

HOME BUYER'S ROADMAP

From getting prepared to getting the keys

01	Prepare
02	Preapprove
03	Search
04	Offer
05	Due Diligence
06	Close

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1. Start With the Numbers

A successful home search starts before the first showing. Knowing what you can comfortably spend - and what cash you may need along the way - helps you shop with confidence rather than guesswork.

Get preapproved before you shop seriously

A lender can help you understand loan options, estimated monthly payments, down-payment requirements, and closing costs. Preapproval also helps you recognize the price range that fits your finances and strengthens an offer when the right home appears.

Budget for more than the down payment

Depending on the transaction, buyers may need funds for earnest money, inspections, appraisal-related costs, closing costs, prepaid taxes or insurance, and moving expenses. Some loan programs and negotiated seller concessions can reduce the cash required, but it is better to understand the possibilities early.

Questions worth asking your lender

- What loan programs fit my situation?
- What payment range is comfortable for me?
- How much cash should I expect to bring to closing?
- Are there first-time-buyer, VA, USDA, or down-payment-assistance options I should explore?
- What should I avoid doing financially before closing?

2. Decide What Matters Most

Separate your must-haves from your nice-to-haves. Think about location, commute, property type, lot size, number of bedrooms, accessibility, storage, future plans, and the amount of maintenance you are willing to take on.

Central Oregon note: If acreage or rural property is on your list, the due-diligence questions expand quickly. Wells, septic systems, legal access, road maintenance, zoning, utilities, wildfire considerations, and water rights can matter as much as the house itself.

3. Search With a Plan

Online photos are useful for narrowing the field, but they rarely tell the whole story. When touring homes, pay attention to the property itself as well as the finishes.

Look beyond staging

Notice layout, natural light, storage, noise, neighboring properties, condition, and whether the home works for the way you actually live.

Watch the location

Consider access, traffic, nearby uses, services, schools if relevant to your search, and how the area feels at different times of day.

Keep notes

Homes blur together quickly. A few photos and short notes after each showing can make comparisons much easier.

4. Make an Offer That Fits the Situation

The best offer is not automatically the highest offer. Price matters, but so can financing, earnest money, requested concessions, contingencies, possession, and the proposed closing timeline. Your offer should reflect both the market and your own risk tolerance.

Price How does the property compare with recent sales and current competition?	Terms What contingencies, concessions, timelines, and possession terms make sense?
Earnest money Understand when it is due and the circumstances under which it may be refundable.	Negotiation A counteroffer is normal. Know in advance where you have flexibility and where you do not.

Remember: An offer becomes a contract when the parties reach agreement and it is properly executed. Read what you are signing, ask questions, and make sure you understand the deadlines.

5. Under Contract: Do Your Due Diligence

An accepted offer begins a busy period. Several parts of the transaction may be moving at the same time, and deadlines matter.

Inspection

A professional home inspection can help identify visible conditions and systems that deserve attention. Additional specialists may be appropriate depending on the property and findings.

Property-specific research

Review disclosures and available records. For rural property, this may include well information, septic records, access, zoning or land-use questions, road agreements, utilities, and other site-specific issues.

Financing

Stay in close contact with your lender. Respond promptly to document requests and avoid opening new credit, financing major purchases, changing jobs, or moving money without discussing it with the lender first.

Appraisal

If required by the lender, an appraisal provides an opinion of value for lending purposes. It is not the same thing as a home inspection.

Title & escrow

The title/escrow company coordinates documents, funds, title work, and closing. Review information they send you and ask about anything you do not understand.

Keep your eye on the calendar.

Inspection periods, financing deadlines, appraisal-related provisions, title matters, and closing dates are governed by the purchase agreement. Missing a deadline can affect your options.

6. Closing Day & Getting the Keys

As closing approaches, your lender and escrow team will provide final figures and signing instructions. Review them carefully and ask questions before transferring funds.

Final walkthrough

Shortly before closing, buyers typically have an opportunity to confirm that the property is in the expected condition and that agreed-upon items remain with the home.

Signing

You will sign the closing and loan documents required for your purchase. Bring the identification and other items requested by escrow.

Funding and recording

Signing does not necessarily mean the transaction has closed. In Oregon, the transaction generally closes when the required funds are received and the deed is recorded.

Possession

The purchase agreement controls when you are entitled to possession. Do not assume the keys are yours until closing and the agreed possession time have occurred.

Your Roadmap at a Glance

1	Prepare	Budget, financing, preapproval
2	Prioritize	Needs, wants, location, property type
3	Search	Tour, compare, ask better questions
4	Offer	Price, terms, contingencies, negotiation
5	Investigate	Inspection, appraisal, title, financing, due diligence
6	Close	Walkthrough, signing, recording, possession

One last thought: You do not need to know everything before you start. You do need good information, clear communication, and someone willing to explain what comes next.

READY TO TALK ABOUT YOUR NEXT MOVE?

Whether you are buying your first home, relocating, using a VA benefit, or looking for land or rural property in Central Oregon, I am happy to help you understand the process and your options.

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