED BROKER

Buyer’s Agent
Homes Northwest Real Estate
Fluent in Hindi/Punjabi/English

Nelly Abramova

LICENSED BROKER

Buyer’s Agent
Residential Specialist
Homes Northwest Real Estate

MEET OUR TEAM

Denny Andrews

MORTGAGE BROKER

C-2 Financial
Wholesale Lending
253-961-7309
Denny@DennyA.com

Debbie Stevens

TITLE AND ESCROW

VP, Stewart Title And Escrow
425-577-9931
www.Stewart.com

Brian Dodds

PRE-INSPECTION SERVICES

Owner/Titan Inspection Services
206-260-0314
www.TitanInspection.com

Dale Osborne

PROFESIONAL PHOTOGRAPHER

Northwest Real Estate Photography
206-850-0544
Dale@nw-rep.com

RESPONSE
TIME

Communication is a top priority. We'll be available to guide you through each step of the homebuying process and answer your questions along the way. When the right home or opportunity appears, timing matters. Prompt communication helps us respond quickly, keep your purchase moving forward, and make sure important deadlines aren't missed.

CLIENT
TESTIMONIALS

★★★★★

Paul and Christine were the best agents we could have. We were so lucky to find them. They were able to find us our new dream home. Both of them are so flexible, willing to help and available at all times.

Aabha Bamba and Sid Sharma

★★★★★

Paul and Christine helped relieve that stress from buying our home. We got a better home than we thought possible. They always remained professional, stayed in touch, were able to answers all of our questions.

Syremom Sin and Vira Mao

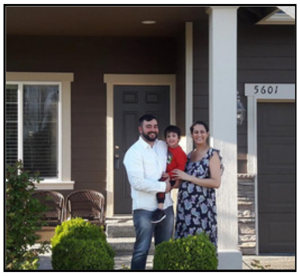
★★★★★

Paul and Christine were miraculous. They were always available and easy to reach. They held my hand through out the entire home buying process.
Don't even think about buying a home with anyone else. They know their stuff!

Mark Veloria

★★★★★

I have to say that they are the best agents that we've dealt with and I would refer anyone I know that is buying or selling a home. They are very kind, considerate, and intelligent people. You never have a problem reaching them.



Sunny and Mandeep Sahota

CLIENT
TESTIMONIALS

Evelyn and Ronald Hickman
Sammamish

Paul and Christine listed and got my home sold in short order. Any problems that arose they were able to get handled to everyones satisfaction. They stayed in contact throughout the whole process, answering all questions. I highly recommend Paul and Christine for your buying or selling needs.

Michael and Kim Kendall
Bellevue

Paul went to incredible lengths to get this deal done. My unique situation required a lengthy process under the most difficult of circumstances. Paul handled it like a pro, with tenacity and without complaint. Sincerely honest, timely, communicative, terrific character, and just felt like we were old friends right from the start.

Brian and Daniel Baker
Bellevue

We were referred to Paul from my wife's uncle and we are so glad we hired him. Paul and his wife Christine went to work, presented us with incredible home options and found us our dream home.
From day one their team went right to work. Thank you Paul and Christine.

Meghan and Robert Clark
Woodinville

My husband got transferred to California and we had to move fast. I didn't want to have our family split up while selling our home. Paul listed our townhome on a Tuesday and we had it sold the following Sunday. We never thought things could go so fast. Thank you Paul!!

Doug Kiehn
Real Estate Investor
Redmond

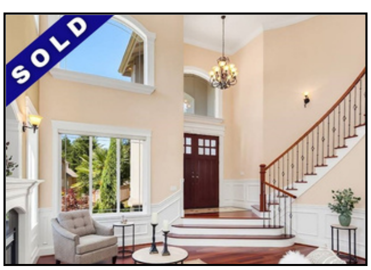
I have worked with Paul for a number of years buying and selling distressed homes. He always finds me the best deals and after I complete my renovations, he always sells them for above market value making me a very nice profit. I highly recommend.

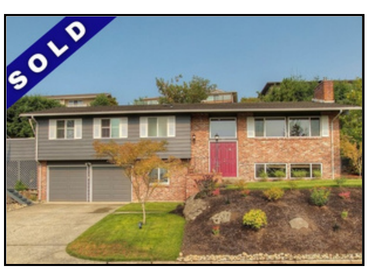
Zhang Chu
Mercer Island

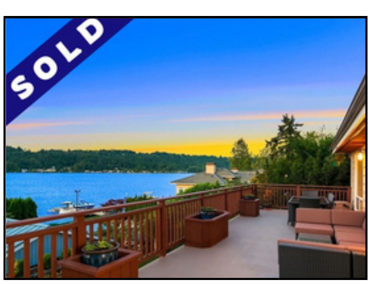
After watching an over priced home sit for 3 months, My financial adviser recommended Paul and Christine to help find my next home. Paul suggested “we come in low and get you that house”. They negotiated the price well below where I thought I could ever get it. Don't waste your time using anyone else.

DRIVEN

BY RESULTS







COMMON
MISTAKES BUYERS MAKE

Buying a home isn't just about finding the right property—it's about making the right decisions at the right time.

Here are some of the most common mistakes we help our clients avoid:

WAITING TOO LONG TO GET PREPARED

Homes don't wait. Buyers who hesitate or aren't fully ready often miss the best opportunities.

FOCUSING ONLY ON PRICE

Winning a home isn't always about the highest offer—it's about how the offer is structured and presented.

RELYING ONLY ON ONLINE LISTINGS

Not every opportunity is easy to find through a basic online search. A broader search strategy can help you identify more possibilities.

NOT HAVING A CLEAR STRATEGY

Going in without a plan can lead to overpaying, losing homes, or unnecessary stress during the process.

MOVING TOO SLOW IN A COMPETITIVE MARKET

When the right home comes up, timing matters. Delays can mean losing out.

OVERLOOKING INSPECTION & RISK STRATEGY

Knowing when to be cautious—and when to move forward confidently—is critical.

CHOOSING THE WRONG REPRESENTATION

The right guidance can make the difference between securing the right home and missing it.

TRYING TO NAVIGATE EVERYTHING ALONE

Buying a home is one of the largest financial decisions you'll make—having the right advisor matters.

Our job is to help you avoid these and put you in the strongest possible position when the right home comes up.

REPRESENTING BUYERS SINCE 1992

THE RIGHT HOME ISN'T FOUND.IT'S SECURED

If you're considering a purchase, the next step is having the right strategy in place. We help our clients identify opportunities, move with confidence, and put themselves in a strong position to secure the right home when it becomes available. If you'd like to connect, feel free to reach out directly or reply to the message you received this guide from.

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Representing Buyers Since 1992