



BUYER'S GUIDE

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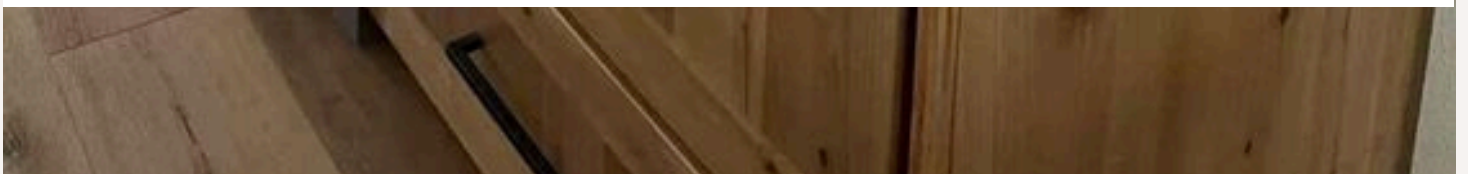




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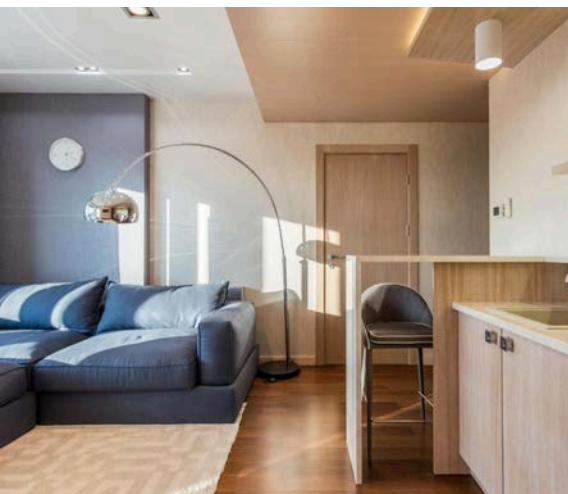
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MEET YOUR AGENT

Let's find your dream home!



Hello! I am a local Mt. Hood & Sandy area Broker, specializing in vacation homes and investment properties. As a long time resident in the Mt. Hood area, I have a unique perspective on our local market. My career in Real Estate began in 2020, after spending many years in Sales & Hospitality, catering to client needs. Transitioning to Real Estate was a natural move for me and fulfilled a long time personal goal of helping clients turn their dreams into reality. Whether you are looking for an investment property, a vacation home or your forever dream home, I'd be honored to help you through this process. Let's connect and help reach your goals today!

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CUSTOMER SERVICE

As your Real Estate Agent, I prioritize exceptional customer service by attentively listening to your needs and providing personalized support throughout the entire process.



MARKET KNOWLEDGE

As a local Mt. Hood Area Broker, I leverage my in-depth market knowledge and collection of local vendors to provide the best buying experience possible.



SMART NEGOTIATION

With 20+ years of prior sales experience under my belt, my strong negotiation tactics and communication skills are pivotal to the buying and selling process.

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HOME BUYING

process

1

FIND AN AGENT

Interview a few experienced local agents. They will serve as an advocate for you and your interests throughout the homebuying process. Pick someone familiar with the housing market and the neighborhoods.

2

PRE-APPROVAL

Decide the best type of loan for you and which one you'll qualify for. Get pre-approved for a mortgage. A pre-approval letter shows seller and agents that you're a serious buyer who can get financing.

3

FIND YOUR HOME

I will help you search for houses within your budget. Look for neighborhoods with home prices in your range, access to amenities that fit your lifestyle.

4

MAKE AN OFFER

I will help you decide how much money you want to offer for the house. I will then present the offer to the seller's agent; the seller will either accept your offer or issue a counteroffer.

5

GET A HOME INSPECTION & APPRAISAL

Coordinate with a licensed professional to find potential issues with the property. Your lender will get an appraiser to determine its worth and finalize the loan amount.

6

CLOSE

3 business days before closing, your lender is required to provide you with your Closing Disclosure. Then review and sign the necessary paperwork, and pay your closing costs.

FIND AN AGENT



BUYER'S AGENT RESPONSIBILITIES

- ✓ Help buyers understand the local housing market
- ✓ Analyze buyer's wants and needs
- ✓ Make appointments to tour homes
- ✓ Help buyers evaluate the price and value of a home
- ✓ Explain the buying process and closing disclosure
- ✓ Recommend trusted home inspectors
- ✓ Coordinating the work of other professionals
- ✓ Negotiate with the selling agent and other parties
- ✓ Double-checking paperwork and deadlines

Why choose me?

EXPERIENCE

Licensed Realtor® in the State of Oregon, since 2020.

Member of National Association of Realtors®

LOCAL KNOWLEDGE

As a local Mt. Hood Area Broker, I leverage my in-depth market knowledge and collection of local vendors to provide the best buying experience possible.

RELEVANT CERTIFICATIONS

RSPS - Resort & Second Home Property Specialist

2023- Top 2% Agents Nationwide; 2022 - Top 10%; 2021 - Top 18%

AVAILABILITY & COMMITMENT

My clients often thank me for my excellent communication skills & availability. I believe these are crucial skills for a Real Estate Broker to hold.

FINANCES

Time to talk to your lenders

It's recommended to talk to a lender and get pre-approved before beginning your home search. During the mortgage preapproval process, lenders will look at your income, assets and credit score. This information determines what loans you could be approved for, how much you can borrow and what your interest rate might be.

QUESTIONS TO ASK WHEN CHOOSING A MORTGAGE LENDER

- Which type of mortgage is best for me?
- How much down payment will I need?
- What interest rate can you offer?
- How long will it take to close the loan?
- Any charges for prepaying this loan?
- What other costs will I pay at closing?
- Do you charge for an interest rate lock?
- Do I qualify for any special discounts?



DOCUMENTS FOR PRE-APPROVAL

- Personal identification
- Tax returns
- Pay Stubs, W-2
- Other income sources
- Bank statements
- Credit history and score
- Income verification
- Rental history



CREATE A MUST-HAVE LIST

Before you begin your search, take the time to ask yourself key questions that will uncover your real estate preferences.

Pinpoint the big picture items you can't budge on. Next, make a list of features your dream house would ideally have.

PERSONAL PREFERENCE

- What is important to you in a new home? (Light, space, views, wheelchair accessibility, distance to work, school zone, etc)
- What property type are you looking for? (Condo, townhouse, a single-family or a multi-family home?)
- What neighborhoods are you considering?
- Do you want a turnkey home or are you willing to renovate?
- How long do I plan to stay in my new home?

HOME SEARCH

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HOUSE HUNTING *Tips*



- Get pre-approved first - Know Your Budget
- Think about long term goals and needs
- Leave wiggle room in your budget



- Don't over or under estimate repair costs
- Spend some time in the neighborhood
- Enjoy the home shopping process

CREATE A WISH LIST & MUST-HAVE LIST

Identifying your needs and wants helps you understand what you're willing to compromise on and saves you and your home buying team time when browsing listings.

NOTES AND PHOTO

Write down notes, questions to ask, and what you liked or disliked about the house. Take photos of houses and potential problem spots to compare when looking at several homes. Spend some time exploring the community.

MAKE AN OFFER

Presenting a strong offer

Your real estate agent can help you make an offer on a home. Here are some things to consider for the final price:

- How long the home has been listed
- Comparable homes in the area
- Necessary repairs and renovations
- Make sure you can live comfortably with the monthly mortgage payment
- Market consideration: compare the most recent sales in the area



NEGOTIATION

The most obvious thing to negotiate is the price of the home. You also can ask the seller to pay some of your closing costs or to make repairs that come up during the home inspection. If you like some of the furnitures in the home, you also can ask the seller to include them in the sale.

Market conditions play heavily into how much wiggle room you may have in an offer. Talk with your agent about what current market conditions are, to understand how to best craft a winning offer.





Home INSPECTION

You should choose the home inspector and pay for the home inspection. If it uncovers problems that weren't included in the seller's disclosures, you may be able to negotiate with the seller.

A home inspection costs around \$400 to \$1000, depending on factors like the home's location, condition, and age. If you need a septic or well inspection, plan for additional costs of \$750 to \$2000. Parts of the home that are commonly included in a home inspection:

- Floors, walls, ceilings, stairs, roof
- Siding, attached decks, porches
- Plumbing, insulation
- Heating and air conditioning
- Major appliances
- Electrical system
- Fireplaces and wood stoves
- Windows and doors



APPRAISAL

Your lender will order the appraisal, but you'll pay for the appraisal. Appraisals determine the value of the property. If you're using a mortgage to buy your new home, your lender will order an appraisal to make sure the home is worth the money that it's loaning you.

final steps BEFORE CLOSING

INSURANCE REQUIREMENT

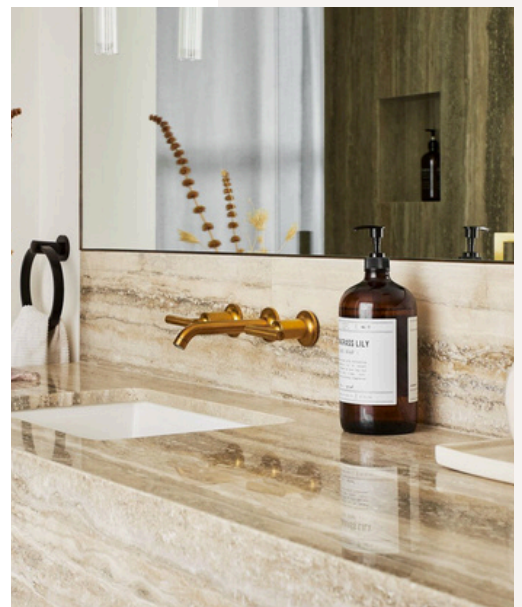
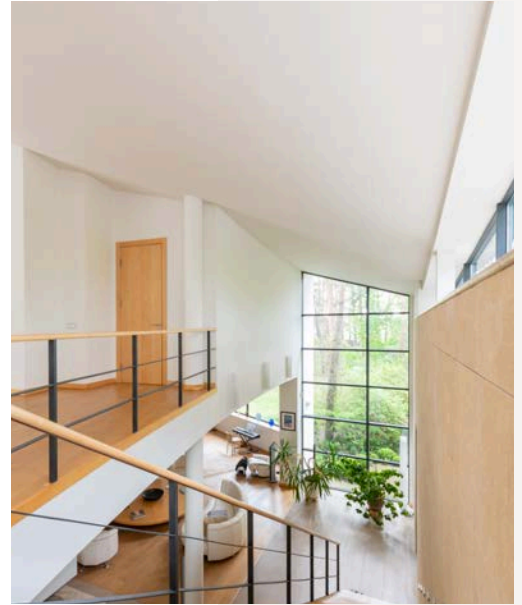
Most lenders require buyers to have homeowners insurance. An insurance agent can help you learn more about the minimum amount of insurance you need for the value of the home you're buying and to meet the lender's requirements. You may also need to purchase flood or fire insurance for your new home, depending on the location. Start shopping insurance as soon as you have an accepted offer.

CLOSING DISCLOSURE

You should receive the Closing Disclosure from your lender at least 3 days before closing. Pay attention to items such as the loan terms and costs, and make sure they match what you agreed to in the loan estimate. The Closing Disclosure will also outline buyer and seller costs; make sure this matches your purchase offer. If you have any questions, talk to your lender as soon as possible before closing day.

FINAL WALKTHROUGH

Work with your Realtor to schedule a final walk-through of the home to ensure everything is as you expect. If you find problems — such as repairs not completed, or items missing that should have been included. Find out how the seller plans to correct the problems or if they will give you a closing cost credit to make up for the problems.



CLOSING DAY

Congratulations! You make it to closing!



WHAT TO BRING TO SIGNING?

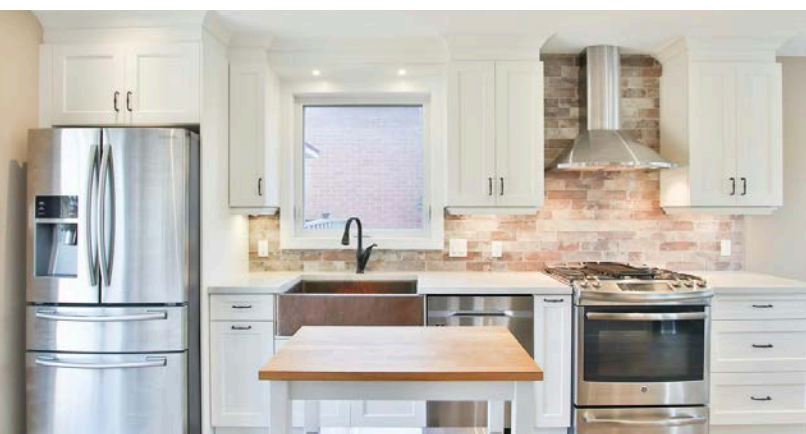
- Cashier's check (or wire transfer)
- Proof of homeowners insurance
- Government-issued ID such as a driver's license, state-issued ID or passport
- Any documentation requested by the bank
- The closing disclosure

WHAT TO EXPECT

Prior to the closing date, you'll meet at the title company to sign a settlement statement listing all costs related to the home sale. You'll also sign the mortgage note, which states that you promise to repay the loan. Finally, you'll sign the mortgage or deed of trust to secure the mortgage note. Once all the legal documents are signed and payments are made, the title company will confirm with your agent that all necessary items have been received. On closing day, the title company will release the documents to record, and you'll receive the keys to your new property.

CLIENT TESTIMONIAL

Meet some of my happy clients



MADDIE & DAN

"As first-time homebuyers, my husband and I couldn't have asked for a better experience! Becca was amazing -- very patient, knowledgeable, and always willing to answer our many questions (and we had many!) Becca really took the time to understand what we were looking for and helped us find the perfect home. We highly recommend using Becca for your next home. If you're first-home buyers like us and don't know much about homes, you're in great hands!"



CELINA & CARL

"Becca was wonderful to work with and did a fantastic job helping us find our dream mountain retreat. She knows the Mount Hood area well, sends out monthly newsletters about events and activities happening in the area so we were quick to get to know our new home, and she connected us to service providers in the area that we continue to work with. Becca immediately understood the home we were looking for, was very involved in all aspects of negotiations and closing, and made every step of the process less stressful."



LORNA & JOHN

"Becca was an absolute pleasure to work with! Her professionalism, responsiveness, invaluable deep knowledge of the local market & persistence helped us secure our home in an extremely tight & competitive market. Even when our offers on other homes weren't accepted she helped us keep our spirits up & helped us see that our home was still out there somewhere. (She was correct and we love our new home!) We highly recommend working with Becca!"

FREQUENTLY ASKED *Questions*

HOW LONG DOES THE SELLER HAVE TO RESPOND TO MY OFFER?

This varies, and is based upon what you and your agent write into the offer. Generally, it's best to keep response deadlines short unless the seller has requested a longer review period.

FIXED RATE VS ADJUSTABLE-RATE MORTGAGE: WHICH IS BETTER?

This is entirely dependent on your personal financial needs and goals, and should be discussed with your mortgage professional while shopping rates.

HOW MUCH DO I HAVE TO PAY A REALTOR AS A HOME BUYER?

Prior to viewing homes, we will enter into a buyer representation agreement outlining an agreed upon commission rate. Be sure to read through the agreement and ask any questions you may have.

WHAT KIND OF CREDIT SCORE DO I NEED TO BUY A HOME?

This depends on the type of loan you are planning to use, and should be discussed with your mortgage professional. There are many different loan types available!

HOW MANY HOMES SHOULD I SEE BEFORE MAKING AN OFFER?

While its recommended to see at least a few homes prior to making an offer, it isn't a requirement. It is important to understand your long term wants and needs prior to home shopping, which will certainly help to narrow down what you are looking for.

WHAT'S YOUR BEST ADVICE FOR A FIRST-TIME HOMEBUYER?

Try your best not to get emotionally attached to a home until you have successfully closed. This process can sometimes be a bit of a roller coaster ride, with many ups and downs. Be patient and trust the process, and if the home is meant to be, it will work out.

FREQUENTLY ASKED *Questions*

ARE THERE ANY USEFUL PROGRAMS TO HELP ME AS A HOME BUYER?

There are many loan programs available to different types of buyers. That's why your first step should always be to talk with a mortgage professional, to understand the available options to you as a buyer.



HOW DO I KNOW IF THE PROPERTY IS A GOOD DEAL?

Work with your agent to evaluate previous sold properties in the area to compare amenities and features. Perform a thorough home inspection to understand what you are buying. And lastly, take your time to evaluate the property prior to making an offer, to be sure this is the one for you.

WHEN CAN I BACK OUT IF I CHANGE MY MIND?

As a buyer, there are a series of contingencies written into your contract, unless you opt to waive them. Talk with your agent about the timelines and contingencies that give you the option to terminate the contract.



THANK YOU

SCHEDULE A CALL WITH ME TODAY!

Thank you for taking the time to review this buyers guide, I hope you've found it a helpful resource. The buying journey can sometimes take time, so plan accordingly. If you plan to buy a home in the next 6-12 months, now is the time to start talking with a mortgage professional and decide on your Real Estate Broker. Together, these industry professionals will help guide you through this process, and strive to make this a seamless and (hopefully) enjoyable process for you. Whether you are a first-time home buyer or a seasoned homeowner, I hope to have the opportunity to work with you in finding your dream home.