



# EXCLUSIVE BUYER'S GUIDE



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# CONGRATULATIONS

## *On Taking A Big Step Towards Buying Your New Home!*

Purchasing a home can be one of the most exciting and rewarding experiences. The pride of home ownership is one of life's greatest joys and biggest accomplishments. It is an exciting time and there is a lot to learn so it's natural that you will have questions along the way. This guide is designed to give you an overview of the real estate transaction process and help provide clarity and peace of mind during the home buying journey. Being educated allows you to make intelligent decisions that help create a stress-free and enjoyable home buying process. As your Agents, we are here for you every step of the way. Please ask as many questions as you can. It is our goal to become your trusted Real Estate Advisors for life. We're here to help at each and every step along the way; from reading this guide to receiving the keys to your new home, we will build a great future for you and your family.



# MEET MY TEAM!



**HAYDN HALSTED**  
*Broker*  
Real Broker, LLC



**HALSTED  
HOMETEAM**



**TEAM DI LUCCA**  
*Lender*  
Priority Home Lending



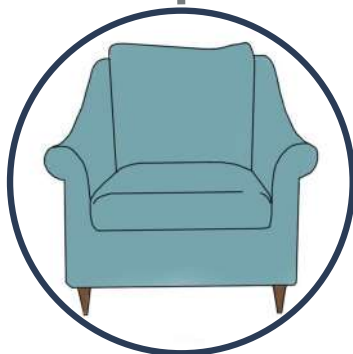
**JERALD MARISCOTE**  
*Real Estate Assistant*



**TYLER RIGGS**  
*Inspector*  
Liberty Homes Inspections



**VISTA TITLE**  
Local Closing  
Company



**AFFORDABLE HOME**  
Staging



**TOUR MY HOME**  
Photos/Video

**And any referrals you need throughout the process!**

# HOME BUYING PROCESS

*A brief overview of the step by step process and timeframe to buy a home*

1

## **Getting Pre-Approved For A Mortgage**

Having financing in place is an important first step. We'll help you select and meet with a Mortgage Specialist, prepare and submit necessary documents and obtain a copy of your pre-approval. (1 – 2 weeks)

2

## **Defining Home Criteria and Location**

This is when you tell us everything you are looking for in a home, including how many bedrooms, bathrooms, size, style, age, your favorite neighborhoods, and specific areas you'd like to live in. (1 – 3 Days)

3

## **Viewing Homes**

You will be set up on a custom website that showcases all the homes that best match your criteria. From here we can set up viewings, visit open houses and narrow the search for your perfect home. (1 – 4 weeks)

4

## **Make An Offer**

When you have found 'the one', we will prepare an offer that includes Subjects and Terms that protect you. The offer will be negotiated to the point of acceptance by both you and the sellers. (1 – 3 Days)

5

## **Escrow Period**

During the Escrow period, we will perform due diligence on the property to ensure it is in good standing both inside and out. The inspection will take place, your financing will be approved, and an appraiser will determine the true value of your home purchase. (3-4 weeks)

# HOME BUYING PROCESS

6

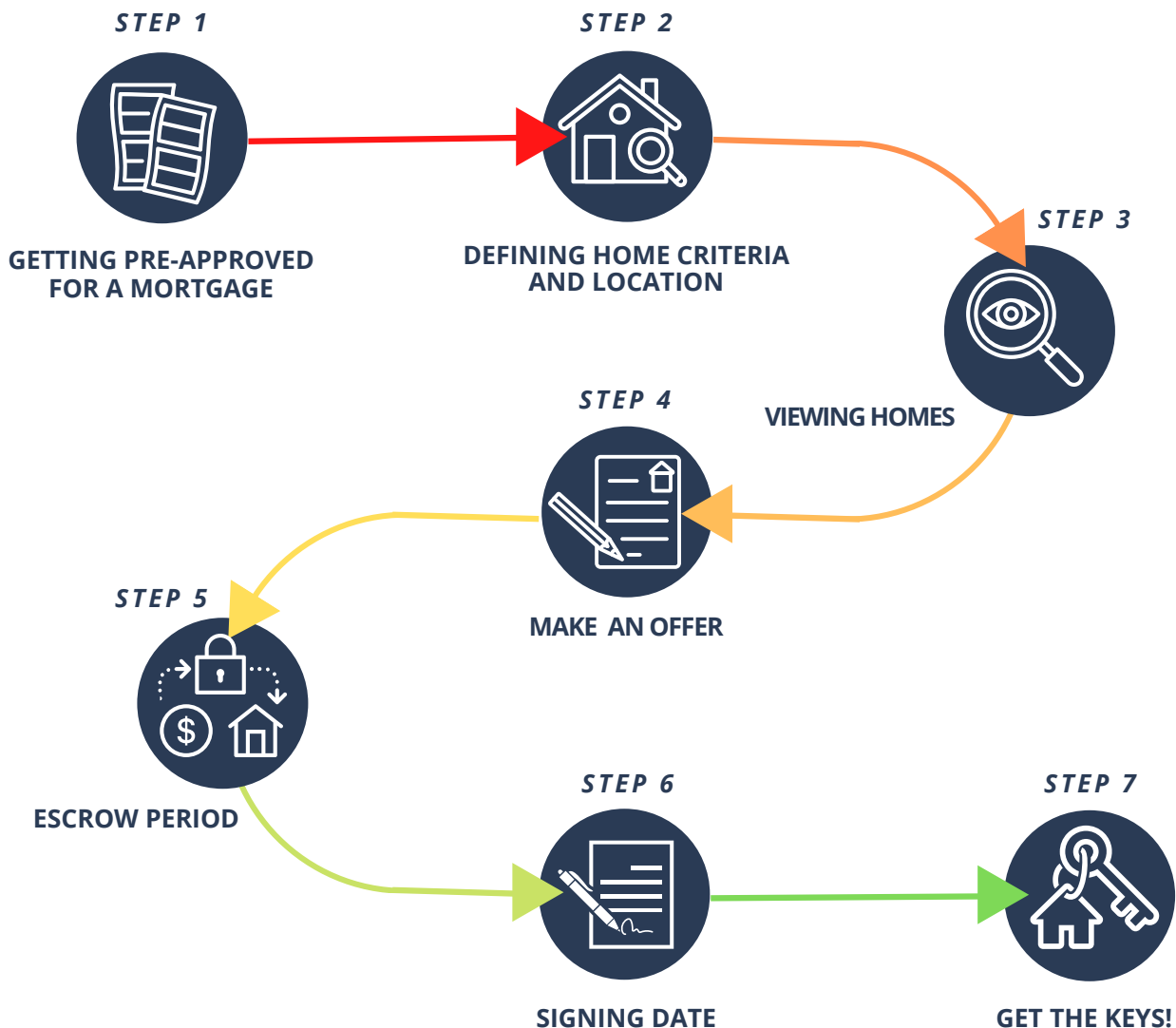
## Signing Date

This is generally a day or two prior to receiving the keys where you will meet at the Escrow office to complete the final purchase paperwork and deliver the check for your down payment. (1-2 days)

7

## Possession Day

This is the day you receive the keys to your new home! Now you can move in and enjoy it (1 - 2 days)





# GETTING PRE-APPROVED FOR A MORTGAGE

*Looking at each phase of the process closer now, the important first step in buying your home is to know where you stand financially, and what size mortgage you will be approved for.*

Speaking with a mortgage specialist will help you understand your down payment and financing options that will lead to what price point you can afford. Partnering with a mortgage broker to help you find the right mortgage product at the best rate is key to your home buying process. We work with a number of fantastic mortgage specialists and will be more than happy to recommend them to you. Once you are pre-approved for a mortgage and know the price of home you can afford, we can get into the fun stuff, looking at homes!

## **The Benefits of getting Pre-Approved:**

- Saves time by only looking at properties you can afford.
- Save money through rate guarantees and mortgage terms.
- Decreases stress throughout the process as you will know you are ready and capable of buying a home.
- Provides a negotiating tool because sellers will know that you are a strong buyer.



# WHAT DOES YOUR DREAM HOME LOOK LIKE?

*Now it's time to talk about where you want to live and what your home looks like. A good starting point is to outline all of your "must-haves" in a home.*

Do you want a condo, land, or home in the city? How many beds, bath and sq footage are you hoping to find? Do you need a yard or is a home by a park okay? Do you like the older historical homes Spokane has to offer or would you like something newer?

Once we have a clear picture of what your dream home looks like, we will begin searching for all the options that match your criteria. Finding your home can come from a multitude of places including the MLS, off-market and exclusive listings, brokerage listings and developer access. You will receive update emails on all the homes that are new to market or have had recent price changes a few times each week. From these you can let us know which ones you'd like to have a closer look at and we will arrange a convenient time to view.





# LOOKING AT HOMES

*When you see a home you like we will set up an appointment to view it or attend an open house. We will provide you with comprehensive details on each property plus market and neighbourhood data. This information will further help in making an informed decision if it's the perfect home for you.*

When viewing a home, you want to take your time, envision yourself living there and where you would put your furniture, and so on. Ask lots of questions, make sure you know the area well or let us inform you about all the features that are nearby, where the schools are, transit options, restaurants, cafes, and everything that is important to you. When you see the property that you really like and want to make your home, we move to the next step, Making an Offer.





# MAKING AN OFFER

*You've found the one. Fantastic! Here's what happens next.*

1. We will conduct a detailed CMA (Comprehensive Market Analysis) complete with comparable active and expired listings, recently sold homes, and historical data relevant to determining the market value of the home. This will empower you to make an informed decision.
2. We will prepare an offer that protects you, includes the terms and conditions that match your moving schedule and needs.
3. We will present and negotiate the offer on your behalf to get you the home that you want at the price and terms you want.

## **What happens after the offer has been submitted?**

- The seller may accept your offer – Congratulations! Now it's time to satisfy the subjects.
- The seller may reject your offer – Unlikely but can happen due to extraneous circumstances beyond our control.
- The seller may counter the offer – They will change the price and/or term(s) and send it back to us. This can go back and forth a number of times until we achieve agreeable terms between the seller and yourself.







# ESCROW PERIOD

***Once Your Offer Has Been Accepted, We Will Be In Escrow.***

Once your offer is accepted there will be a few steps to follow and points of negotiation before we hand you the keys.

- You'll deliver your earnest money deposit to Escrow
- We'll schedule and hold a property inspection
- We'll review any associated documents with the property such as a HOA, CC&R's or tenant leases.
- Once we are satisfied with the properties condition, your lender will order the appraisal.
- The appraisal will tell you the true value of the home.
- Hold our final walkthrough to make sure the house is in the condition it should be when you get the keys.

Each one of these points is put in place to protect you throughout the process!

# BUYER'S HOME INSPECTION CHECKLIST:

USE THIS CHECKLIST AS YOUR GUIDE DURING YOUR INITIAL HOME TOUR

## EXTERIOR:

- PRUNE BUSHES AND PLANTS TO LOOK HEALTHY
- IS THE PAINT FLAKING?
- WHAT IS THE CONDITION OF THE SIDING?
- IS ASBESTOS PRESENT?
- ARE THE WINDOW SEALS INTACT?
- DOES THE GARAGE DOOR OPERATE PROPERLY AND HAVE A SAFETY SENSOR INSTALLED?

## INTERIOR:

- CHECK CEILINGS AND AROUND WINDOWS AND PIPES IN EACH ROOM FOR EVIDENCE OF LEAKS.
- ARE THERE ANY AREAS WHERE THE FLOOR IS SAGGING?
- IS THE BASEBOARD PULLING AWAY FROM THE WALL?

## LOT:

- DOES DRAINAGE APPEAR TO BE TRAVELING AWAY FROM THE HOUSE?
- ARE THERE ANY OBVIOUS SIGNS OF STANDING WATER NEAR THE HOME?
- WHAT IS THE CONDITION OF THE DECK? CHECK FOR SIGNS OF ROTTING WOOD.
- ARE STAIR RAILINGS SECURE?
- ARE THE TREES HEALTHY? DO ANY BRANCHES HANG TOO CLOSE TO THE ROOF?

## ROOF:

- WHAT IS THE OVERALL CONDITION? LOOK FOR MISSING SHINGLES OR DAMAGED FLASHING.
- WHEN IT WAS LAST REPLACED?
- ARE GUTTERS AND DOWNSPOUTS FIRMLY ATTACHED?
- WHAT IS THE CONDITION OF THE CHIMNEY?

## ATTIC:

- ARE THERE ANY SIGNS OF LEAKS?
- IS THERE ENOUGH INSULATION AND ADEQUATE VENTILATION?
- ARE THERE ANY HOLES OR CRACKS LARGE ENOUGH FOR RODENTS TO ENTER?



## ELECTRICAL:

- DO THE SWITCHES WORK?
- ARE THERE ANY OBVIOUS MALFUNCTIONS?
- HAVE THE OUTLETS BEEN GROUNDED?
- IS THE PANEL UPDATED AND EXPANDABLE FOR ADDITIONAL APPLIANCES OR A POTENTIAL REMODEL?
- IS THERE KNOB-AND-TUBE WIRING?

## ELECTRICAL:

- WHAT IS THE AGE AND CONDITION OF THE STOVE, DISHWASHER, OR REFRIGERATOR?
- IS THE GARBAGE DISPOSAL WORKING PROPERLY?

## PLUMBING:

- HAS THE SEWER LINE BEEN SCOPED TO CHECK FOR POTENTIAL CRACKS?
- WHAT IS THE CONDITION OF THE WATER HEATER?
- HOW IS THE WATER PRESSURE IN HOME FIXTURES?
- ARE THE SINKS, TUBS, AND SHOWERS DRAINING SMOOTHLY?

## BASEMENT:

- ARE THERE SIGNS OF MOISTURE OR MOLD? CHECK FOR MUSTY ODORS.
- IS THERE ADEQUATE INSULATION?
- IF THERE IS A SUMP PUMP, IS IT WORKING PROPERLY?
- ARE THERE ANY SIGNS OF PESTS OR TERMITE ACTIVITY?

## FOUNDATION:

- ARE THERE SIGNIFICANT CRACKS IN THE WALLS, CEILING, OR EXTERIOR WALLS?
- ARE THERE ANY TREES ENCROACHING ON THE FOUNDATION?

## HEATING/COOLING SYSTEM:

- ARE THE ROOMS HEATING UP AND COOLING OFF PROPERLY?
- HOW OLD IS THE FURNACE?
- ARE THE AIR FILTERS CLEAN?

KEEP THIS HANDY DURING YOUR INSPECTION, TOO - IF ANY OF THESE ITEMS AREN'T COVERED IN THE INSPECTION REPORT, BE SURE TO ASK YOUR INSPECTOR WHY.

# PREPARING TO MOVE

*Typically, you will have anywhere from 15 to 90 days to get everything ready for your home. It is a good idea to get things organized well in advance of the closing date to reduce the stress of the move.*

Escrow/Closer: We will send the Escrow Officer the information about your purchase. You may need to provide them with information paying off a home you're selling and verifying your identify.

Lender: You've probably already given your lender many documents, but more will be asked for. Stay available and flexible during this time to make the process as smooth as possible.

Down Payment and Closing Costs: Make the necessary arrangements to have the funds available when the Lender/Closer asks for them. Liquidating some assets can require some additional time.

Other items to remember: Book your movers, Notify Utilities, (electricity, cable, internet, etc.) the closer will transfer water/sewer/garbage, Obtain Insurance, Change of address.

# POSSESSION DAY

*On Possession day we will meet you at your new home with the keys. **Congratulations again, you did it! The home is yours!***





# MOVING CHECKLIST:

- Plan ahead. Create an estimate of moving time and costs.**
- Discard items you no longer want or need. Ask yourself how frequently you use an item and how you'd feel if you no longer had it. Sort unwanted items into "garage sale," "donate," and "recycle" piles.**
- Pack similar items together. It will make your life easier when it's time to unpack.**
- Decide what you want to move on your own. Precious items such as family photos, valuables, breakables, or must-haves during the move should probably stay with you.**
- Pack a moving day bag with a small first-aid kit, snacks, and other items you may need.**
- Know what your movers will take. Many movers won't take plants or liquids. Check with them about other items so you can plan to pack them yourself.**
- Put heavy items in small boxes. Try to keep the weight of each box under 50 pounds. Don't overpack boxes. It increases the likelihood that items inside the box will break.**
- Wrap fragile items separately. Pad bottoms and sides of boxes and, if necessary, purchase bubble wrap or other packing materials from moving stores. Secure plants in boxes with air holes.**
- Label every box on all sides. You never know how they'll be stacked. Also, use color-coded labels to indicate which room each box should go in, coordinating with a color-coded floor plan for the movers.**
- Keep moving documents together in a file, either in your moving day bag or online. Include vital contact information, the driver's name, the van's license plate, and the company's number.**
- Print out a map and directions for movers and helpers. Make several copies, and highlight the route. Include your cell phone number on the map.**
- Back up computer files on the cloud. Alternatively, you can keep a physical backup on an external hard drive offsite.**
- Inspect each box and piece of furniture as soon as it arrives. Ahead of time, ensure your moving company has a relatively painless process for reporting damages.**



# WHAT DOES IT COST TO BUY A HOME?

*It Is Important To Understand All The Costs Involved When Purchasing a Home*

## **Realtor Fees**

When representing you as a buyer, you do not pay us any realtor fees. We get paid by the seller of the home.

## **Recording & Transfer**

Home buyers in WA pay a fee to record the Deed transfer and record the Mortgage. These will run about \$500 combined.

## **Mortgage Application**

Lenders may charge a mortgage application fee, which will vary depending on the lender.

## **Title & Notaries**

The title costs will be about \$1200 (included in your closing costs) to provide title insurance to order title for the property you're purchasing. If you need to sign out of town, a notary might run another \$60-\$120.

## **Mortgage Insurance**

The federal government requires high-ratio mortgages with less than 20% down payment to be insured against default. It is added to the mortgage principal. 0.60% to 3.85%.

## **Appraisal Fees**

Your lender may require that the property be appraised. Sometimes they cover this cost. \$600 to \$1200.

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## **Home Inspection Fees**

A home inspection is a report on the condition of the home and includes structural and moisture problems, as well as electrical, plumbing, roofing, and insulation. \$400+.

## **Adjustments**

Depending on the possession date, a property buyer will likely be required to reimburse the seller for any prepaid expenses such as; Property Taxes, Strata Fees, Municipal utility bills, Rent, and security deposits.

## **Insurance**

Most lenders require property buyers to carry fire and extended coverage insurance and liability insurance. \$800+

## **Moving Fees**

Moving fees vary depending on the distance moved and whether professional movers do all the packing. Rates vary.

*As a general rule we advise putting aside approximately 2.5% of the purchase price for closing costs. For example, a \$750,000 home purchase can expect to have around \$19,000 in purchase costs*





# DEDICATED SERVICE

*Your Experience Is An Extension Of Our Brand, And We Only Settle For The Best*

You will be working directly with our team throughout the entire process. We see the project through from beginning to end. As a team, we strive to provide constant communication and will always be available to you and answer all your questions.



## OUR TRACK RECORD



**\$24M+**  
TOTAL SALES



**TOP 5%**  
SPOKANE AGENT



**3 YEARS**  
OF EXPERIENCE



**100%**  
CLIENT SATISFACTION

*We really LOVE what we do*

There's a difference when you work with a real estate team that truly loves what they do. We pride ourselves on providing a no-pressure environment where everyone feels comfortable. We also know how overwhelming it can feel to begin or end the Spokane chapter of your life. However, we believe reaching your next dream shouldn't be so stressful, so we're here to take care of you and the details.

# WHAT CLIENTS ARE SAYING?



I can't describe how amazing of an experience I had! This team is incredible and so competent and intelligent. They always went beyond expectations and advocated for me! Haydn Halsted is absolutely incredible at his trade. **He was the best real estate agent** I have ever had and was so nice and such a go getter. I would recommend Haydn and this team to anyone because it was such an easy and great process. They felt like family and truly cared so much about my wants and needs! If I could give more than 5 stars I would. Thanks to them I am in my dream house!

- **Charlie Sebrell**



**Haydn was an extremely helpful and professional realtor** that assisted my family and I in finding a new home. He was very cordial and easy-going as he helped us through this process. His hard work ethic and timeliness prevailed over other realtors. I highly recommend Haydn with any future real estate endeavors. I appreciate all of the work that was put into this process. Thanks again Haydn!

- **Lynn R.**



We had our reservations about selling our home but **Haydn stepped in and made it a truly wonderful experience.** Within in one week we accepted an offer that was better than we had expected. Thank you for turning a potentially dreadful scenario into a pleasant situation.

- **Michael Davis**



Haydn worked with us for over a year to find our dream home. Our house specifications changed a lot throughout the process as our family's needs changed and he was extremely dedicated and worked really hard to find us exactly what we were looking for. **Haydn is prompt, professional, and reliable. You won't find a better realtor.**

- **Brie Trechter**



My work hours and days are odd, Haydn took the time to help find a home to buy. Sometimes that meant at 7:00 pm on a Saturday or Sunday evening. House hunting during the pandemic was tough, but **Haydn was there at every step of the process.**

- **William B.**

# WHAT CLIENTS ARE SAYING?



## **The best realtor I've ever used.**

Quick to respond to questions and on the ball when it comes to getting things done. 10/10 recommend using Haydn whether you're buying or selling. A genuine person that won't just see you as a commission. Hands down the best in Spokane and the surrounding area. Would definitely use him again.

- **Dan Morgan**



As I'm sure you all know, home buying is crazy and competitive these days! My husband and I tried to look for a home in early 2021 and just gave up after so many rejected offers and seeing houses we just didn't like. When we found Haydn this year we absolutely enjoyed his professional work ethic and how hard he worked to get us a house. We were able to purchase a house better than we imagined we could get and Haydn streamlined the process for us! He's a great guy and will treat you right. Buying or selling, we definitely recommend him.

- **Emma Matelich**



I just closed on a condo in Spokane, WA that Haydn Halsted helped me buy. This deal was done long distance and **Haydn provided excellent service** including two Zoom walk-throughs and very timely answers to all my questions. This transaction went so smoothly, from start to finish, because Haydn was in close communication with me during the entire process and he made sure all the details were completed before closing. Haydn is very professional and knowledgeable; I would definitely use him again in the future.

- **JT Batstone**



Haydn Halsted is a highly professional, smart, and hard working real estate agent. He takes immense care in helping his clients find the best homes or the top buyers for those selling their home. He is incredibly perseverant and has a positive attitude, even during times of chaos such as the pandemic. I highly recommend Haydn to friends, family or anyone looking to buy or sell a house in Spokane.

- **Brandon Stover**



# WHAT CLIENTS ARE SAYING?



Just closed on my first rental property and **Hadyn was amazing from beginning to end!** He was always available, approachable and provided me with several referrals that came in handy, especially since I am investing long distance. This included an excellent loan officer and insurance broker, as well as someone to do work on the roof, HVAC, and carpets. His knowledge of the Spokane area, on what makes a good investment, and his friendly demeanor are what will bring me back for the purchase of my next investment. Thank you so much Hadyn for guiding me towards my goal of financial freedom and I look forward to working with you in the future.

- **Benjamin Harrietha**



**Hadyn is a great realtor**, and got us our desired price, and got us to closing in record time. We will absolutely work with him again. We had an investment property that had not sold after several attempts on market, and he got us an offer within days

- **Eric Cunningham**



**Haydn has been by far the best realtor that I've worked with over the years.** Everything was professional, responses were quick, he answered the tricky questions I had, and put in a lot of work to make sure our property was looking its best when it went on the market and when it sold. When I decide to sell my next home in the future, Haydn is definitely going to be the first person I contact.

- **James Colvin**



**Haydn is very professional, personable and knowledgeable about the real estate industry.** From the first time we met him, we could see that he was really listening to our needs and what we were looking for in a house. He helped us get through the home-buying process seamlessly and encouraged us to keep going when our first couple of offers were outbid. We couldn't recommend him more highly to anyone who is looking to purchase or sell a home.

- **Angela Sams**



**Haydn Halsted**

REAL, Broker LLC

He/Him/His

★★★★★ 5.0

26 sales in the last 12 months



# MEET HAYDN HALSTED!

## *Your Local Spokane Expert*

I grew up on the South Hill and attended Jefferson, Sacajawea, and Lewis and Clark High School involved in as many musical activities as I could playing around town and attending shows at all of our local music venues. I left briefly to get a degree in Music Education from the University of Montana where I graduated Magna Cum Laude and had tons of fun performing and working with students. Out of college, I was running a studio of private drum lessons, substitute teaching, traveling around Montana as a clinician and judge, and was playing in bands multiple nights a week. After having the itch to get into real estate for about a year, I made a move back to my hometown of Spokane and began my career as a real estate agent and the rest is history! I'm looking forward to helping you with your real estate aspirations, talk soon!

***It Is More Than Real Estate,  
It Is About Your Life & Your Dreams***









**HAYDN HALSTED, REALTOR<sup>®</sup>**

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