

BUYER'S GUIDE



SHAWN WHITE
REALTOR®

(208) 699-3928

ShawnWhite@Windermere.com

ShawnWhiteRealty.withwre.com



Coeur d'Alene Realty

Windermere Coeur d'Alene Realty, Inc.



Your New Home

It's not just a house, it's a home..

A home is considerably the largest single investment that you will make. It is also a direct expression of you and/or your family's personality. A home must be a recognition of the tangible realities of income. A home shapes the lives that are lived within it.

The selection of a home involves a complex process of personal and financial decisions.

The purchase of a home requires you to enter into a number of legally binding contracts. The steps that you are about to come across should be understood by all parties involved. Knowing your rights and obligations is imperative to a smooth process.

It is my hope that this booklet will turn a complex maze into the smooth and exciting experience, as it should be.

It is designed to walk you through the processes that you are going to encounter and answer some of the many questions that you may have already. Please remember, I am here to help guide you through every step of the way.

Let's get started!



**"..Not only will you get an amazing realtor, but an even better friend."
-Ron B. · Rathdrum, ID**

Why Windermere?

What sets us apart..

In 1972, John Jacobi set out to change the real estate industry by putting relationships before sales quotas,

Nearly 50 years later, this mission has helped grow Windermere into one of the largest independent real estate companies in the nation, with more than 300 offices and 6,500 agents throughout the Western U.S. and Mexico. Here are just a few of the many values that we are proud to offer to our clients:

- ▶ **Exceptional Service**
- ▶ **Unsurpassed Integrity**
- ▶ **Strict Code of Ethics**
- ▶ **Locally Owned & Operated Offices**
- ▶ **Neighborhood Knowledge**
- ▶ **Market Expertise**
- ▶ **Premium Tools & Services**
- ▶ **Giving Back to our Communities**




Windermere
REAL ESTATE

WINDERMERE / POST FALLS, LLC

"Shawn White is by far the best realtor I've had the privilege of working with. He Listened to our needs and always went above and beyond our expectations.." -Rick & Janni A. · Post Falls, ID

My Pledge to You

What sets me apart..

It is my sincere goal to guide you through the exciting process of choosing and purchasing your new property.

Your desires and concerns will be heard carefully. For your consideration, I will work diligently to select a wide range of properties that fit your needs and budget.

When it is in your best interest, I will recommend inspectors, along with any other professionals that we may need along the way.

My goal is to ensure you receive the best price and terms for your future purchase. Your needs will be put first, and I will always be honest and conscientious in my communications with you. My main promise to you is that I will represent you with the highest level of service to insure that you:

- ▶ **Never miss an opportunity**
- ▶ **Are not pressured to exceed your budget**
- ▶ **Are kept informed**
- ▶ **Have access to all information needed to make the right decisions for you & your family!**



"Shawn helped us with our investment property and got us closed in time under a tight deadline.." -John V. · Hayden, ID

My Trusted Advisors

What's mine becomes yours..

My support team helps me provide top-notch customer service to clients. Here are some of my trusted advisors!

Lenders

Ryan McDonnell PRMG Mortgage - (714) 654-7368

Domonik Ferraro Gesa Credit Union - (509) 473-9488

TyAnn Severtson Mountain West Bank - (208) 660-6420

Title Companies

NexTitle - (208) 489-9939

Pioneer Title Co - (208) 699-7506

Title One - (208) 770-2575

I have numerous professional contacts like inspectors and handymen that can help in any way you need to ensure your transaction goes as smooth as possible.



"Shawn went the extra mile to find me the perfect home in a short time and even helped through and after the sale.." -Ron B. · Rathdrum, ID

Frequently Asked Questions

We have the answers..

▶ **Does it cost me money to make an offer?**

As a sign of good faith, you're expected to pay earnest money deposit to show that you are serious about the home.

▶ **Where does my earnest money go?**

Once the offer is accepted, the deposit is put in a trust account, which goes towards the purchase expense.

▶ **Can I lose my earnest money?**

While it doesn't happen often, it is possible. This is why it is important to have a trusted, knowledgeable agent to help guide you through this process.

▶ **What other money is involved?**

Some lenders require the cost of the appraisal and credit report at the time of the loan application. Inspection is also an out-of-pocket expense.

▶ **How does my offer get presented to the seller?**

Offers are sent via email to the seller's agent. I will call them and inform them of your offer and provide details of the offer and a little bit about you. I will then follow up with the agent to confirm receipt.



"Shawn sold my home for more than list price and made my move super smooth.. " -Karla H. · Post Falls, ID

Buyer's Steps

Here's where you start..

- 1.** If you need financing, talk to a local lender and see how much you can afford along with what is comfortable for you.
- 2.** Make a list of everything that is important to you in a home, such as: bedrooms, bathrooms, yard, neighborhood, school district.

Drive around and make notes on the areas you would like to live. Likewise, make notes on the areas you're not interested in or prefer to stay away from.
- 3.**
- 4.** What style of home do you like? Start looking at homes online and decide what you like and dislike so we can narrow down what's important to you and what you could do without.
- 5.** On our buyer's consultation, walk me through your vision so we can pin-point your wants and needs in order to fine-tune the specifics on what will be the perfect home for you.



"..He sold our home in record time and got us more than we ever hoped for with no hassles." -Rick & Janni A. · Post Falls, ID

Buyer's Terms

Common terms you will hear, explained..

► **Down Payment**

Cash that the buyer provides the lender as their portion of the purchase price. This is considered the buyer's equity in their home.

► **Escrow Fee**

Amount the buyer pays the escrow company for preparing the papers, accounting for funds, and coordinating information between all parties.

► **Loan Amount**

The amount of the mortgage based on the purchase price, minus the down payment.

► **Closing Costs**

The total estimated charges associated with the transfer of ownership of the property.

► **Points**

Fees charged by lender to offset interest rate, if below prevailing market rate.

► **PITI**

Estimated house payment, including principal, interest, taxes, and insurance.



"We were able to purchase our dream property thanks to Shawn White and his willingness to go the extra mile to get it done for us!"

-Gary V. · Athol, ID

Get a Home Inspection

For your protection..

▶ **Why a Buyer Needs a Home Inspection**

It gives the buyer more detailed information about the overall condition of the home prior to purchase.

▶ **You Must Ask for a Home Inspection**

A home inspection will only occur if you arrange for one. FHA does not perform a home inspection. Decide early, you may be able to make your contract contingent on the results of the inspection.

▶ **FHA Does Not Guarantee Value of Property**

If you find problems after closing, FHA can't give/lend money for repairs or buy it back.

▶ **Radon Gas Testing and Other Safety Issues**

The US Environmental Protection Agency and Surgeon General recommend that all houses get radon tested. Ask your home inspector for more information on this and other safety tests.

▶ **Appraisals are Different from Home Inspections**

Appraisals estimate the value of property for lenders. It's required to ensure property is marketable. Home inspections evaluate the condition of the home for buyers.



"Shawn White has helped us with buying and selling multiple homes and has always delivered more than we expected.."

-Reid & Stephanie W. · CDA, ID

How I Help You

The services I exclusively provide you..

→ **Market Insights**

- ▶ Provide market overview
- ▶ Provide neighborhood information
- ▶ Show comparable home prices

→ **Contracts**

- ▶ Explain verbiage
- ▶ Explain buyer agency agreement
- ▶ Obtain & review qualification letter

→ **Buyer Needs**

- ▶ Pre-showing interview to determine needs
- ▶ Help find the right home to purchase
- ▶ Connect buyer with important trusted contacts within the field

→ **Communication**

- ▶ Explain buying process
- ▶ Review & arrange financing options
- ▶ Track due diligence deadlines

→ **Preview Homes**

- ▶ Schedule showings
- ▶ Show homes
- ▶ Community tour

→ **Negotiation**

- ▶ Title resolution
- ▶ Seller concessions
- ▶ Earnest money



"..We would never use another realtor!"
-Brian & Christina R. · Rathdrum, ID

Exclusive Resources

Access to the tools at my disposal..

Windermere & Agent Websites

Windermere.com allows online collaboration with your agent and receives 1 million visits monthly, with 1.5 million property listings on average. I also have my agent website that provides exclusive access to all MLS listings and allows you to search with custom parameters and save your favorites. You will also find buying/selling tips, along with a variety of tools, such as the mortgage calculator.

Dream Home Finder

I also offer other ways to find your dream home, including resources like Dream Home Finder. I use this tool to find UNLISTED homes that you may find suit you more than what is currently available to you through the market. I use my marketing approach to make these homes available to you before anyone else knows they are wanting to sell! This way you can get the best home for you and your family's needs before it hits the market.



**"..He is very number savvy and is a great negotiator."
-John V. · Hayden, ID**

What I Cover

Properties that I specialize in..

There are a variety of properties that I specialize in to provide you the best chances to find the home of your dreams.

- ➔ New Construction
- ➔ Condos
- ➔ Luxury Homes
- ➔ Residential Homes
- ➔ Commercial Properties
- ➔ Vacant Land
- ➔ Waterfront
- ➔ Investment Properties
- ➔ 1031 Exchange



"Shawn has sold 2 homes for us and made the transactions smooth and on time.." -Brian & Christina R. · Rathdrum, ID

Making an Offer

Is this the one? Let's make an offer..

If you are serious about buying a home, you may be willing to make some compromises to make it happen, If you are not, then this might not be the right home for you. Another one will always come up that could possibly be a better fit.

Just remember, everything happens for a reason. If we are bidding on a home and we get out-bid by multiple cash offers, it's okay! This means there is a better one that we simply haven't found yet. I am here to help you throughout the entirety of your transaction.

Here are 5 steps to ensure you have the best chance at your offer being accepted:

- 1. Know Your Budget**
- 2. Be Ready to Move Fast**
- 3. Lean on a Real Estate Agent**
- 4. Make a Strong, but Fair Offer**
- 5. Be a Flexible Negotiator**



"..He made sure we closed on time and helped facilitate my move out of state." -Karla H. · Post Falls, ID

Windermere Foundation

Our commitment to community..

The Windermere Foundation

- ▶ We donate a portion of our commission from every transaction to benefit the Windermere Foundation.
- ▶ Since 1989, the Foundation has raised more than \$38 million in donations.
- ▶ Assistance is provided to non-profit agencies dedicated to helping homeless and low-income families in our community.

Windermere Community Service Day

- ▶ Every year since 1984, Windermere agents have dedicated a day of work to those in need.
- ▶ These hands-on projects benefit a wide variety of community-based organizations.
- ▶ Projects have included maintenance at a senior center, construction of a children's playground and sorting duties at a food bank.
- ▶ I am pleased to be part of such an important mission, it's just the right thing to do.



"..We could not recommend him highly enough!"
- Reid & Stephanie W. · CDA, ID

Key Questions for You

Take the time to fill in these answers..

➔ **What are you looking for?**

➔ **What's your budget?**

➔ **What city/neighborhood do you like?**

➔ **What can't you live without?**

➔ **What are you willing to compromise on?**

▶ **Home style?**

▶ **Cash or loan?**

▶ **First Home?**

▶ **Timeframe?**



"..Ended up saving us thousands in capital gains taxes."
-John V. · Hayden, ID

ABOUT ME



I've had the distinct privilege of growing up in this beautiful paradise we call the Pacific Northwest. I graduated from Coeur d'Alene High School and attended North Idaho College where I studied business and finance. I enjoy so many of the recreational opportunities this area has to offer; including golf, baseball, softball, football, fishing, shooting, skiing, camping, and so on. I grew up in the real estate business and was fascinated by everything it had to offer at a young age. I've always had that entrepreneurial spirit and I am very driven to succeeding at exceeding my clients expectations.

Whether you are buying, selling, or looking for an investment property, you need an agent who will help you through the entire process. I will guide you with honesty, integrity, and the knowledge and expertise to provide you the best experience possible. I have over 30 years of sales, marketing, and business ownership experience. I know what it means to work hard and follow through from start to finish. Most importantly, I care about my clients needs and I look out for their best interests. I have a generous amount of local contacts who are essential in all aspects of your real estate experience. This extends from lenders to contractors, inspectors to landscapers, and so forth.



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