



## Helpful Tips for Buyers

Before you actively search for and acquire a property it is important that you do the right “due diligence” work along the way. Here are key things that will help ensure you achieve a successful outcome:

### 1. Financing pre-approval

You need to know what you can afford before you do any serious shopping. Determine the type of mortgage product that makes sense for you and the maximum loan amount you can qualify for. This groundwork will enable you to provide a financing pre-approval letter to accompany any written offer you make – making your offer that much stronger.

### 2. Determine your priorities

No one gets everything they want when they buy a home. You (and your spouse/partner) should prepare “wish lists” of what you want. If there are substantial differences between wish lists it’s better to work these out sooner rather than later.

Make sure you also rank the relative importance of your wish list items. If you find a house that nails all/most of your top priority items, you’ve probably got yourself a winner.

### 3. Align yourself with a top-flight real estate agent

Agents come in all shapes, sizes and ability levels. Too often buyers take a cavalier approach to selecting an agent to represent their interests and end up disappointed with their experience. The industry doesn’t regulate out weak/marginal agents so don’t assume that just because someone has a sales agent license and is affiliated with a broker that they are really any good.

Interview several agents. Ask tough/important questions. Work with someone that excels at three “C’s”:

**Competent:** Knows the area, knows the housing inventory, knows how to get financing, negotiate contracts to achieve favorable terms for you, and doesn’t waste your time showing you properties that you can’t afford or don’t meet your criteria.

**Caring:** An outstanding agent makes you feel like you are their number 1 priority: bending over backwards to provide great service; listening carefully to you and sympathizing with the emotional roller coaster that you (& your family) are going through.



**Committed:** A great agent is dedicated to getting the job done – goes the extra mile to get documents circulated in time to meet deadlines, polishes up a bathroom before guests arrive for an open house, answers silly questions in an amazingly tactful grace, and doesn't question your judgment should you decide that a nice house "just doesn't feel right".

#### **4. Investigate your target neighborhoods**

The Internet has revolutionized how buyers search for property. That said, nothing beats hitting the bricks to assess what a neighborhood really has to offer. Walk the neighborhood, drive the streets, check out the local shops & services, and investigate the local schools, parks & recreational facilities.

Don't forget to think about the morning & evening commutes. Buying a house that results in taking on a nightmarish daily work commute will drive you nuts.

#### **5. Keep a clear head**

House hunting is typically a journey fraught with the full range of emotions – thrilling, terrifying, joyous, disappointing, exciting, frustrating... Survive the emotional ups and downs by being clear about what is important to you. A caring agent will help you moderate these emotional highs & lows and keep you focused on your priorities.

#### **6. Inspect your purchase**

Once you've entered into a purchase contract you'll have an array of contingencies that will allow you to thoroughly inspect important elements of this property (basic home inspection, septic, well...). Use competent inspectors to ensure the property has no fatal flaws and/or to determine repairs that should be made.

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