



Washington Homebuyers Guide

Your Step-by-Step Guide to Buying a Home in Washington State



Veronica Claus
Real Estate Broker
Armada Homes Real Estate
Guiding You Home Every Step of the Way

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Welcome

Purchasing your first home is one of life's most exciting milestones. It represents more than buying a house—it's the beginning of a new chapter, a place to create memories, build your future, and truly call a place your own.

If you're feeling excited, nervous, or even a little overwhelmed, you're not alone. Most first-time homebuyers have many questions, and that's completely normal. The good news is that, with the right guidance and preparation, the homebuying process can be an enjoyable and rewarding experience.

This guide was created to help you better understand what to expect as you begin your homeownership journey. From preparing financially and building your home buying team to finding the right home and navigating the closing process, you'll gain practical information to help you make informed decisions with confidence.

Remember, every homebuyer's journey is unique, and you don't have to go through it alone. My goal is to provide clear information, honest guidance, and personalized support every step of the way.

Thank you for allowing me to be part of your journey.

Welcome home.

Warmly,

Veronica Claus

Real Estate Broker

Armada Homes Real Estate

"Guiding You Home Every Step of the Way."

01. Preparing for Your Home Buying Journey

Buying your first home is an exciting milestone, but it's also one of the biggest financial decisions you'll ever make. While the process may seem overwhelming at first, taking time to prepare can help you feel more confident and ready for the journey ahead.

Whether you're just beginning to explore homeownership or planning to purchase in the near future, understanding the basics will help you make informed decisions and avoid common misconceptions. Preparation is the first step toward a successful and rewarding homebuying experience.



Veronica's Tip

You don't have to have everything figured out before you begin. Starting the conversation early with a trusted real estate broker and mortgage lender can help you understand your options and create a plan that fits your goals.



Did You Know?

Many first-time homebuyers believe they need a large down payment or perfect credit before they can purchase a home. In reality, there are a variety of loan programs and resources that may help make homeownership more accessible than many people realize.

Why Homeownership Is a Great Investment

Owning a home offers more than just a place to live—it provides an opportunity to build equity, establish long-term financial stability, and create a space that's truly your own. While homeownership comes with responsibilities, it can also provide lasting personal and financial benefits.

Some of the advantages of homeownership include:

- ✓ Building equity over time through your mortgage payments.
- ✓ Greater stability compared to renting.
- ✓ The freedom to personalize and improve your home.
- ✓ Potential long-term appreciation in your property's value.
- ✓ Creating a place where lasting memories can be made.

Every buyer's goals are different, but understanding the long-term benefits of homeownership can help you determine whether purchasing a home is the right decision for you.

Understanding Your Finances

Before you begin shopping for a home, it's important to understand your current financial picture. Knowing where you stand financially can help you set realistic expectations, prepare for homeownership, and make confident decisions throughout the buying process.

Your finances don't have to be perfect to buy a home, but having a clear understanding of your income, expenses, savings, and monthly obligations will help you determine what you can comfortably afford.



Veronica's Tip

Don't compare your financial situation to someone else's. Every buyer starts from a different place. Focus on creating a plan that works for your budget and long-term goals.



Did You Know?

Many buyers qualify for a mortgage sooner than they expected. Speaking with a lender early can help you understand your options and identify any steps that may strengthen your financial position before you purchase.

Building Strong Credit Habits

Your credit history plays an important role in the homebuying process. While a perfect credit score isn't required to purchase a home, developing healthy credit habits may improve your financing options and help you qualify for more favorable loan terms.

The good news is that small, consistent financial habits can make a meaningful difference over time.



Veronica's Tip

Check your credit report regularly and address any errors as soon as possible. If you're planning to purchase a home within the next year, avoid opening new credit accounts unless you've discussed it with your lender.



Did You Know?

Your credit score is only one part of the lending decision. Lenders also consider factors such as your income, employment history, savings, and overall financial profile.

Planning for Your Home Purchase

Planning ahead can make the homebuying process smoother and less stressful. Whether you're hoping to purchase a home in a few months or a year from now, having a plan allows you to prepare financially, organize your goals, and move forward with confidence when the time is right.

A little preparation today can help you feel more confident tomorrow.



Veronica's Tip

Start your homebuying journey before you're ready to purchase. Meeting with a real estate broker and a lender early gives you time to ask questions, understand the process, and prepare without feeling rushed.



Did You Know?

Many successful homebuyers spend several months preparing before they begin actively shopping for a home. Planning ahead often helps reduce stress and allows for better financial decisions.

✓ Key Takeaways

- ✓ Homeownership begins with good financial preparation.
- ✓ Understanding your finances helps you make informed decisions.
- ✓ Healthy credit habits can improve your financing opportunities.
- ✓ Planning ahead gives you time to prepare and reduces unnecessary stress.
- ✓ Building a strong foundation today can make your homebuying journey more successful.

Looking Ahead

Now that you've prepared financially for your homebuying journey, it's time to build the team that will help guide you through the process. In the next chapter, you'll meet the professionals who will answer your questions, protect your interests, and help make your path to homeownership as smooth as possible.

Note: This guide is intended for general educational purposes. Real estate practices, lending requirements, and market conditions may change. Always consult your real estate broker and lender for guidance specific to your situation.

02. Building Your Home Buying Team

Buying a home is one of the biggest financial decisions you'll ever make, and you don't have to do it alone. A knowledgeable team of professionals can provide guidance, answer your questions, and help you navigate each step of the homebuying process with confidence.

Each member of your home buying team has a unique role. Working together, they help ensure your transaction moves as smoothly as possible while protecting your interests from beginning to end.

Why Your Team Matters

Buying a home involves many important decisions, contracts, and deadlines. Having experienced professionals by your side can help reduce stress, avoid costly mistakes, and provide peace of mind throughout the process.

Your team is there to educate you, answer your questions, and help you make informed decisions—not pressure you into making them. Choosing the right professionals can make your homebuying experience more enjoyable and give you the confidence to move forward.



Veronica's Tip

Choose professionals you trust and feel comfortable communicating with. The best homebuying experience happens when your team listens to your goals, answers your questions honestly, and keeps you informed every step of the way.



Did You Know?

Many first-time homebuyers think they have to figure everything out on their own. In reality, your real estate broker, lender, and other professionals work together to guide you through the process and help make your experience as smooth as possible.

Your Real Estate Broker

Your real estate broker is your advocate throughout the homebuying journey. They help you understand the market, identify homes that meet your needs, schedule showings, negotiate on your behalf, and guide you through every stage of the transaction.

A broker also explains contracts, helps you understand important deadlines, and works closely with the other professionals involved to keep your purchase moving forward.



Veronica's Tip

Choose a broker who takes the time to educate you, listens to your goals, and communicates clearly. Buying your first home is a major milestone, and having someone you trust can make all the difference.



Did You Know?

In most home purchases, the seller typically pays the commission for both the listing broker and the buyer's broker. However, compensation can vary depending on the terms of the transaction and current industry practices, so it's important to discuss how your broker is compensated before you begin your home search.

Your Mortgage Lender

Your mortgage lender helps you understand your financing options and determines how much home you may qualify to purchase. They review your financial information, explain available loan programs, issue your pre-approval, and guide you through the loan process until closing.

A good lender is also a valuable resource for answering financing questions and helping you select a loan that aligns with your financial goals.



Veronica's Tip

Don't be afraid to ask questions. A good lender will take the time to explain your loan options, estimated monthly payments, and the steps needed to prepare for a successful home purchase.



Did You Know?

Getting pre-approved before you begin house hunting can strengthen your offer and help you focus on homes that fit comfortably within your budget.

Home Inspectors and Other Professionals

Depending on your transaction, you may work with additional professionals such as home inspectors, escrow officers, title companies, insurance agents, and appraisers. Each plays an important role in helping protect your investment and ensuring your transaction progresses smoothly. These professionals work together behind the scenes to help you complete your purchase with confidence.



Veronica's Tip

Don't hesitate to ask questions throughout the process. Every member of your homebuying team is there to help you understand their role and make informed decisions.



Did You Know?

While every transaction is unique, your homebuying team shares a common goal—to help you reach the closing table with confidence and peace of mind.

✓ Key Takeaways

- ✓ Building the right homebuying team is one of the first steps toward a successful purchase.
- ✓ Your real estate broker and lender work together to guide you through the process.
- ✓ Home inspectors and other professionals help protect your investment.
- ✓ Open communication with your team helps reduce stress and avoid surprises.
- ✓ You don't have to navigate the homebuying process alone.

Looking Ahead

Now that you've assembled your home buying team, it's time to explore one of the most important parts of the process—financing your first home. In the next chapter, you'll learn about mortgage options, the importance of getting pre-approved, and common financing mistakes to avoid before purchasing a home.

Note: This guide is intended for general educational purposes. Real estate practices, lending requirements, and market conditions may change. Always consult your real estate broker and lender for guidance specific to your situation.

03. Financing Your First Home

Understanding how home financing works is an important step in your homebuying journey. While mortgages and loan programs may seem complicated at first, learning the basics can help you feel more confident and prepared.

Every buyer's financial situation is unique, and there is no one-size-fits-all mortgage. Working with a knowledgeable lender will help you understand your options and choose a loan that best fits your financial goals and long-term plans.

Understanding Your Mortgage Options

There are several types of mortgage loans available, each designed to meet different financial needs and circumstances. Some loans are intended for first-time homebuyers, while others may offer lower down payment options or special benefits for eligible borrowers.

Your lender will explain the available loan programs, compare the benefits of each option, and help you determine which mortgage best fits your financial situation and homeownership goals.



Veronica's Tip

Don't focus only on the interest rate. Consider the overall loan terms, monthly payment, closing costs, and how long you plan to stay in the home. The best loan is the one that supports your long-term financial goals.



Did You Know?

Many buyers qualify for more than one loan program. Comparing your options with a trusted lender can help you choose the financing solution that's right for you.

Getting Pre-Approved

Getting pre-approved is one of the most important steps you can take before you begin shopping for a home. During the pre-approval process, your lender reviews your income, assets, credit history, and other financial information to determine how much you may qualify to borrow.

A pre-approval not only helps you establish a realistic budget, but it also demonstrates to sellers that you're a serious and qualified buyer.



Veronica's Tip

Getting pre-approved before touring homes can save you time, strengthen your offer, and help you focus on homes within your budget.



Did You Know?

A mortgage pre-approval is different from a pre-qualification. A pre-approval typically involves a more thorough review of your financial information and often carries more weight when submitting an offer.

Common Financing Mistakes to Avoid

Once you're preparing to purchase a home—or especially after your offer has been accepted—it's important to keep your financial situation as stable as possible. Even well-intentioned financial decisions can affect your mortgage approval or delay your closing.

Avoid making significant financial changes until your home purchase is complete and you've received the keys to your new home.



Veronica's Tip

*Once you're under contract, think of your finances as being on **"pause."** Avoid opening new credit accounts, financing major purchases, changing jobs, or making large unexplained deposits without first speaking with your lender. When in doubt, ask your lender before making any financial decisions.*



Did You Know?

Lenders may verify your financial information more than once before closing. Maintaining consistent employment, income, and credit can help your transaction stay on track.

✓ Key Takeaways

- ✓ Understanding your financing options helps you make informed decisions.
- ✓ Getting pre-approved before shopping for a home can strengthen your buying position.
- ✓ Different loan programs are available to meet different financial needs.
- ✓ Maintaining stable finances throughout the homebuying process helps avoid unnecessary delays.
- ✓ Your lender is an important resource for answering questions and guiding you through the financing process.

Looking Ahead

Now that you have a better understanding of home financing, you're ready for one of the most exciting parts of the journey—finding the right home. In the next chapter, you'll learn how to identify your priorities, tour homes with confidence, and make an informed decision when it's time to choose the home that's right for you.

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04. Finding the Right Home with Confidence

Finding the right home is one of the most exciting parts of your home-buying journey. While it's easy to fall in love with beautiful kitchens or stylish finishes, it's important to remember that the best home is one that fits your lifestyle, budget, and long-term goals.

By understanding your priorities, touring homes thoughtfully, and making informed decisions, you'll be better prepared to find a home you'll enjoy for years to come.

Defining Your Wants vs. Needs

Before you begin touring homes, take time to identify what features are most important to you. Separating your "must-haves" from your "nice-to-haves" can help you stay focused and make the decision-making process easier.

Consider factors such as location, number of bedrooms, commute, school districts, outdoor space, and future needs. While it's natural to have a wish list, being flexible can open the door to homes you may not have initially considered.



Veronica's Tip

Create two lists before you begin your home search—one for your non-negotiables and another for features you'd love to have but could live without. This simple exercise can make comparing homes much easier.



Did You Know?

Many buyers discover that their priorities change after touring just a few homes. Keeping an open mind may help you find a home that's an even better fit than you originally imagined.

Touring Homes

Touring homes is your opportunity to see how each property fits your lifestyle and goals. While it's easy to be influenced by paint colors, furniture, or decorations, try to focus on the home's layout, condition, location, and overall potential.

Take notes during each showing and don't be afraid to ask questions. Comparing homes after several tours can be challenging, so documenting what you liked and didn't like can be very helpful.



Veronica's Tip

Look beyond cosmetic features. Paint colors, flooring, and décor can usually be changed, but the home's location, floor plan, and lot size are much more difficult to modify.



Did You Know?

A beautifully staged home may create a great first impression, but it's important to evaluate the property's condition, functionality, and whether it truly meets your long-term needs.

Making a Confident Decision

Finding the right home doesn't mean finding a perfect home. Every property has strengths and compromises and understanding what's most important to you will help you make a confident decision.

Trust the preparation you've done, rely on the guidance of your homebuying team, and remember that your goal is to find the home that best supports your lifestyle, budget, and future plans.



Veronica's Tip

When you find a home that checks your most important boxes, don't let the search for perfection keep you from making a great decision. Focus on the features that matter most and remember why you started your homebuying journey.



Did You Know?

Many buyers say they knew they had found the right home because it simply "felt right." While emotions are part of the process, balancing those feelings with practical considerations can help you make a confident decision.

✓ Key Takeaways

- ✓ Define your priorities before you begin your home search.
- ✓ Separate your must-haves from your nice-to-haves.
- ✓ Focus on the home's overall value, functionality, and location—not just cosmetic features.
- ✓ Keep an open mind as your priorities may evolve throughout the process.
- ✓ Trust your preparation and your homebuying team when it's time to make a decision.

Looking Ahead

Congratulations—you've found the right home! Now it's time to prepare one of the most exciting moments of the homebuying journey: making an offer. In the next chapter, you'll learn what happens after you decide on a home, how negotiations work, and what to expect once your offer has been accepted.

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05. From Offer to Closing

Buying a home doesn't end when you find the right property. Once you've decided to move forward, several important steps take place before you receive the keys to your new home. Understanding what happens during this stage can help you feel prepared and confident throughout the closing process.

Writing a Competitive Offer

Once you've found the right home, your real estate broker will help you prepare an offer based on current market conditions, comparable sales, and your goals as a buyer. Every situation is different, and your offer should be tailored to the specific property and your financial comfort level.



Veronica's Tip

A strong offer isn't always the highest offer. Terms such as financing, contingencies, and flexibility can also make your offer more attractive to a seller.



Did You Know?

Your broker will explain every part of your offer before you sign anything, ensuring you understand what you're agreeing to before it's submitted.

Negotiating with Confidence

It's common for sellers to respond with a counteroffer. Negotiations may involve price, closing costs, repairs, closing dates, or other terms of the agreement. Your broker will help you evaluate each option and negotiate in your best interest.



Veronica's Tip

Stay focused on your long-term goals rather than becoming emotionally attached to one part of the negotiation. Successful negotiations often involve compromise from both parties.



Did You Know?

Many successful home purchases involve at least one round of negotiations before both parties reach an agreement.

Your Offer Has Been Accepted... What's Next?

Congratulations! Once your offer has been accepted, several important milestones begin, including the home inspection, appraisal (if required by your lender), final loan processing, title review, and preparing for closing day. Your homebuying team will help guide you through each step and keep you informed along the way.



Veronica's Tip

Stay in close communication with your lender and broker. Responding promptly to requests for documents or information can help keep your transaction on schedule.



Did You Know?

Every transaction is unique. While some purchases move quickly, others may require additional time depending on financing, inspections, or other factors.

✓ Key Takeaways

- ✓ Your offer should reflect both your goals and current market conditions.
- ✓ Negotiations are a normal part of the homebuying process.
- ✓ Once your offer is accepted, your homebuying team will guide you through the remaining steps.
- ✓ Prompt communication helps keep your transaction moving smoothly.
- ✓ You're getting closer to receiving the keys to your new home.

Looking Ahead

Congratulations! You're almost home. In the next chapter, we'll discuss what to expect after closing and how to begin your journey as a successful homeowner.

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06. Life as a Homeowner

Receiving the keys to your new home is an exciting milestone, but homeownership is just beginning. Caring for your home, protecting your investment, and planning for the future will help you enjoy your new home for many years to come.

Moving Into Your New Home

Moving day is an exciting time to settle into your new space and begin making it your own. As you unpack and get organized, take time to familiarize yourself with your home's systems, utilities, and important maintenance items.



Veronica's Tip

Keep a folder with your closing documents, appliance manuals, warranties, and important home records in one safe location for future reference.



Did You Know?

Creating a simple maintenance schedule can help extend the life of your home's major systems and reduce unexpected repair costs.

Protecting Your Investment

Regular maintenance is one of the best ways to protect your home's value. Simple tasks such as changing HVAC filters, cleaning gutters, checking smoke detectors, and addressing small repairs early can help prevent larger problems later.



Veronica's Tip

Treat your home like an investment. Today's routine maintenance can help preserve its value and reduce costly repairs in the future.



Did You Know?

Homes that receive regular maintenance often experience fewer major repair issues over time.

Enjoying Homeownership

Owning a home is about more than building equity. It's about creating a place where memories are made, holidays are celebrated, and life unfolds. Take time to enjoy your new home and celebrate everything you've accomplished.



Veronica's Tip

Your first home doesn't have to be your forever home. Every homeowner's journey is different, and each step can help you build toward your future goals.



Did You Know?

Many homeowners use the equity they build over time to help purchase their next home or achieve other financial goals.

✓ Key Takeaways

- ✓ Homeownership is an ongoing journey.
- ✓ Regular maintenance helps protect your investment.
- ✓ Staying organized makes homeownership easier.
- ✓ Building equity takes time and patience.
- ✓ Enjoy the home you've worked so hard to achieve.

Looking Ahead

You now have a solid understanding of the homebuying process. Before we finish, let's answer some of the most common questions first-time buyers ask.

Note: This guide is intended for general educational purposes. Real estate practices, lending requirements, and market conditions may change. Always consult your real estate broker and lender for guidance specific to your situation.

07. Frequently Asked Questions

Purchasing your first home is an exciting experience, but it's natural to have questions along the way. Below are answers to some of the most common questions first-time homebuyers ask. Remember, every situation is unique, and your real estate broker and lender are always available to provide guidance based on your individual needs.

How much money do I need to buy a home?

The amount you'll need depends on several factors, including the purchase price, your loan program, down payment, and closing costs. Some buyers qualify for programs that require a smaller down payment than they expected.

What credit score do I need to qualify for a mortgage?

Minimum credit score requirements vary depending on the loan program and lender. A lender can review your financial situation and explain which loan options may be available to you.

Should I get pre-approved before looking at homes?

Yes. Getting pre-approved helps you understand your budget, strengthens your offer, and allows you to shop for homes with confidence.

How long does it take to buy a home?

Every transaction is different. Once your offer is accepted, the closing process often takes several weeks, depending on your financing and the terms of the purchase agreement.

What happens during a home inspection?

A home inspection is an opportunity to learn more about the property's condition. The inspector will evaluate many of the home's major systems and components and provide a report of their findings.

Can I back out after making an offer?

Depending on the terms of your purchase agreement and applicable contingencies, buyers may have certain rights during the transaction. Your real estate broker will explain your options and contractual obligations.

Should I make large purchases while buying a home?

It's generally best to avoid opening new credit accounts, financing major purchases, or making significant financial changes until after your home purchase has closed. Always speak with your lender before making financial decisions during the transaction.

What are closing costs?

Closing costs are expenses associated with completing your home purchase, such as lender fees, title services, escrow fees, and prepaid items. Your lender will provide an estimate of these costs during the loan process.

What if I don't have a large down payment?

Many buyers are surprised to learn that there are loan programs and down payment assistance programs that may help qualified buyers purchase a home with less money upfront. Speak with your lender or real estate broker to learn about available options.

How do I know if I'm ready to buy a home?

Homeownership looks different for everyone. If you're financially prepared, have stable income, and are ready for the responsibilities of owning a home, it may be the right time to begin exploring your options. Speaking with a lender and a real estate broker is a great first step.

✓ Key Takeaways

- ✓ Every homebuying journey is unique.
 - ✓ Asking questions helps you make informed decisions.
 - ✓ Your real estate broker and lender are valuable resources throughout the process.
 - ✓ Preparation and education can help reduce stress and build confidence.
 - ✓ You don't have to navigate the homebuying process alone.
-

Looking Ahead

You've learned the essential steps of buying your first home. In the final chapter, you'll find helpful educational resources, trusted organizations, and additional tools to support you throughout your homeownership journey.

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08. Helpful Resources

Buying your first home is an exciting journey, and having access to reliable information can make the process much easier. The following resources are designed to help you continue learning, prepare for homeownership, and connect with trusted organizations that provide valuable information for homebuyers.

Remember, your real estate broker and mortgage lender are also excellent resources and are available to answer questions throughout your homebuying journey.

Educational Resources

Continuing your education as a homebuyer can help you make informed decisions and feel more confident throughout the buying process.

Helpful educational resources include:

- ✓ Homebuyer education classes
- ✓ Mortgage and financing education
- ✓ Home maintenance resources
- ✓ Budgeting and financial planning information
- ✓ Credit education resources



Veronica's Tip

The more you understand the homebuying process, the more confident you'll feel when making important decisions. Never hesitate to ask questions—there's no such thing as a bad question when purchasing your first home.



Did You Know?

Many lenders and housing organizations offer free educational materials and homebuyer classes to help buyers better understand the purchasing process.

Helpful Organizations and Websites

The following organizations provide valuable information for homebuyers. While resources and programs may change over time, these organizations are excellent places to begin your research.

National Resources

- ✓ Consumer Financial Protection Bureau (CFPB)
 - ✓ U.S. Department of Housing and Urban Development (HUD)
 - ✓ Freddie Mac
 - ✓ Fannie Mae
-

Washington State Resources

- ✓ Washington State Housing Finance Commission (WSHFC)
 - ✓ Washington Department of Financial Institutions
 - ✓ Northwest Multiple Listing Service (NWMLS)
-

Additional Resources

- ✓ Your Mortgage Lender
 - ✓ Your Real Estate Broker
 - ✓ Home Inspector
 - ✓ Insurance Agent
-



Veronica's Tip

Save helpful websites and important documents in one folder so they're easy to access throughout your homebuying journey and after you become a homeowner.



Did You Know?

Many questions can be answered quickly by your homebuying team. Don't hesitate to reach out whenever you need guidance or clarification.

✓ Key Takeaways

- ✓ Reliable information helps you make confident decisions.
- ✓ Educational resources are available before, during, and after purchasing your home.
- ✓ Your lender and real estate broker are valuable sources of information throughout the process.
- ✓ Continue learning as a homeowner to protect your investment.
- ✓ You're never alone, your homebuying team is here to help.



Looking Ahead

Congratulations on completing the **Washington Homebuyers Guide!**

Purchasing your first home is an exciting milestone, and I hope this guide has helped you better understand the journey ahead. Remember that every homebuying experience is unique, and you don't have to navigate the process alone.

Whether you're just beginning to explore homeownership or you're ready to start your search, I'm here to answer your questions, provide guidance, and help you every step of the way.

I look forward to helping you achieve your dream of homeownership.

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09. About Veronica Claus



Hello, and thank you for taking the time to read this guide.

My name is **Veronica Claus**, and I believe buying a home is about much more than completing a real estate transaction—it's about helping individuals and families achieve one of the most important milestones in their lives.

Whether you're purchasing your first home, exploring down payment assistance programs, or simply beginning to learn about the homebuying process, my goal is to provide honest guidance, clear communication, and personalized support every step of the way.

I understand that every homebuyer's journey is unique, and I am committed to making your experience as informed, smooth, and enjoyable as possible. From our very first conversation through closing day—and even beyond—I will be here to answer your questions, protect your interests, and help you navigate the path to homeownership with confidence.

It would be my honor to be part of your homebuying journey.

Thank you for allowing me to be a trusted resource.

Warmly,

Veronica Claus

Real Estate Broker | Armada Homes Real Estate

Guiding You Home Every Step of the Way.



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 Veronica Claus with Armada Homes Real Estate

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 Veronica Claus

"Home is where your story begins. I'd be honored to help you write the next chapter."

Thank you for allowing me to be part of your journey.

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This guide is provided for general educational purposes only and should not be considered legal, tax, financial, or lending advice. Every homebuying journey is unique. Please consult qualified professionals regarding your individual circumstances.

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