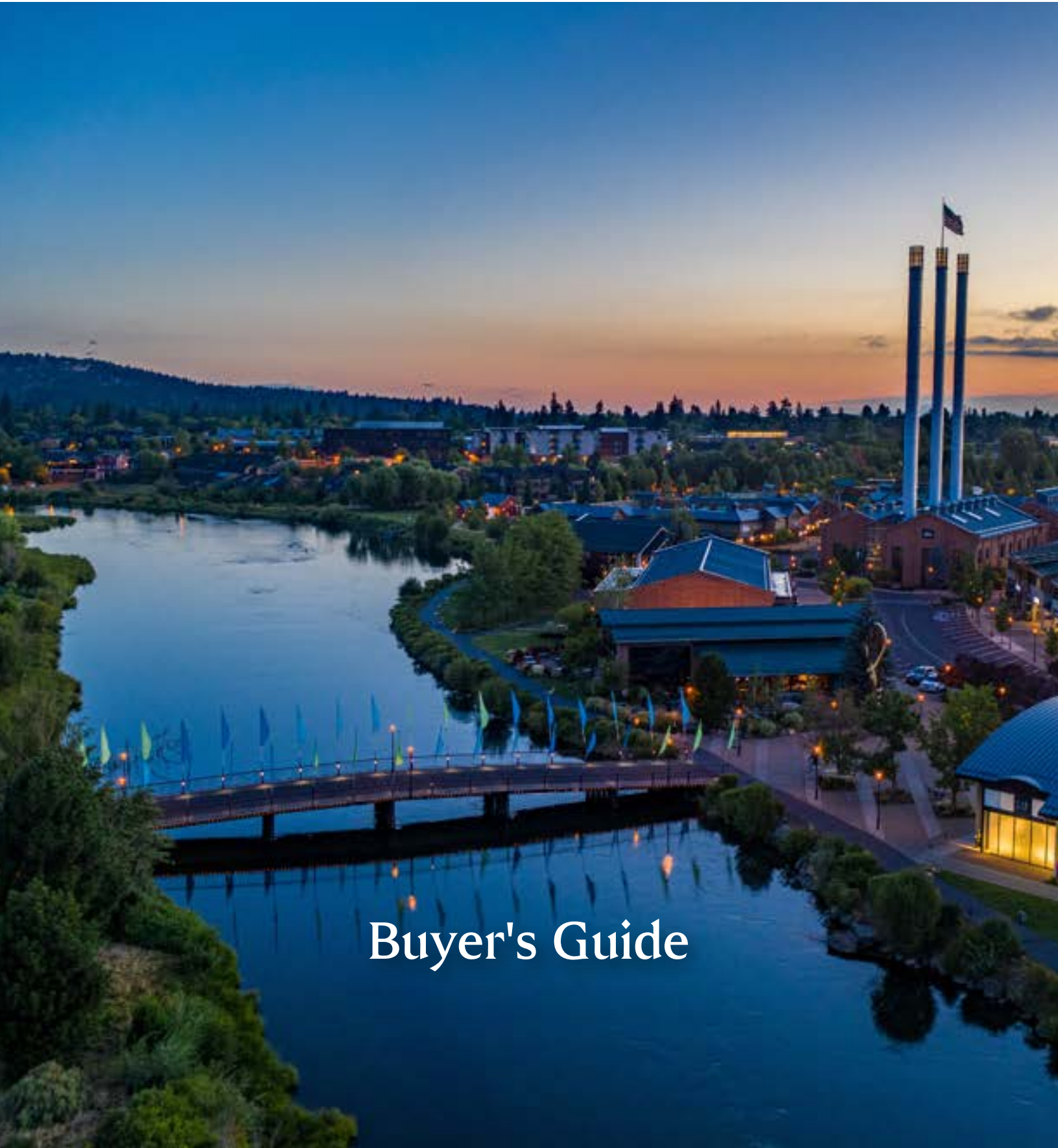


# ENGEL&VÖLKERS®



## Buyer's Guide







## The Power of Investing In Ownership

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here are both financial and emotional benefits to owning a home. After all, a home is the center of your world.

When you own a home, you are investing your money into your future. Home equity has the ability to increase each time you make your monthly payments, as well as when you make smart home improvements. In a strong economy, home values can increase each year. The greater your equity, the more you can capitalize on your home's value over time.





**One of the most important parts of your home buying journey is choosing the right Advisor.**





## WHY WORK WITH US

When considering buying a property, it is essential to work with a true market expert who takes the time to understand you and your unique real estate goals. James Kinney is known for his unparalleled professionalism and their dedication to providing high-quality, personal service.

James Kinney along with his family at Engel & Völkers are devoted to competence, exclusivity and passion, the three core values of our luxurious, global real estate brand with over 40 years of experience.

Through periods of both strong economic growth and in less certain times, Engel & Völkers has maintained consistent success in advising clients to find the perfect home, and we look forward to serving you.

# Get Pre-Approved

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Securing a mortgage pre-approval letter is a crucial step towards ensuring your readiness to purchase a new home. Not only does it demonstrate to the seller that you are a serious buyer, but it also strengthens your position when making an offer.

Consider the following area as you navigate through this essential process:

## Types of Loans Available

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Your credit score is a big variable in finding out which type of loan is best fit for you and some lenders may not offer the specific loan you need. Use a mortgage calculator to get an idea of what your budget will look like for your home. In addition, do some research on the various loan options (i.e., VA, FHA, Conventional). Once you have an idea of which loan is best for you, it's beneficial for you to look at sample rates, costs, and fees you will be responsible for upon closing.

## Shop for a Lender

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You will want to look around for different lenders based on your financial needs. It is a good idea to do some research on multiple companies, what they offer, what their customer satisfaction rate is, as well as other factors to effectively compare which is right for you. Getting several quotes from different lenders may pay off substantially in the long run. James Kinney will provide his recommendations as well.



## Gather and prepare all necessary Documents for Pre-approval letter

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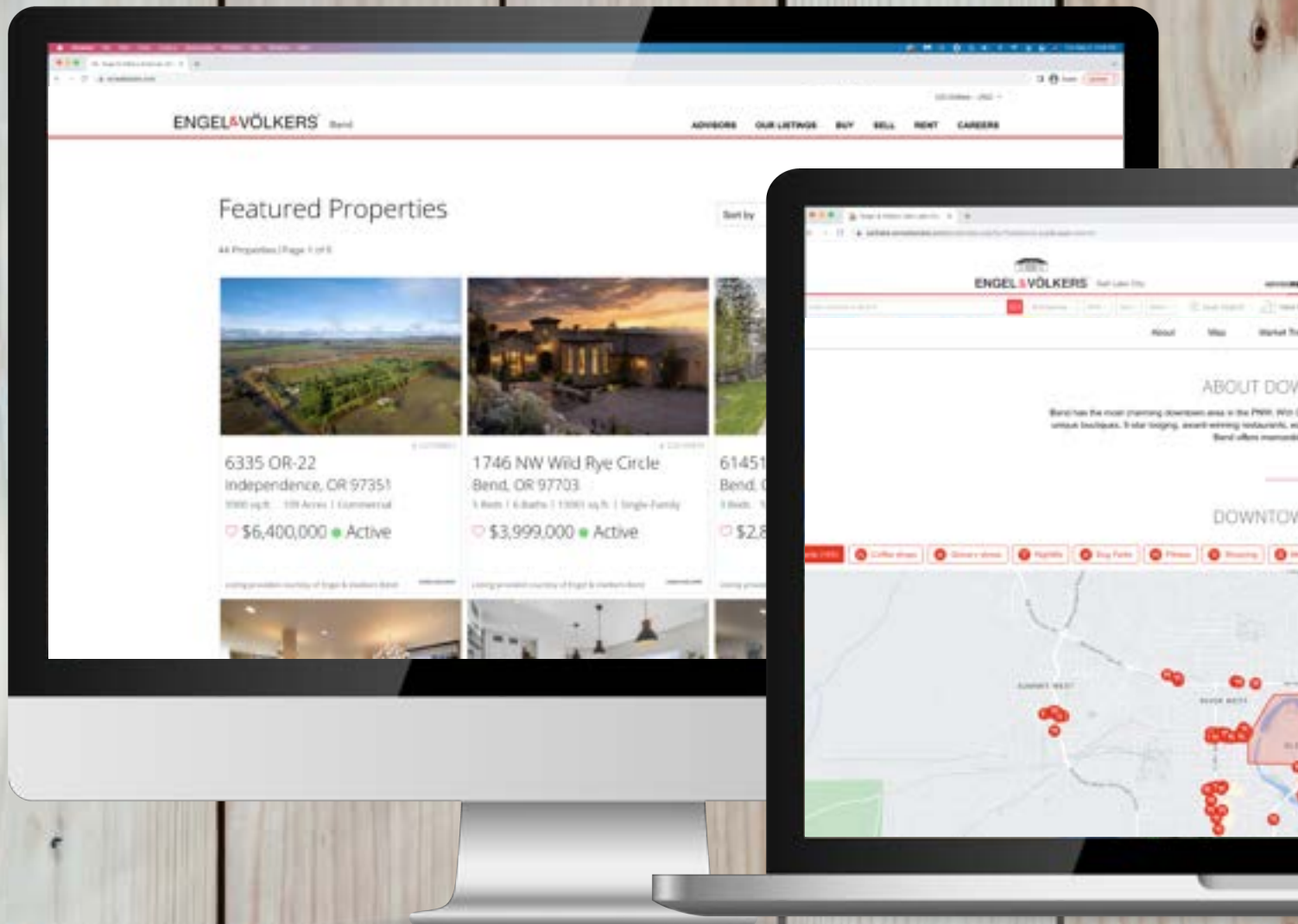
You are required to provide all documents needed to verify your monthly and annual income. This includes tax returns, W-2 forms, 1099s, and rental income you may have. Some bank statements, statements from the IRA, list of debts, rental history, court orders, alimony payments, bankruptcy, and foreclosure records may also be required.

## Now it's time to re-evaluate your budget based on pre-approval

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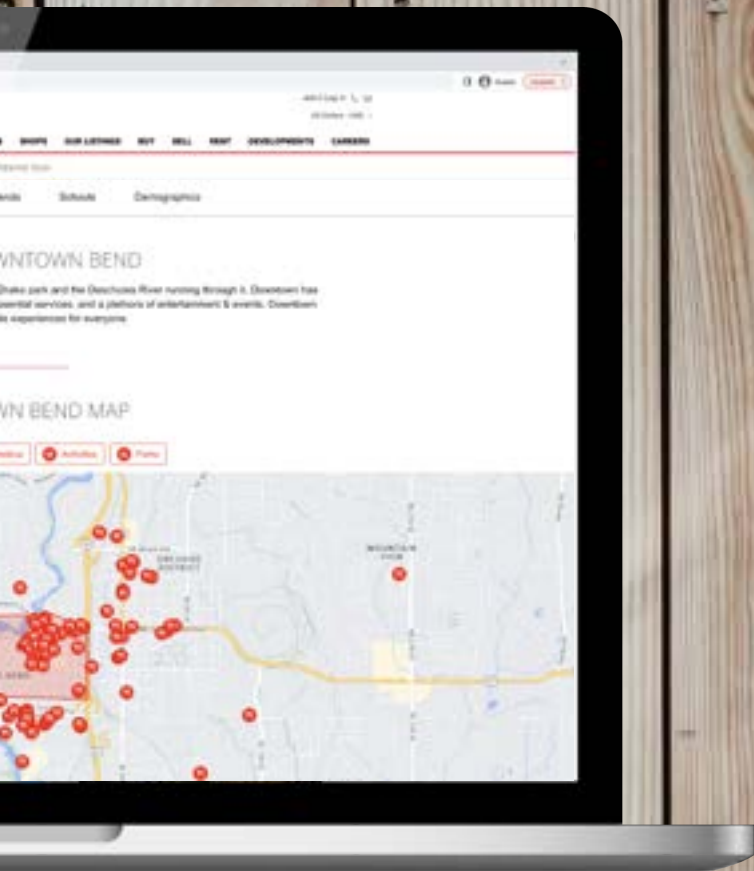
Formulating an accurate budget based on pre-approval for a home purchase is of utmost importance. It ensures that you have a realistic understanding of your financial capabilities and prevents you from overextending yourself financially. A precise budget helps you identify your price range, narrowing down your options and saving time during the house hunting process. Moreover, it enables you to plan for additional expenses like closing costs, property taxes, and maintenance, ensuring long-term financial stability and peace of mind. Ultimately, an accurate budget based on pre-approval empowers you to make informed decisions, leading to a successful and stress-free home buying experience.





Breathtaking real estate around the world, Start  
your home search with Engel & Völkers Bend





## PERSONALIZED HOME SEARCH TOOL



1. Scan this QR code to download EV Insider, James Kinney's personalized home search tool.
2. Start searching for homes in your preferred area.
3. Save the homes you love and request a showing directly through the app.
4. Contact me directly through the app to request more information.

Or, you can visit [JamesKinney.evrealstate.com](https://JamesKinney.evrealstate.com) to search for homes in your area.

# Make an Offer

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After finding the home you love, be ready to put an offer on the table as soon as possible. During this step, you need to move quicker than you may expect. It is imperative that you understand the current state of the housing market in the area you are looking in. Use market reports, comparative analysis' on similar homes, do your research before coming to the table with a solid offer.

To write the perfect offer, James Kinney is your best asset for this step, he/she has the knowledge and negotiation skills to ensure you are writing a competitive offer yet still getting the best deal around.

# Inspections

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We want to make sure you know what you are getting yourself into when purchasing a home. this step is imperative in the case that things pop up unexpectedly that you may not be able to see on the surface. If there is something that comes up, you may need to renegotiate the terms previously set. Although these steps are additional costs to you, it may save you more money and issues in the long run.

Inspections are a good idea in the event that there any issues with the home that the seller did not disclose with you or their agent. These can be issues regarding the foundation of the home, the roof, electrical system, HVAC system, plumbing, or septic system. In Central Oregon, it is recommended to have roofs and foundations double checked because of our winter months. It's always a good idea to have a licensed professional come by to inspect the home before continuing the home buying process.





## Appraisals

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Appraisals are a bit different. While inspections establish the particular condition the home is in, appraisals aim to establish how much the home is worth. This is based on a variety of factors including current market trends, comparative properties (similar homes selling within the last 90 days), inspections, condition of the property, and features of the home. If the home is appraised at a lower value than the purchase price, negotiations can resume.

## Final Walk-Through

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After potential renegotiating and having your final terms determined, you are almost ready to move in! When walking through your new home for the last time, you will want to make sure everything stated in your agreement terms are accounted for and in the condition expected.

Here is a checklist that can serve as a guide through this step:

- Look for any imperfections you may have missed before.
- Open all of the windows and doors
- Check locks & keys
- Test all of the appliances
- Flush all of the toilets to make sure they are properly running
- Turn on the faucets for proper functioning and water temperature
- Check the air conditioning and heating
- Turn the lights off and on
- Plug something into an outlet to confirm the electric system is working





## The Offer has been Accepted, Its Closing Time!

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our new luxury awaits! After the final walk-through, it's time to sign those papers and finalize the closing of your new home. There will be a lot of documents but no need to worry – this is what James Kinney is here for. He/She can help explain each and every paper that you sign. Ask as many

questions as you need because after all, this is probably one of the biggest purchases you will ever make.

Now that you've sealed the deal, congratulations, you're a new home owner!

# Moving Checklist

## TIPS

1. Separate your valuables and important documents, and keep them with you during the move.
2. Prepare a 'Start-up-Kit' of items and box those up to take with you as well. This way if your belongings arrive late, or you are delayed in unpacking, you will have what you need immediately on hand
3. Label boxes by items and room to make unpacking an easier process

## DECLUTTER AND DONATE

Before you begin packing up boxes, take inventory of your furniture and other belonging to decide what to keep and what to purge. If its not worth the effort of packing, moving and unpacking, consider donating, selling or discarding these items.



## STRATEGIZE

A smooth and successful move is only possible with a plan. Select a moving day to work toward, and Identify and engage a moving company as soon as possible – Engel & Völkers is happy to make a local recommendation.



## PACK

Purchase your moving supplies including boxes, moving labels, bubble wrap ect. Begin packing items that wont be needed between now and your move date, including things like decorations, photos, and off season cloths. Then, schedule time to pack remaining items based on room or category to make it easy to unpack





## CHANGE YOUR ADDRESS

Make sure to not only update your address with friends, family, and service providers, but also any mailing clubs, subscriptions, and utility companies for both ending and starting service at your new address.



## WHAT TO EXPECT AT CLOSING

As long as you have everything in order, the closing process should be simple and straightforward. Closing day typically happens four to six weeks after the sales and purchase contract is executed, and it involves the buyer and seller, along with their respected agents, a representative from the title company, closing agent, or attorney, and lender.

## FINAL PREPARATIONS & MOVING DAY

This is the day when your moving strategy pays off and your focus can be on saying goodbyes and enjoying the exciting elements of your new home. Once you get into your new home, one of the first things you should do is to have new locks installed and an extra set of keys made.



During the closing process, The buyer and seller execute and sign all remaining legal documents and pay closing costs and escrow items. Be sure to bring two forms of identification, certified funds for any remaining costs, and any additional documents requested by the lender.

Once all paperwork is executed, you will receive the keys to your new home, and then all that's left to do is celebrate!







## Experience Engel & Völkers

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**A**t Engel & Völkers, we strive to maintain clients for life. The sale of one property may present the opportunity to find your next home locally or in one of our many locations across the country or even across the sea.

Through our network of trusted real estate advisors James Kinney will guide and support you every step of the way now and into the future.





# Live Your Luxury

We look forward to the opportunity to demonstrate our process, precision and passion for service, so that you can focus on living your luxury.







**James Kinney**

Global Real Estate Advisor

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+1 (541) 410-2974

[James.Kinney@evrealestate.com](mailto:James.Kinney@evrealestate.com)

[JamesKinney.evrealstate.com](https://JamesKinney.evrealstate.com)

