Windermere
REAL ESTATE

Guide to Buying a Home

Greetings Future Homeowner!

Buying a home is an exciting journey, and I'm thrilled to have the opportunity to walk you through it. This guide will outline the general process and show how I'll work to ensure the best possible outcome.

My job is to listen closely to your wants, needs, and vision, so I can help you find a home that fits your lifestyle, meets your investment goals, and simply *feels right*. If you're exploring location options, I can make recommendations based on your needs and preferences. I have deep local market knowledge and love helping my clients think strategically and make confident decisions.

Preparation and strategy are everything. What sets my approach apart is the combination of personalized service, a trusted network of industry specialists, and proactive problem-solving that gets ahead of challenges before they ever reach you. My goal is a process that feels transparent, manageable, and even enjoyable — because buying a home should be exciting, not stressful.

Whether you're ready to move forward or just starting to explore, I'm always available. Please reach out anytime.

Josh Myers
WINDERMERE SEATTLE-MT BAKER
josh.myers@windermere.com
310-430-5003 (call or text)
www.joshmyers.com
License #: 134203

JOSH MYERS

About Me

Over the course of 25 years as a film and television composer, I developed an investment real estate portfolio and became increasingly fascinated by the value of homeownership, property investment, and architecture. That curiosity eventually grew into a new calling, and eventually I made the decision to transition fully into real estate.

While music will always hold a special place in my heart, I now pour my creative energy into helping people navigate what is often one of life's most meaningful milestones. It's an honor to be a part of such transformative moments, and I now bring that same dedication and passion that defined my music career to every real estate transaction.

The Process

1. OUR FIRST MEETING
2. FINANCING
3. THE SEARCH
4. THE OFFER
5. MUTUAL ACCEPTANCE
6. THE INSPECTION
7. THE APPRAISAL
8. ESCROW
9. ONGOING SUPPORT

Our First Meeting

Our journey begins with a meeting (in-person or online) where we'll do a deep dive into your wants, needs, must-haves and deal-breakers. We'll discuss the areas you're most interested in and explore what's driving those preferences, allowing me to provide advice on the current market and answer any questions you have.

Next, we'll formalize a Buyer Brokerage Services Agreement. This brief but important document clarifies our partnership, including the term length, exclusivity provisions, and compensation structure. It helps set clear expectations from the start, ensuring you understand my role and how we'll work together throughout your home-buying journey.

Financing

Before you begin house-hunting, it's important to get pre-approved for a loan, so you have a clear understanding of your budget. I can connect you to mortgage consultants I trust who will help you determine how much you can afford and guide you in selecting the right type of loan for your needs.

AVOIDING FINANCIAL PITFALLS

It's important to note that being preapproved for a loan doesn't guarantee funding. The following can jeopardize your financing even after preapproval:

- Large cash or credit purchases
- Quitting or changing jobs
- Unpaid bills or late payments
- Opening new credit cards or bank accounts or co-signing a loan
- Paying off significant loans or debt
- Changing bank accounts

Always consult with your lender before making any significant financial decisions or changes during your home search.

The Search

Now for the fun part. We'll curate a list of homes to tour together. As we walk through each one, I'll be asking questions to gain insights into your preferences. Each tour sharpens the picture of what your perfect home looks like, and I use those insights to focus our next steps.

From there, I'll send you fresh listings as they hit the market, and I'll preview new listings in the area every week to ensure you have access to the latest opportunities.

When something catches your eye, I'll dig into the details, answer your questions, and conduct thorough research on the property.

The Offer

I'll analyze comparable sales and current market data to help us land on a strong, strategic offer price — one that's competitive without leaving money on the table. From there, I'll walk you through the contract in plain language, making sure you understand every term and what's being asked of you as a buyer. We'll review key factors like your preferred timing, contingencies (Inspection and Financing, for example), and Earnest Money. My priorities at this stage are clear: negotiate the best possible price and terms on your behalf, ensure you feel confident in every decision, and protect your earnest money with the right safeguards in place.

Mutual Acceptance

Mutual Acceptance is the moment everything becomes official — all terms are agreed upon, the offer is signed, and the contract is binding. Escrow opens, and the clock starts.

From here, I'll send you a detailed summary of the agreed-upon timeline, tasks, and deadlines so you always know exactly where you stand and what's coming next. Consider it your roadmap for the home stretch. My job from this point forward is to keep every piece moving — on schedule, in order, and with no surprises.

The Inspection

In most cases, an inspection is an essential part of the process, and how we approach it will depend on the market conditions we're working in.

In a non-competitive situation, we will typically include this contingency in your offer and an inspection will be performed in the days following Mutual Acceptance. In more competitive scenarios I may advise a Pre-Inspection, allowing us to waive that contingency, making your offer stronger without sacrificing your peace of mind.

It's also becoming increasingly common for sellers to conduct their own inspection prior to listing to share with prospective buyers. Depending on the quality and scope of that report, it may be sufficient. Or we may still want independent eyes on the property. I'll help you evaluate that call.

The Appraisal

As the closing date approaches, your lender will order an appraisal to confirm the property's value. I'll coordinate directly with your lender and the listing agent prior to the appraiser's visit to the property. I'll meet them there, coming prepared with comparable sales and supporting data to make the strongest possible case for your purchase price.

In the rare event the home appraises below the contract price, we'll regroup with your lender and strategize. There are options, and I'll walk you through each one so we can decide on the best path forward.

Escrow

Escrow is a secure, legally structured arrangement where a neutral third party holds all funds, documents, and property interests until every condition of the sale has been met and everything is ready to change hands.

As closing approaches, your escrow agent will provide clear instructions for any final funds due. A few days before the finish line, you'll sign the closing documents. Once everything is in order, funds are distributed, title transfers, and the keys are yours.

Ongoing Support

My commitment to you doesn't end at closing.

I'm always available to connect you with trusted local service providers, answer questions, and offer support long after you've settled in. In the years ahead, I'll continue to stay in touch with valuable home-related insights.

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Windermere RE Seattle-Mount Baker
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