



LET'S MOVE TOGETHER

Your practical,
plain English guide to
buying a home with
clarity and
confidence.

JAREN DAVISON

BROKER | MOVE REAL ESTATE

(206) 640 3215

jaren@moverealestate.org

moverealestate.org



HOME BUYER'S GUIDE

A calm, organized roadmap for your first
purchase from your wish list to your
front door.



YOUR ADVOCATE



Your purchase, mapped

Every purchase is unique, but the path is predictable. I will help you understand the next decision before it arrives.

01

PARTNER WITH A BROKER

Set expectations and build your support team.

02

DEFINE THE SEARCH

Clarify location, lifestyle, needs and deal breakers.

03

KNOW YOUR NUMBERS

Review monthly comfort, cash to close and financing.

04

TOUR WITH PURPOSE

See homes, compare fit and refine quickly.

05

WRITE THE OFFER

Evaluate value, terms and the best strategy.

06

INSPECT AND INVESTIGATE

Review disclosures and understand the home.

07

RESOLVE MAJOR CONCERNS

Request repairs, credits or a price adjustment.

08

APPRAISAL AND FINAL LOAN

Confirm value and move toward clear to close.

09

SIGN AND GET YOUR KEYS

Review final figures, sign, and celebrate.

The goal is not just getting under contract it is making a decision you will feel good about.



START STRONG

The foundation for a confident search.

A successful search starts with your goals, a clear financial picture and a team that makes room for real life.

01

WORK WITH US

I will educate and guide you throughout the process, offer flexible scheduling, share local resources and help manage paperwork and timelines.

02

DEFINE YOUR SEARCH CRITERIA

We will clarify where you want to live, the space you need, your move in timing, and the long term goals shaping your decision.

03

UNDERSTAND YOUR PURCHASING POWER

A conversation with a lender or mortgage broker is free and helps guide your next steps. We will focus on monthly comfort, down payment and closing costs.

WHAT YOU CAN EXPECT

A low pressure, transparent experience built around your priorities not a one size fits all search.



FIND THE RIGHT FIT

Search, tour, refine.

Technology and a strong local network help us surface options. The real value comes from learning something useful after every showing.

04

HOME SEARCH PROCESS

You will have quick, convenient access to homes that fit your criteria, thoughtful post showing conversations and a search that stays focused as your priorities sharpen.

05

WRITING A WINNING OFFER

When the right home appears, we will look at the criteria, condition, comparable homes, timing and strategy before crafting a competitive offer.

06

EARNEST MONEY AND INSPECTIONS

After acceptance, the home is pending. You will deposit earnest money, review disclosures and complete an inspection to understand the home there is no pass or fail.

THE RIGHT PACE

Good homes can move quickly. Preparation lets us stay patient when we should be patient and act decisively when the right opportunity appears.



PROTECT THE DECISION

Inspect, negotiate, close.

Once you are under contract, the focus shifts from finding a home to understanding it, protecting your interests and coordinating the details.

07

NEGOTIATING REPAIRS

We focus on safety, functionality and major concerns. Depending on the situation, we may request repairs, a seller credit toward closing costs or a price adjustment.

08

PROPERTY APPRAISAL

The appraisal follows the inspection and is important for financing. Most lenders require time to complete and submit the report; your lender will guide the exact timeline.

09

CLOSING AND GETTING YOUR KEYS

You will receive a final closing statement for review. The title company schedules signing 1-3 business days before closing, then we celebrate at your new home.

YOU ARE NOT EXPECTED TO MEMORIZE THIS

I will keep you informed about what needs to happen, when it needs to happen and why it matters.



Build a search that feels like you.

The fastest way to make a home search feel manageable is to know what matters most and keep refining as we learn.

YOUR LIFESTYLE

- ☐ Which areas feel like home and why?
- ☐ What commute, schools, access or community matters?
- ☐ What is your ideal move in timeline?

THE HOME ITSELF

- ☐ How much space do you need now and later?
- ☐ Which features are must haves vs. nice to haves?
- ☐ What maintenance level feels realistic?

THE LONG VIEW

- ☐ How long do you plan to own the home?
- ☐ What future changes should the home support?
- ☐ Which trade offs are worth making for the right fit?

A better search comes from honest feedback.

After each tour, we will talk about what worked, what did not, and what that tells us about the next set of homes.



From offer to keys.

An accepted offer brings a series of important checkpoints. You will never have to track them alone.

1

EARNEST MONEY

Your earnest money is deposited with the title company within the contract timeline. It shows your good faith intent to purchase.

2

SELLER DISCLOSURES

We review the seller provided property information and flag questions or items that need context.

3

INSPECTION

There is no pass or fail. The inspection gives you a clearer understanding of condition, maintenance and potential repairs.

4

APPRAISAL

Most lenders require an appraisal to support the financing. Timing varies, but it often follows the inspection period.

5

FINAL DETAILS

Your lender, title team and I keep the closing statement, signing logistics and final milestones moving forward.

Closing is the finish line, not the rush line.

You will receive a final closing statement to review, and the title company will schedule signing typically 1-3 business days before closing.



Documents you will see and why.

A little context goes a long way. These are the documents that most often help buyers make well informed decisions.

SELLER DISCLOSURE

The seller's written responses about known property condition and history. We will identify what needs clarification.

INSPECTION REPORT

A professional view of the home's visible condition. It highlights maintenance, safety and larger concerns not a grade on the home.

HOA DOCUMENTS

For a condominium or HOA, these may include dues, rules, budgets, reserves, insurance, meeting minutes and potential assessments.

APPRAISAL

The lender ordered opinion of value used to support financing. It is one important part of the lending process.

CLOSING STATEMENT

Your final financial summary before signing. We will help make sure you know what you are reviewing.

One note on expertise

This guide is educational, not legal, tax or financial advice. When a question calls for a specialist, I will help connect you to the right resource.



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jaren@moverealestate.org

moverealestate.org

@jarentherealtor



READY WHEN YOU ARE.

Buying your first home should feel exciting, informed and well supported.

My job is to make each step easier to understand, keep the moving pieces organized, and help you make a smart decision when the right home appears.

LET'S START THE CONVERSATION

Call, text or email anytime.

I'm here to help.