

BUYER'S GUIDE



Our team exists to glorify God by providing exceptional service beyond the sale to our clients through building lasting relationships, advocating fervently, speaking honestly, and adding value in all we do.

THE BAXTER HOMETEAM MISSION STATEMENT

The Baxter Hometeam



LEFT TO RIGHT:

NATE WRIGHT
Real Estate Broker

COURTNEY HAMMOND
Executive Assistant

BREE CAMPANA
Real Estate Broker

LYDIA HOMBEL
Licensed Transaction Coordinator

CHASE BAXTER
Real Estate Broker & Team Lead

DEREK DEHAAN
Real Estate Broker

What People Are Saying About Us



“Chase and Team were wonderful to work with. The process was surprisingly efficient. They really listened and provided input. It was apparent that customer service matters to them even more than making a sale.”

- Zillow Review



“The team works hard to find the right property for you. They prioritized our time in meetings and scheduling our showings. Punctual and friendly, anyone looking for a house or commercial property would be at a loss to not have the Baxter team in their corner.”

- Zillow Review



“WOW. The reviews don’t do enough justice! I can’t put words in to how much my family and I appreciate this incredible group of people. They truly care about you and your desires and advocate for you from day one to close. You won’t regret working with them!!!”

- Zillow Review

7 Strategies

For A Buyer's Market

- 01 Know Your Team
- 02 Key Market Strategies
- 03 Home Purchasing Process
- 04 Financing: Who Pays Who?
- 05 Must-Haves and Expectations
- 06 Home Search Process
- 07 Owning Your Home



How Our Team Works

Who Does What

Selling & Buying Agents

Guides our sellers through
the listing process

Shows homes to our buyers

Negotiates contracts and contingencies

Provides referrals for
services/repairs as needed

Support Staff

Behind the scenes office management

Tracks contracts and paperwork

Coordinates between agents,
lenders, and closers

Another point of contact in the
home selling and buying process

The Baxter Hometeam as a whole is here for you throughout the home buying process! The team is built with people that are excellent in their roles and you can count on consistent communication, strong advocacy, and helpful advice from start to finish.

A photograph of a suburban backyard. In the foreground, a paved patio made of grey rectangular stones leads towards a white vinyl fence. Behind the fence, a yellow house with a grey roof is visible. The yard is surrounded by various trees, including tall evergreens and flowering trees with pink blossoms. The sky is blue with scattered white clouds.

“The strength of the team is each individual member. The strength of each member is the team.”

PHIL JACKSON – NBA CHAMPIONSHIP COACH (BULLS + LAKERS)

Key Market Strategies

Market Seasonality

It's important to know how real estate supply and demand affect pricing strategies based on the season.

Data provided by SAR MLS. ©Domus Analytics

Average Sales Price



Key Market Strategies

Market Indicators

Knowing the key market indicators and sales activity intensity by price range for your search area will help us guide you in understanding the velocity of the current market and develop a pricing and offer strategy.



Don't let the market condition scare you! We have many different strategies for how to write the best offer in every situation to help you win the home you love.

The Home Buying Process

- ✓ Meet Your Team
- Secure Financing
- Home Search
- Write Offer
- Mutual Acceptance
- Earnest Money Deposit
- Home Inspection
- Contingencies
- Appraisal Process
- Final loan Approval
- Sign & Close!*



Your Extended Support Team

Loan Officer

Walks you through loan options, gathers documents, takes formal application - buyer's choice.

Inspector

Evaluates the property for potential issues and provides a report detailing their recommendations - buyer's choice.

Appraiser

Estimates the market value of the home - lender contacts an appraisal management company who then chooses an appraiser from within their network.

Title

Protects homeowner against loss or damage occurring from liens, encumbrances, or defects in title or actual ownership of the property - provided through the closing company.

Escrow

Independent neutral third party by which the interests of all parties to the transaction are protected. Escrow will hold earnest money, prepare closing documents, and schedule for signing - provided through the closing company.



Recommended Home Inspectors

Todd Lundin
All American Home Inspections | 509-998-5395

Ryan Larsen
Great Northwest Home Inspections | 509-999-9958

Sean Kiewert
Kiewert Home Inspections | 509-499-5668

Who Pays Who?

Great question! It can be a little overwhelming to understand the ins and outs of who pays who, so the Baxter Hometeam is here to help you every step of the way.

Seller

Taxes
Closing Company
Transaction Fee
Listing Brokerage
Buyers Brokerage

Buyer

Lender
Inspector
Appraiser
Transaction Fee
Title Fees





Partnership

Financing Your Home

Baxter Hometeam will partner with you and your lender to position you in the best light when competing with offers. This will also provide any seller with a higher sense of certainty when reviewing your offer.

Cash | Conventional | FHA | VA | USDA

Funding Your Purchase

It's imperative you share any source of funds for your home purchase with your lender and REALTOR® as early as possible. We will use this information to create help structure your offer in the best way possible. These sources can include:

- Proceeds from home sale
- Future earnings / stock
- 401K / retirement funds
- Gift money

Cash

Full amount of the purchase price in liquid funds; not relying on any source of contingent funds.

Underwriting Approval

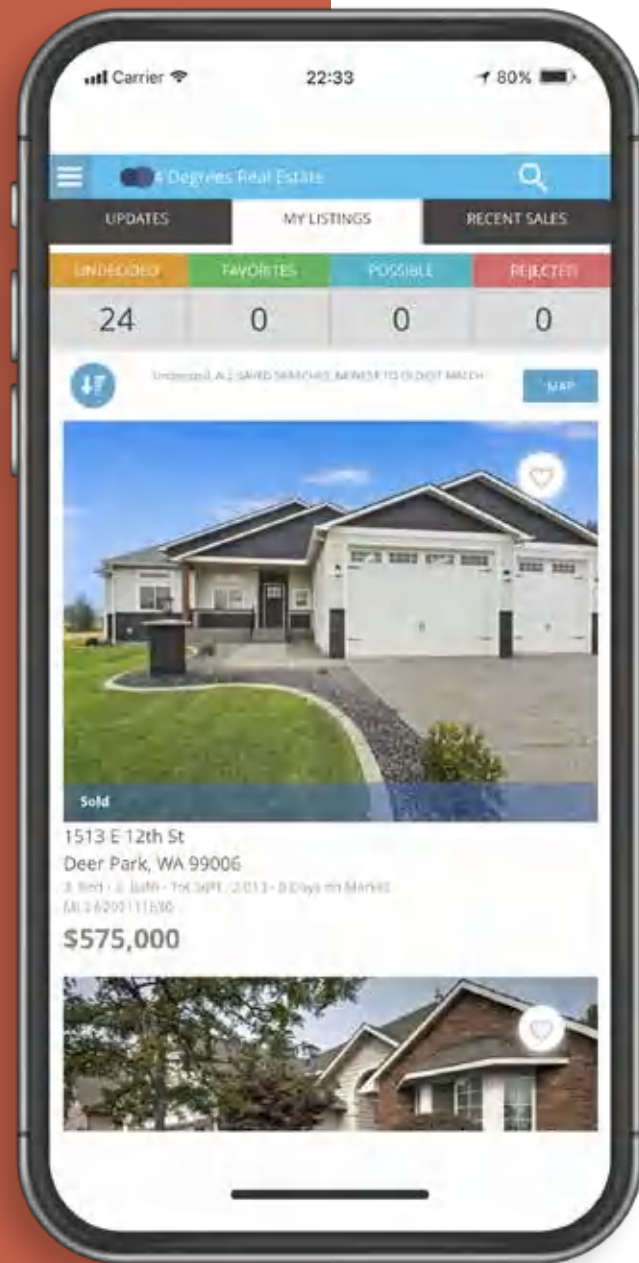
Strongest loan approval. Underwriters verify your financial capability and are ready to fund before you select a home.

Pre-Approval

A specific loan amount is given based on your finances and credit score.

Pre-Qualification

An estimated amount you would likely qualify for based on basic information.



Home Search Process

Be in complete control of your home search process with the Baxter Hometeam Collaboration Center. Get real-time listing updates to ensure that you're first in line to know about new listings.

- See all listings from all companies
- Create search boundaries by community, School or neighborhood
- Customize search criteria
- See photos and detailed listing information

Things to Think About for Your New Home



Owning Your Home

Buying the Home

- Earnest Money ----- ~1%
- Home Inspection(s) ----- \$400-\$600
- Appraisal Fee ----- \$800-\$1,200
- Closing Costs ----- ~3% (ask lender)



Maintenance & Repairs

- | | |
|---|---|
| ▪ Washer & Dryer ----- \$800-\$2,000 | ▪ Plumbing Issues ----- \$30-\$1,000 |
| ▪ Dishwasher ----- \$300-\$600 | ▪ Electric Wall Heater Replacement ----- \$200+ ea. |
| ▪ Outlets ----- \$5-\$50 | ▪ Knob & Tube Wiring ----- \$7,000-\$15,000 |
| ▪ Light Bulbs ----- \$25 | ▪ Electrical Issues ----- \$100-\$8,000 |
| ▪ Furnace ----- \$3,500-\$7,000 | ▪ Hot Water Heater Straps ----- \$30 |
| ▪ A/C Unit ----- \$1,500-\$3,000 | ▪ Toilet ----- \$100-\$1,000 |
| ▪ Faucets ----- \$50-\$200 | ▪ Tub/Shower ----- \$200-\$1,500 |
| ▪ Security System ----- \$20-\$40 / mo. | ▪ Sink/Vanity ----- \$200-\$700+ |
| ▪ Roof Repairs/Replacement ----- \$600 / \$9,000-\$17,000 | ▪ Window ----- \$500 ea. |
| ▪ Water Heater ----- \$500-\$2,000 | |

Utilities & Bills

- Electric/Gas ----- \$120-\$250
- Water/Sewer/Trash ----- \$140 / mo.
- HOA Dues ----- \$30-\$300+ / mo.
- Pest Control ----- \$300-\$1,000 / yr.



Age Concerns

- Knob & Tube Wire (Insurance Concern) ----- Prior to 1930
- Asbestos ----- 1930-1950
- Lead Based Paint ----- Prior to 1979
- Orangeburg Sewer Line ----- 1860's-1970's



Cosmetic

- Paint ----- \$20-\$50 / gal.
- Light Fixtures ----- \$20-\$200+
- Carpet Replacement
 - Material ----- \$200-\$2,800
 - With Installation ----- \$350-\$4,400
- Curb Appeal
 - Sod ----- \$0.50-\$1 / sqft
 - Mulch ----- \$15 - \$65 / yd.
- Cabinet Knobs ----- \$25 (10 pk)



Service Beyond the Sale

We are proud of our amazing reputation that you helped us to build. Our biggest goal is to exceed your expectations and to provide such a tremendous experience for you from start to finish, that we become your REALTOR® for as long you are here in Spokane. We love seeing our clients get the best value for their home and we want to continue to celebrate that win! Here's some fun ways we do that:

Client Parties

Referral Gifts

Annual Market Update

Wealth Accumulator





What Can You Do For Us?

Our business is built around people like you! We provide the highest level of service to you as well as your friends and family. To help us meet our goal, we would love to get to know you better with our "All About You" questionnaire and help you with finding your perfect home.

Also, the most valuable gift that we can receive are referrals - even if they are not ready to buy or sell a home, we still love getting to know people in our community!

What We Need From You

All About You Form

We Need Your Help Form

Wants & Needs Form

Buyer Representative Agreement

The Next Step

Let's Get You Set Up on a Home Search!



BAXTER
HOMETEAM

4DEGREES