



BUYER'S *guide*

Your key to a successful
buying experience

DiAnn Sager

360-770-7139

DiAnneSagerSells.com



a little about our team...

I am a lifelong resident of Skagit Valley, with strong roots in the North West and growing up as a "Daughter of the Pioneers" (Yes, that is a real thing...), with a family history that extends back to the 1800s through the Lewis and Clark expedition.

I've learned amazing virtues like a strong work ethic and that my word and a good handshake are my bonds. Both values were learned from a lineage of Alaskan fishermen and many years of fishing the waters of Alaska myself.

I am far more than just a people person. I am passionate about people. I want to hear and share your life story... helping you in any way I can. Especially in the pursuit of your next home!

I would love the opportunity to help you with the sale of or purchase of your current or next home. Give me a call and I would be happy to answer any questions you have. My trusted team and I, with the help of local well-vetted contractors, inspectors, and lenders, will do our level best to help you find the perfect place to call home.

I service Skagit, Island, Whatcom, and Snohomish Counties, but I am connected to a wide network of agents that I can access if you need a home in a different area.



Lindsey Bavaro

TRANSACTION COORDINATOR

contact info



www.sagersells.com



DiAnn@SagerSells.com



www.facebook.com/SagerSells/



[@diannsagerrealestate](https://www.instagram.com/diannsagerrealestate)



[@saygrrrr](https://www.pinterest.com/saygrrrr)



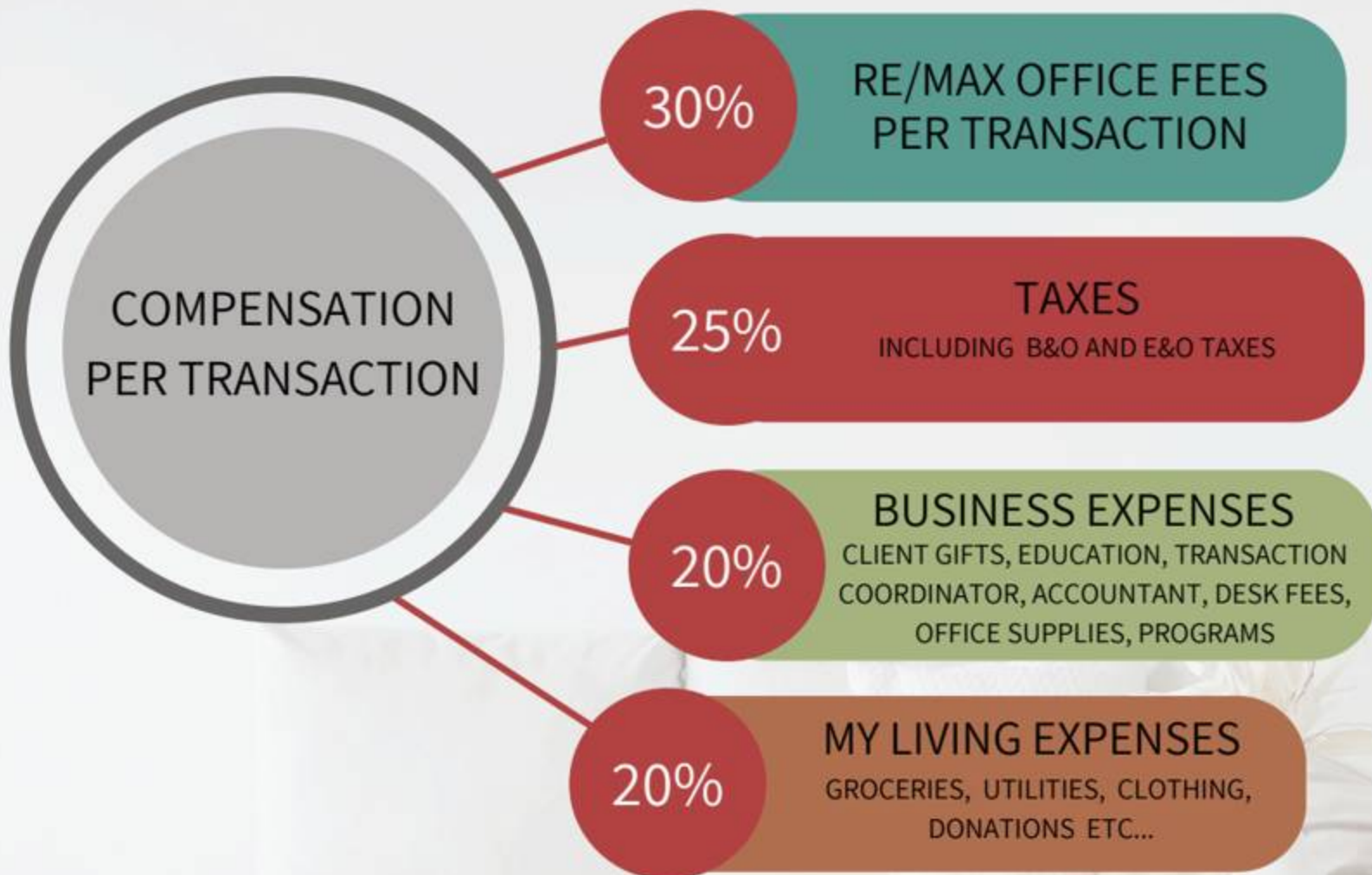
[@diannsager](https://www.linkedin.com/company/diannsager)

A minimalist living room with a white sofa, a woven rug, and a framed sign on the wall. The sign contains the text 'My commitment to you' and a paragraph about acting in good faith. The room is decorated with a white vase of dried flowers, a round woven ottoman, and a metal side table.

My commitment to you

To act in good faith at all times, placing your interests above all others. adhering to your instructions, keeping open communication and keeping your personal information strictly confidential. I will guide and support you through the home buying process.

How an independent broker gets paid



Real Estate Brokers are independent contractors that work strictly for commissions that **are paid at the closing of a sale.**

Typically, the seller offers the buyers broker a commission that is paid out of their net proceeds at the closing and recording of the sale.

Buyers 'technically' pay the broker commission by paying the sale price of the home.

I will have you **sign a buyers agency agreement** that will allow me to represent you and if necessary, negotiate with the seller for my compensation to be paid of of the seller's proceeds.

Above is a break down of where my compensation goes after the sale closes.

What is a Buyer-Client?

In a real estate transaction, my buyer-clients are entitled to a higher level of service than buyer-customers. This means that your buyer's representative is expected to exercise discretion when acting on your behalf, including adhering to a very specific responsibilities, obligations and high standards of good faith and loyalty.

THINGS I WILL DO FOR YOU

- Pay full attention to **YOUR** needs
- Give you the most vital information on available homes
- Keep you aware of changes in the real estate market
- Arrange a tour of areas, and key points of interest
- Check applicable zoning and building restrictions
- Disclose all known facts about properties I show you
- Collect pertinent data on values, taxes, utility costs, etc.
- Point out strengths and weaknesses of all properties you choose to view
- Explain forms, contracts, escrow and settlement procedures
- Discuss loan qualification and processing

**As of January 1st 2024
Buyers agents are required to
have a Buyers Brokerage Services
Agreement signed
prior to providing Real Estate
Services.**

Understanding our Business Relationship

I earn my living selling real estate. I receive no wage or salary, outside of real estate. I am paid a commission at the closing of your home purchase. All expenses are paid solely by me in advance. The commission reimburses me for my time and expenses.

MY BUSINESS PHILOSOPHY

To provide you, my clients with friendly knowledgeable comfortable service. While you are looking for a home I strive to provide a level of service so great that it will make you proud to say **"DiAnn Sager is my Realtor!"**

In return, I ask you to agree to the following:

- Work with me as your dedicated Realtor
- Contact me about any properties that you see or that are brought to your attention including FSBO and Builder Direct properties
- Tell the host of an open house that you are working with me
- If any other agent offers information on a home that may be of interest to you please ask them to pass the information on to me.
- Do not negotiate with out me present
- Let me know the moment a concern arises. Allowing me to answer any questions that come up
- The highest compliment you can give me is to recommend my services to your family and friends

Thank you for allowing me to serve you
😊 in your home buying process

We're here to help



DiAnn Sager

What you can expect from our services

- Pay full attention to your specific needs.
- Respond to you through all modalities promptly.
- Frame a property search around what is most important to you.
- Research properties in real time that match your chosen criteria.
- Preview properties, schedule appointments or virtual appointments and accompany you to showings.
- Analyze comparable property values and advise you on current market conditions.
- Help you create your "Dream Team" of lenders, inspectors, title and escrow officers, insurance brokers and contractors.
- Advise you on offer components and competitive strategies for maximum leverage.
- Provide you disclosures and current market strategies regarding properties you are interested in.

- Develop rapport with the listing agent on your behalf.
- Present your offer to the listing agent explaining the strengths and highlights.
- Negotiate skillfully on your behalf from offer to inspection and promote clear and frequent communication among all parties.
- Attend inspections, bids and appraisals/ walk-throughs when appropriate.
- Review Title commitment and discuss with the title agent if anything comes up on the report that may be a concern.
- Escort you through the transaction to meet all contractual deadlines.
- Help you navigate difficult scenarios such as inspection issues, low appraisals and/or financing challenges.
- Communicate with you regarding closing expectations and requirements.
- Accompany you on your final walk through.
- Attend your signing appointment to answer any questions you may have.
- Celebrate your purchase with keys and a token of my gratitude after recording on closing day!

Important things your agent does for you!

Stays up to date on Market Trends and absorption rates.

Achieves proficiency in federal and state fair- housing laws that protect your rights.

Ensure that all personal and financial information remains confidential to mitigate risk of identity theft.

Keeping up to date on Fraud trends to protect you from becoming a target

Frame a property search around what is most important to you

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Celebrate your purchase with keys and a token of my gratitude after recording on closing day!

What having a great agent does for you

A real estate agent is a huge asset to you as you go through the home-buying process. This is one of the biggest decisions of your life and you need a skilled professional guiding you through the process.

Your agent will be working with your best interests in mind and can help guide you through all the stages of home buying.



CONNECT YOU WITH THE PERFECT HOME

Your agent often has access to information about homes going on the market before the public. They can also arrange open houses and tours of homes that match your criteria.

NEIGHBORHOOD KNOWLEDGE

Your agent will be able to offer insightful details about the neighborhoods you are considering.

ATTENTION TO DETAIL

The process of buying a home requires a good deal of paperwork. Your real estate agent will help you fill out all documents and get them submitted properly.

PROFESSIONAL NEGOTIATOR

Agents deal with many difficult conversations that need to happen. They will also help you submit a strong offer and negotiate with the seller on your behalf.

EXPERT GUIDE

Your Realtor is here to help you with any questions you have along the way. They offer an objective opinion when you're analyzing the features you're looking for.

REAL ESTATE *Terms*

PRE-APPROVAL

A pre-approval is a preliminary evaluation conducted by the lender to show that the buyer has the funds to purchase up to a certain amount. This is extremely helpful when you find a home you're ready to put an offer on.

OFFER

An agreement between a buyer and a seller to purchase a piece of real estate. This is sometimes referred to as a sales contract.

CONTINGENCY

When an offer is accepted by the seller, but there are certain conditions that must be met before the sale is final.

CLOSING COST

The fees that are paid at the end of the purchase by either the buyer, seller or both. These include taxes, insurance and lender expenses.

EARNEST MONEY

Also known as "good faith" money, this is money put up by the buyer into a non-interest bearing escrow account. This action shows the buyer is serious about purchasing the home.

TITLE SEARCH

A title search proves that the property is, in fact, owned by the seller. You can also purchase title insurance to make that no issues that arise later.

APPRAISAL

The appraisal is the value given to a property based on comparable properties that have recently sold. This is typically required by the lender in order to decide if the requested loan amount is in alignment with the value of the property.

HOME INSPECTION

An inspection is a professional examination of the property's condition. You will find a page in this booklet of well vetted inspectors to chose from.

DISCLOSURES

All seller's are required to fill out a property disclosure stating what they know about the property - good or bad.

CLOSING

This is the final step of your real estate transaction. At closing the funds from the buyer are provided to the seller and the transaction is recorded at the county. The buyer then receives the keys. This process typically takes an hour.

Finding two circles is doable,
finding all three is not as realistic.



ie...you can find a home with the price range that you want in the neighborhood you desire, but may not find it has the view you are looking for...

Your agent will do her best to help you meet all of your criteria.
Commonly you will sacrifice one of them to find
two of the three to meet your needs.

Important Timelines

- **"Day Zero"** - Date of Mutual Acceptance of the Purchase and Sale Agreement.
- **"Day One"** - Begins all Timelines.
- **"Day Two & Three"** - By this date, Buyer must have delivered Earnest Money to Buyer's Broker or Closing Agent.
- **"Day 5"** - By this date, Buyer must have made formal application for financing. Any changes to lender or loan type after this date require Seller's written consent.
- **"Day 10"** - By this date, Buyer must have completed the Home Inspection as delivered a written response to Seller. (This date is dependent on how many days you and your agent have decided usually 5-10).
- **"Day 21"** - On this date, if Buyer has not previously waived the financing contingency, Seller can deliver a right to Terminate Notice to Buyer giving the Buyer (3) days to waive the financing or Seller has the right to deliver a Termination Notice.
**Provide Home insurance to lender.
- **Walk through day:** Within (5) days prior to transfer of possession - Buyer's "final walk-through per Form 22D".
- **Signing day:** Signing at Escrow - Buyer and Seller are advised to BE IN TOWN and keep some free space on your calendar to sign closing documents. ** If either party will be out of town escrow will need to arrange a mobile notary (there is usually additional cost associated with Mobile Notary).
- **Transfer all Utilities:** On 22K of the contract you should find all of the names and numbers of the utility companies. ** Call and transfer all utilities in your name before they are shut off by seller to eliminate additional charges.
- **Closing day:** "Closing and Possession" - After signings are done, funds have been released and recorded at the county, Buyer takes possession of the home by 9pm unless an earlier time is agreed upon by the Seller.

Celebrate! 😊

HOME BUYER'S *Roadmap*

Use this roadmap as a quick overview of the buying process.
If you have any questions, please reach out to your Realtor!



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REAL ESTATE BROKER
CRS, MCNE, SRES,
EPRO, ABR, REALTOR



Financials

How much home can you afford?



Lenders recommend that you keep your incidental debt low and build your savings to help you qualify for a mortgage.

You can find many mortgage calculators online, which provide a great starting point, don't forget to include insurance and taxes and for loans less than 20% down mortgage insurance.

Also when calculating, don't forget to include extra expenses like home inspection and appraisal costs and money for any home improvements.

Do you need a down-payment?

While it's ideal if you can put a 20% down payment on your new home, it certainly isn't necessary.

There are many different loan programs that you may qualify for that would allow you to put down 3.5% or even 0 down.

Check with your lender on what product is right for you.



Items Needed for your Loan Application



EMPLOYMENT:

- ADDRESSES FOR TWO (2) FULL YEARS
- GROSS MONTHLY INCOME
- W-2'S , IF APPLICABLE
- PROOF OF PENSIONS, RETIREMENT DISABILITY OR SOCIAL SECURITY
- PROOF OF INCOME FROM RENTALS, INVESTMENTS, ETC.
- PROOF OF CHILD SUPPORT OR ALIMONY PAID/RECEIVED
- YEAR TO DATE PAY STUBS

IF SELF EMPLOYED:

- TWO-YEAR 1040 TAX RETURNS
- CURRENT PROFIT AND LOSS

CREDITORS:

- Each Creditor's name, address, type of account and address
- Account numbers
- Monthly Payments and approximate balances
- Amount of childcare expenses

BANKING:

- Names and addresses of savings institutions
- Account Numbers for all accounts
- Type of accounts and present balances

MISCELLANEOUS:

- List of assets in stocks, bonds real estate
- Life insurance cash value (documented if used as cash down payment)
- If selling a home, copy of the sales contract
- Social security numbers for all parties involved in loan
- Veterans-Certificate of Eligibility & DD-214
- Check to pay application fee

Valued Lenders



DAVID ELL/ THERESA SUNDANCE
CMG HOME LOANS
MORTGAGE LOAN OFFICER
(D)(360) 941-7694 (T)(360) 420-2392
DELL@CMGHOMELANS.COM
TSUNDANCE@CMGHOMELANS.COM



MICHELLE BORLIN
MORTGAGE LOAN ORIGINATOR
WECU - CREDIT UNION
(253)882-7573



MICHAEL DORMER
HALYCON HOME LOANS-PRINCIPAL BROKER
(425) 215-1111
MICHAEL@HALCYONHOMELANS.COM



ANDRYA CORRAL
ACADEMY MORTGAGE
360-293-0044
ANDRYA.CORRAL@ACADEMYMORTGAGE.COM



SAMANTHA COLWELL
EDGE HOME FINANCE- LOAN OFFICER
(360) 961-5255
WWW.SAMANTHACOLWELL.COM
SAMANTHA.COLWELL@EDGEHOMEFINANCE.COM



SAMI ROWE-TILLINGHAST
SPECIALIZES IN VA LENDING
MOVEMENT MORTGAGE
(919) 414-5811
SAMI.RT@SAMISGOTYOUR6.COM



BRANDON WILLIAMS
BRANCH MANAGER, (RESIDENTIAL)
(425) 750-1278
BRANDON@HOMEBRIDGE.COM



KIMBERLY LYNN
FAIRWAY MORTGAGE
PRINCIPAL BROKER
(360)217-8260
KLYNNTEAM@FAIRWAYMC.COM



DIANE WALKER
CROSSCOUNTRY MORTGAGE
(360) 770-3834
DIANE.WALKER@MYCCMORTGAGE.COM



Credit Check

It is important to have a credit check done as this will be a factor in determining your mortgage approval and interest rates.

While sometimes a score in the 500's can get you a loan, ideally you want to aim for 620 or above. A good goal to reach for is in the 700's.

The higher the score the lower your interest rate.

Pre-qualified & Pre-Approved

Many times these terms can be used interchangeably in different areas. You will want to ask your real estate agent which is more credible in your market and then apply.

Either way, being pre-qualified or pre-approved shows the seller that you're serious and that you most likely have the funds to purchase the home should you choose to place an offer. Pre-approval can also help you budget as you will know exactly what you can afford.

This pre-approval does not guarantee a loan will be offered so you still want to be careful with your spending during this time. Don't make any large purchases (ie. auto, motorcycle, furniture), change jobs or apply for new credit cards during this time.



Credit Don't's

- 1.) DON'T APPLY FOR NEW CREDIT OF ANY KIND
- 2.) DON'T PAY OF COLLECTIONS OR CHARGE OFFS (DURING THE LOAN PROCESS)
- 3.) DON'T CLOSE CREDIT CARD ACCOUNTS
- 4.) DON'T OVER CHARGE ON YOUR CREDIT CARDS
- 5.) DON'T CONSOLIDATE YOUR CREDIT DEBT
- 6.) DON'T DO ANY THAT WILL CAUSE A RED FLAG TO BE RAISED BY THE SCORING SYSTEM (Adding accounts, buying a vehicle, co-signing a loan, changing your name or address with the bureaus)
- 7.) DON'T DEPOSIT OR TRANSFER \$10,000 OR MORE DOLLARS BETWEEN ACCOUNTS WITH OUT CHECKING IN WITH YOUR LENDER.

THE LESS ACTIVITY THE BETTER!

Credit Do's

- 1.) DO JOIN A CREDIT WATCH PROGRAM
- 2.) DO STAY CURRENT ON EXISTING ACCOUNTS
- 3.) DO CONTINUE TO USE YOUR CREDIT AS NORMAL
- 4.) DO CALL YOUR LENDER if you receive something in the mail from a creditor or collection agency



Tour Homes

Make a list of all the things you need and want in a new home. Consider the cost, size, amount of bedrooms and bathrooms you need, nearness to schools, park or gym.

Do you want a big kitchen or is a fenced-in yard more important to you? Think about how you will live in the home?

Your agent is happy to take you on an education excursion of homes in your type and price range to help gather information. This is to help you and your agent discover your needs and preferences, likes and dislikes.



We will start touring homes and weigh all the positive and negative aspects of each one.

When you find THE house, your next step will be to make an offer and go through any negotiations.

Home searching tips.....

- **Take photos with your phone while visiting each house. Organize the photos at home with the address of the property and a note pad so you can remember details later.**
- **Focus on the things you can't change like the neighborhood, lot or size of bedrooms.**
- **Test things as you walk through the home. Open and close windows, turn faucets on and flush toilets to make sure everything is in working order. Your agent will bring to your attention things that they see as potential troublesome areas**

Once you've found the home you want, the next step is to make an offer.

We will look at comparable properties in the area and decide on a strong first offer.

Many owners price a little high expecting to negotiate so we will take that into consideration as well as current market conditions.

Make an Offer

Negotiate Offer

Many times after the initial offer is presented the owner will come back with a counter-offer.

As a buyer, don't be afraid to bargain for what you want or need.

Depending on the market you are in, sellers may be willing to negotiate costs of repairs or have some repair done.

It is good to pick the top 4-5 items that you feel need repaired and request them.

I will help guide you through this process. Don't be afraid to ask for repairs, You don't know what they're willing to do unless you ask.

Inspection

It's always a good idea to add an **Inspection contingency** into your offer stating that you have a certain amount of time to have the property inspected. This gives you the right to back out of the agreement if you and the seller can't agree on repairs and protects your Earnest money. **You the buyer own the Inspection.**



Plan to attend the inspection and be prepared to ask any questions you have.

You will receive a report of findings, but it's sometimes easier to see the issue and hear the information directly from the inspector.

After the inspection is complete, decide if there are any pressing issues you want to negotiate with the seller.

Be careful to not be too picky, but also not let major concerns go unaddressed.

Vetted Inspectors



CALEB POSEY
SOUND TO MOUNTAIN HOME
INSPECTIONS LLC.

(425) 239-6393

STMHOMEINSPETIONS@YAHOO.COM
SERVING: WHATCOM, SKAGIT, ISLAND &
SNOHOMISH COUNTIES



KEITH SCHENK & JEFF ERNST
CERTIFIED HOME AND
COMMERCIAL INSPECTORS

(360) 770-2891

KEITH@INSPECTORS4U.COM
SERVING: SKAGIT, WHATCOM &
SNOHOMISH COUNTIES



DREW FLESHMAN
FLESHMAN HOME INSPECTORS

(360) 708-4000

DREW@FLESHMANINSPECTIONS.COM
SERVING: SKAGIT, WHATCOM,
SNOHOMISH & ISLAND COUNTIES



PAUL RYAN
INK HOME INSPECTIONS
(360) 420-9455

SERVING: ANACORTES, OAK HARBOR,
BURLINGTON, MT VERNON &
SURROUNDING AREAS



RICK BUNZEL
PACIFIC CREST HOME INSPECTIONS
360-588-6956

KRISTEN@PACCRESTINSPECTIONS.COM
SERVING: ANACORTES, OAK HARBOR,
BURLINGTON, MOUNT VERNON, SEDRO-
WOOLLEY & SKAGIT COUNTY AREAS.

The most common problems identified on a home inspection checklist include:

Wiring: Wires without wire nuts, open junction boxes

Plumbing: Low water pressure, water stains on ceilings

Roof leaks: lifted shingles, moss growth, wear and tear

Bad Gutters: Clogged gutters, basement dampness

Foundation Flaws: cracks, sticking doors and windows

Poor Maintenance: Chipped paint, worn shingles, cracked driveway

All of these problems can be easily fixed with the right contractor and shouldn't be deal breakers.

However, if any of the following problems are flagged in the report, you might want to have a talk with your Real Estate Agent to negotiate repairs on the following.

Roof Replacement: The average cost of a roof replacement is \$17,000 -30,000.

Flood Zone: Use FEMA's flood maps to determine if the home is at risk and the cost of Flood insurance.

Major Foundation Issues: Rodent, Pest, Water Intrusion, and bugs are potential problems. They don't have to be deal breakers, but need to be negotiated and repaired.

Old Electrical Panel: Knob and Tube or Zinsco types of panel almost always need to be replaced, a process that can get costly, decide if it is something to negotiate repairs for or have it replaced after purchase.

These are some of the most expensive repairs and conditions you will come across while house hunting. If any of these pop up during the course of your home inspection, be sure to consult with your real estate agent to see if the sellers can be convinced to repair the issues.

For certain issues outside the home, such as flood zones, talk to your lender to find out if the additional cost of Flood Insurance will affect your loan .

DON'T HAVE "ANALYSIS PARALYSIS" OR LET POTENTIAL PITFALLS DETER YOU FROM MAKING AN OFFER ON THE HOME OF YOUR DREAMS, TRUST YOUR AGENT TO ASSIST YOU IN YOUR FINDINGS AND HELP NEGOTIATE A GOOD OUTCOME.

AS LONG AS YOU USE A CHECKLIST WHEN BUYING A HOME, AND HEED THE FINDINGS OF YOUR INSPECTOR, AND YOUR AGENT, YOU WILL BE ABLE TO MAKE A POSITIVE, FULLY INFORMED DECISION TOWARD YOUR FUTURE HOME.

Title

TITLE INSURANCE IS A POLICY THAT PROTECTS AGAINST FINANCIAL LOSS STEMMING FROM PROBLEMS FOUND IN A PROPERTY'S TITLE OR LEGAL OWNERSHIP.

Think of it this way: As the buyer, how do you know the seller really owns the property?

How can you be sure there are no liens, such as unpaid taxes, lawsuits, or undisclosed heirs who might claim ownership?? The answer lies in the title search.

A good title search generally turns up these types of issues, and a title insurance policy will protect you should they arise during your ownership.

Your real estate agent can answer your questions on title insurance and direct you to a title company. At the same time, it's good to understand some of the basics regarding title.

Two types of Policies: A Lender's policy protects the lender, and an Owner's policy protects you the homeowner.

Lender Title Insurance: This insurance protects the lender who technically owns the home until you pay off the mortgage. You will pay a one time premium at closing, which protects the lender for up to the full amount of the loan as long as you have the mortgage.

Owner Title Insurance: This policy protects you. Your possibly thinking: "I bought title insurance for the lender, and a search showed the property title was free and clear of any problems. Why would I need an owner's policy? It seems like a waste of money. The answer is that no title search is perfect. With out an owners policy, someone could show up on your doorstep one day and say, "Hey this is my house. The person who sold it to you never got the proper signatures from my deceased relative, and according to this estate, I own the place."

Your owners policy covers you for any losses in this case.
Speak to your agent about your protection policy during the Escrow process.

Escrow

ESCROW IS AN ARRANGEMENT IN WHICH A NEUTRAL THIRD PARTY HOLDS ONTO FUNDS AND KEY DOCUMENTS INVOLVED IN A HOME SALE, AND THEN DISTRIBUTES THEM ACCORDING TO THE AGREEMENT BETWEEN THE BUYERS AND SELLERS.

THE ESCROW PERIOD BEGIN WHEN A SELLER ACCEPTS A BUYER'S OFFER, AND ENDS AT THE CLOSING TABLE.

HAVE YOUR EARNEST DEPOSIT MONEY IN AN EASILY ACCESSIBLE ACCOUNT WHEN HOME SHOPPING. THIS WILL ENABLE YOU TO MOVE FAST ON AN OFFER IF YOU FIND YOUR PERFECT PLACE. PURCHASING A HOUSE ISN'T LIKE BUYING SHOES; THERE'S A LOT OF MONEY INVOLVED, A LOT OF STEPS TO MANAGE, AND A LOT AT STAKE. SO THE BUYER AND SELLERS DON'T EXCHANGE MONEY AND DOCUMENTS DIRECTLY WITH ONE ANOTHER. IT IS ALL DONE THROUGH THE ESCROW ACCOUNT.

ESCROW ENSURES ACCOUNTABILITY. BUYERS WANT TO BE SURE ALL CONTINGENCIES ARE MET (INSPECTIONS, TITLE REPORT, SECURED MORTGAGE, ETC.) BEFORE THE SELLERS CASH ANY CHECKS. SELLERS WANT TO MAKE SURE THEY RECEIVE FUNDS BEFORE THEY HAND OVER THE DEED.

WHAT HAPPENS DURING ESCROW?

AN ESCROW ACCOUNT OPENS UP WITH BUYERS PUT DOWN EARNEST MONEY TO SHOW THE SELLERS THAT THEY'RE SERIOUS ABOUT BUYING THE HOME. AN ESCROW OFFICER—USUALLY SOMEONE WITHIN A TITLE COMPANY—IS ASSIGNED TO THE ACCOUNT.

AN ESCROW OFFICER, OR SETTLEMENT AGENT, DOES THE FOLLOWING:

- ☒ HOLDS FUNDS AND DOCUMENTS.
- ☒ PROCESSES AND FACILITATES THE FLOW OF DOCUMENTS AND FUNDS.
- ☒ KEEPS ALL PARTIES INFORMED OF PROGRESS.
- ☒ RESPONDS TO THE LENDER'S REQUIREMENTS.
- ☒ SECURES A TITLE INSURANCE POLICY.
- ☒ OBTAINS APPROVAL OF REPORTS AND DOCUMENTS FROM ALL PARTIES.
- ☒ PRORATES AND ADJUSTS INSURANCE, TAXES, RENTS, FEES, ETC.
- ☒ RECORDS THE DEED AND LOAN DOCUMENTS.
- ☒ KEEPS TRACK OF AND HOLDS ONTO MONEY OWED & MONEY DEPOSITED.

Your Escrow Costs

UP FRONT COSTS

- Lender: Appraisal, Title and Credit Report-
- Earnest Money-
- Home Inspection-

CLOSING COSTS

- 1/2 of the Escrow Fee-
- Proration of Utilities-
- Proration of Taxes and Insurance-
- Funding for Reserve Account-
- Homeowner Association Transfer Fees-
- Down Payment-
- Survey Fee (if applicable)-
- Recording Fees-

COMMONLY 2% OF THE TRANSACTION COST

Insurance Agents



Your lender will require both home insurance and lenders insurance.

Your home may need Flood insurance, so a vetted insurance agent is invaluable

Prior to closing you will need to have your policy in place



Morgan Elton - Insurance Agent
Work: 360-755-1395 Cell: 360-873-7530
EML: morgan.elton@countryfinancial.com
127 E Hazel Ave, Burlington, WA 98233



Lisa Weaver -Farmers Insurance
Cell: 360-663-4400
EML: trena.lweaver@Farmersagency.com
2021 E College Way #104, Mount Vernon WA 98273



Karmart Insurance - Josh Isenhour
Cell: (360) 399-7507
EML: Joshisenhour@allstate.com
660 Auto Blvd, Burlington, WA 98233

Appraisal



Your lender will require an appraisal of the home before finalizing the loan.

The home appraiser will take into account the neighborhood, housing market, age and condition of the home, etc.

A property title search will ensure that the sellers are truly the owners of the property and any liens or judgments are disclosed.

Loan Approval

The loan is only fully complete after the lender approves the loan. You will receive a final approval letter after they review your income, credit report and employment status once more.

Home owners insurance is also required before the mortgage company will finalize the loan.

SKAGIT COUNTY UTILITIES TO CONTACT

Your escrow agent will prorate any utility bills on your new property. However, it is always wise to contact these utilities to make sure that they have your name on file for any future billings after you move in. Sellers do not take kindly to receiving bills after they have moved! And, you do not want to have service inexplicably cut off when you least expect it.

SEWER & GARBAGE

Anacortes	(360) 293-1909
Big Lake	(360) 422-8373
Burlington	(360) 755-0531
Concrete	(360) 853-8401
La Conner	(360) 466-3933
Mount Vernon	(360) 336-6218
Sedro Woolley	(360) 855-0929
Water/Waste Water	(360) 466-4443 ext 206
Waste Management	(360) 757-4068

WATER

Anacortes	(360) 293-1909
Concrete	(360) 853-8401
La Conner	(360) 466-3933
Skagit PUD #1	(360) 424-7104
Snohomish PUD	(425) 783-1000

GAS & POWER

Cascade	(888) 522-1130
Natural Gas	
Puget Sound Energy	(888) 225-5773
Snohomish PUD	(425) 783-1000

PROPANE

AmeriGas	(360) 424-6119
Northwest Propane	(360) 424-4471
Skagit Farmers	(360) 757-6053
VanderYacht	(360) 757-5550

PHONE

Comcast	(888) 266-2278
Frontier	(877) 462-8188
Verizon	(360) 757-1308
Frontier	(866) 928-3123

CABLE & INTERNET

Comcast	(888) 266-2272
Clear Com	(360) 854-7811
DirecTV	(360) 424-2171
Wave Cable	(866) 928-3123

SCHOOLS

Anacortes	(360) 293-1200
Burlington	(360) 757-3311
Concrete	(360) 853-8141
La Conner	(360) 466-3171
Mount Vernon	(360) 428-6110
NW Career & Tech	(360) 848-0706
NW Ed. Services	(360) 299-4000
Sedro Woolley	(360) 855-3500
Skagit Valley College	(360) 416-7600

VEHICLE LICENSING

Mount Vernon	(360) 336-9343
AMSI	(360) 419-9986
Sedro Woolley	(360) 855-1162

DRIVERS LICENSING

Anacortes	(360) 588-0508
Mount Vernon	(360) 416-7563

MISCELLANIOUS

Voter Registration	(360) 336-9305
Island Hospital	(360) 299-1300
Island Hospital	(360) 424-4111
Poison Info Center	(800) 222-1222

WHATCOM COUNTY UTILITIES TO CONTACT
ISLAND COUNTY UTILITIES TO CONTACT
<https://www.ohsd.net/Page/6907> Boundary Map
SNOHOMISH COUNTY UTILITIES TO CONTACT

SEWER & GARBAGE

Bellingham	(360) 778-8000
Coupeville	(360) 678-5701
Arlington	(800) 592-9995
Stanwood	(800) 592-9995
Camano Island	(800) 592-9995
Oak Harbor	(360) 279-4500

WATER

Whatcom	(360) 384-4288 x 27
Island	(360) 679-7331
Snohomish PUD	(425) 783-1000

GAS & POWER

Cascade Natural Gas	(888) 522-1130
Puget Sound Energy	(888) 225-5773
Snohomish PUD	(425) 783-1000

PROPANE

AmeriGas	(360) 424-6119
Northwest Propane	(360) 424-4471
Skagit Farmers	(360) 675- 2277
VanderYacht	(360) 757-5550

PHONE

Comcast	(888) 266-2278
Frontier	(877) 462-8188
Verizon	(360) 757-1308

CABLE & INTERNET

Comcast	(888) 266-2272
Ziply	(866) 699-4759
DirecTV	(360) 424-2171
Astound	(800) 427-8686

SCHOOLS

Bellingham	(360) 676-6400
Meridian	(360) 398-7111
Mt Baker	(360) 383-2000
Ferndale	(360) 383-9200
Oak Harbor	(360) 279-5000
Snohomish	(360) 563-7300
Shoreline Community College	
Everett Community College	
Edmonds Community College	
University of Washington -Bothell	

VEHICLE LICENSING

Camano Island	(360) 387-4700
Oak Harbor	(360) 679-7368
Snohomish	(360) 679-7368

DRIVERS LICENSING

Whatcom	(360) 778-5100
Island County	(360) 902-3900
Snohomish	(360) 778-5100

MISCELLANIOUS

Voter Registration	(360) 336-9305
Island Hospital	(360) 299-1300
Island Hospital	(360) 424-4111
Poison Info Center	(800) 222-1222

Checklist for Closing Day!

☐ VALID PHOTO IDENTIFICATION

Two forms of identification are typically required at closing, including one of the following:

- » Valid U.S. driver's license or non-driver ID
- » Military ID
- » Valid Canadian or Mexican driver's license issued by the Official Agency
- » Current United States or Foreign Passport

Foreign Passport must have been stamped by U.S. Immigration and Naturalized Service

☐ WIRE TRANSFER

In the event you are required to bring funds to closing, please contact us for bank routing instructions to wire the funds. If you will be bringing a proceeds check from another settlement, please contact escrow company to verify the acceptance of those funds - they do not automatically accept all checks types.

Note: If you receive an e-mail or any other communication that appears to be generated from your agent, or your escrow company that contains new, revised or altered bank wire instructions, consider it suspect and call your agent at a number you trust immediately.

BANK WIRE INSTRUCTIONS DON'T COMMONLY CHANGE.

☐ HAZARD INSURANCE POLICY AND PAID RECEIPT

A hazard policy, also known as homeowner's insurance, with the lender designated as the insured holder of the mortgage, is required on most loans. Evidence of hazard insurance, including a paid receipt, must be provided prior to closing.

☐ ALL PERSONS WHO HOLD TITLE TO THE PROPERTY OR WHO WILL BE PURCHASING THE PROPERTY MUST ATTEND CLOSING TO SIGN DOCUMENTS

State-specific laws may require the spouse of the parties in title, even though their name does not appear on the deed, to sign certain documents when obtaining a mortgage. If anyone is unable to attend closing, contact the escrow company to arrange a Power of Attorney, Mobile Notary or closing by mail.

Schedule Your Move



You will want to get movers scheduled as soon as possible. Make sure to avoid scheduling the move and closing on the same day if possible. If you will be doing renovations, start getting quotes from contractors.

Make sure you set up the transfer of utilities for closing day.

Closing

Closing is the final step for you to become the legal owner of your home. You will take a final walk-through just before closing to assure that negotiated work has been completed and everything is in working order.

The closing process itself requires a lot of paperwork and patience. Be prepared with your government issued photo ID, cashier's check and any other documents required by the title company or loan officer.

Don't forget to re-key all the locks and change the garage door opener code when the property is officially yours.

Congratulations! 😊

Resources

CONTRACTOR & DESIGN

Travis Bertram - 360.393.9429

Mike Bargwell - 360.708.6281

Gordon Janz - 360.770.4554

HANDYMAN

Lalo Carreon - 360.420.1630

Chris Subica - 360.987.7586

Craig Sutton - 360-661-5297

HVAC/HEATING

CEM Heating- 360.661.7730

Handys Heating - 360.428.0969

Barron Heating - 360.424.4962

MOVING

Swans Moving & Storage - 360.734.0540

Two Men & a Truck - 425.336.0856

Central Moving & Storage - 360.424.7714

TREE REMOVAL

City Tree Service- 360.661-6360

I've Got A Guy Tree Svc- 360.325.9947

Primal Tree Service- 360.594.7251

ELECTRICAL

Legacy Electric - 360.391.3860

Integrity Electric - 360.420.9255

Dahl Electrical - 360.420.9255

PLUMBING

Berentsten Plumbing - 360.757.2707

Unity Home Soulutions - 360.969.1926

Riteway Plumbing - 360-855-2665

ROOFING AND GUTTERS

AJC Roofing - 360.488. 6280

Savage Roofing - 360.987.7586

PAINTERS

Craig Sutton 360.661.5297

Mike Romans - 360.824.2631

LANDSCAPING

Evergreen Landscaping-360.679.2363

Green Cliff Landscape - 206.650.7096

Spring Upkeep Tips

- Inspect roofing for missing, loose, or damaged shingles and leaks.
- Change the air-conditioner filter.
- Clean window and door screens.
- Polish wood furniture and dust light fixtures.
- Refinish the deck.
- Power-wash windows and siding.
- Remove leaves and debris from gutters and downspouts.
- Replace the batteries in smoke and carbon monoxide detectors.
- Have a professional inspect and pump the septic tank.
- Inspect sink, shower, and bath caulking for deterioration.
- Vacuum lint from the dryer vent.
- Inspect chimney for damage.
- Repair or replace caulking and weather stripping around windows, doors, and mechanicals.
- Remove the insulation from outdoor faucets and check sprinkler heads.
- Have air-conditioning system serviced.
- Drain or flush the water heater.
- Fertilize your lawn.

Summer Upkeep Tips

- Oil garage-door opener and chain, garage door, and all door hinges.
- Remove lint from inside and outside washer hoses and dryer vents.
- Clean kitchen exhaust fan filter.
- Clean refrigerator and freezer coils and empty and clean drip trays.
- Check the dishwasher for leaks.
- Check around kitchen and bathroom cabinets and around toilets for leaks.
- Replace interior and exterior faucet and showerhead washers if needed.
- Seal tile grout.
- Prune trees and shrubs.

Fall Home Upkeep Tips

- Rake leaves and aerate the lawn.
- Have the forced-air heating system inspected by a professional. Schedule an inspection in late summer or early fall before the heating season begins.
- Check the fireplace for damage or hazards and clean fireplace flues.
- Seal cracks and gaps in windows and doors with caulk or weather stripping; replace if needed
- Swap old, drafty windows for more energy-efficient models.
- Touch up exterior siding and trim with paint.
- Inspect roofing for missing, loose, or damaged shingles and leaks.
- Power-wash windows and siding.
- Remove leaves and debris from gutters and downspouts.
- Mend cracks and gaps in the driveway and walkway.
- Drain and winterize exterior plumbing.
- Have your fireplace professionally inspected.
- Tune-up major home appliances before the holidays.
- Repair or replace siding.
- Replace the batteries in smoke and carbon monoxide detectors. Install a smoke detector on every floor of your home, including the basement.
- Clean the carpets.
- Clean window and door screens.
- Vacuum lint from the dryer vent.
- Inspect exterior door hardware; fix squeaky handles and loose locks.
- Check for frayed cords and wires.
- Drain and store hoses, and drain in-ground sprinkler systems.
- Wrap insulation around outdoor faucets and pipes in unheated garages.
- Check the water heater for leaks.

Winter Home Upkeep Tips

- Cover your air-conditioning unit.
- Check the basement for leaks during thaws.
- Inspect the roof, gutters, and downspouts for damage after storms.
- Vacuum bathroom exhaust fan grill.
- Vacuum refrigerator and freezer coils and empty and clean drip trays.
- Clean drains in sinks, tubs, showers, and dishwashers.

Customer Testimonials



I don't normally leave reviews but DiAnn was such a pleasure to work with that I wanted to share my families experience, and encourage others to partner with her to find and/or sell their home.

We had a home to sell and a home to purchase at the same time, and she handled both transactions simultaneously with ease. When it came to selling our house she went above and beyond, on both our listing and our open house weekend. Upon our offer review date we had multiple offers and were in contract right away. When it came to finding a home she exceeded our expectations and was always available to show us listings, gather information, and walk us through the process. We were able to close on both homes the same day.

She is a real person who has your best interest at heart and doesn't treat you like another transaction. She made us feel safe and cared for throughout the process of selling and buying at the same time (which can be stressful!). I can't say enough good things about our experience working with DiAnn and would highly recommend her.

— Rachelle Neis

Having been an agent in two different states, DiAnn exceeded our expectations. While her knowledge of the area is superior, her customer service is off the charts! Not only does she do whatever is needed during the transaction, but she always puts her customer first. DiAnn assisted our family during COVID-19. She had to keep up with both our searches from out of state and regulations. It was an amazing job on both accounts with the highest level of professionalism. DiAnn had to do more chasing on this transaction with the lack of information provided. We received feedback from many (water, county, contractors and more) about how amazing she was. DiAnn is so personable that we feel like we gained an expert agent and a dear friend at the same time. She went above and beyond!

— Phil and Tracy Cutler

I first met DiAnn Sager while visiting open houses in Anacortes, WA. At the time I was considering buying a single family rental, but I always had a duplex in the back of my mind. I had told her about this, and one day one did come on the market and DiAnn had me there the next day. It's a good thing, too, as there were two other offers that day. Luckily for me, my offer was accepted. DiAnn was right in there, sometimes contacting me twice a day as we submitted the original offer, the post inspection offer, and a counteroffer. She really came through for me during a somewhat difficult negotiation period for the purchase of this investment property. She is always on the ball, hard-working, tenacious and above all, honest. I can recommend DiAnn very highly!

— profedeseattle

Customer Testimonials



DiAnn is the best out there! My husband and I are first-time home buyers and we have had the privilege of working with DiAnn for this awesome experience. We were anxious to find a place to call home before winter really set in and before the birth of our son. Since day one DiAnn proved that she was there for us but also that she really cared for us as people- not just a house sale. She was knowledgeable and kept us in the loop at all times, and she would always find answers to any questions we had. DiAnn went above and beyond her duties as our agent. We're so happy to say that we closed on our new home and are moved in before Christmas! I would recommend DiAnn in a heartbeat.

— 88rachelm

DiAnn Sager went above and beyond when helping us sell our house and property. She was always quick to respond to and address any of our questions or concerns throughout the whole process. Since we were moving out of state she also found another great agent to help us in the area we moved to. If I were to buy real estate in Washington again I would not hesitate to go to DiAnn for help. I highly recommend working with DiAnn Sager for your real estate needs.

— jeepinhans

DiAnn did a great job for us! We listed our home with her and had two offers in two days! We then purchased a home with her help. We had not bought or sold a home in 27 years and she did a great job guiding us through the entire process. Highly recommend DiAnn!

— beekys3cs

I highly recommend DiAnn Sager with ReMax Anacortes. DiAnn led us through our land purchase process without missing a beat. She knows the area well and provided details of building requirements (county, tribe, HOA, utilities) so that in the end we were very comfortable moving forward with our purchase. She kept the ball rolling from start to finish with an enthusiastic spirit, and was quick to respond to any questions. Two big thumbs up!

— T Belnick

Outstanding and Beyond Expectations. DiAnn is an agent who will go beyond your exceptions. She will work around the clock to serve you honorably as you deserve. She makes your concerns and desires hers and will work until she figures them out for you, she went as far as helping me make sure a few items were sell ready. Her work ethic and attention to detail is fantastic. My next transaction would also be with DiAnn.

— 2009eaviles

Customer Testimonials



DiAnn was the best real estate agent I could have asked for! This was my first time buying a house and she made the process so easy by walking me through every step and having so many contacts in the community. I absolutely loved working with her and think she is the reason I am a home owner today. I would recommend her to anyone looking to buy a house in the Skagit area!

— Jessica L Boyce

DiAnn stepped up and hit a home run for us! From the moment we contacted her she was prompt and responsive. She came over, heard our story, and understood our needs. We valued her reassurance and dedication throughout the selling process. It wasn't just her words, it was also her actions. DiAnn didn't hesitate to jump in and help get the house market ready...from painting, to cleaning windows, to trimming shrubs. Our house sold in two days for over asking price! YES!!!

— Bobby & Lisa

I started off wanting to by land and build a house. DiAnn didn't try to wave me off, she answered all my questions and I realized that was not the way to go for me at this point in my life. We worked together and eventually starting looking at homes that met my criteria financially and esthetically. If I called about a home I wanted to see she would set up a viewing no matter how far away it was.

From rain water collection, to homes on Indian lands she got me all the answers. I now live in my dream home due to her stick to it attitude. She worked well with my trusted financial advisor and they made the magic happen. I couldn't be happier.

— Tim H.

Professionalism & Communication

DiAnn was very good in helping us find a home. During tours she would point out items that could be potential issues which we appreciated very much. DiAnn went the extra mile in providing information for the homes we wanted to view. She was always available for our questions. We highly recommend DiAnn.

— David J

I can't express enough how wonderful my home buying experience was with DiAnn Cole Sager . Everything was smooth sailing, everything was communicated in a punctual and timely manner, she was patient with all parties (including myself .DiAnn Sager was an extremely hard working agent! Between negotiating and advocating for me as her clients, going the extra mile to share different listings with me, keeping me up-to-date on exactly what needed to happen each day- there are so many specifics that I could write about to praise and celebrate DiAnn Sager's work. Her professionalism is coupled with a family-style dedication that deserves the highest praise. I experienced no stress, I trust DiAnn, and I really appreciate the buying experience because of her! — Mason Cole

Notes

This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.



DiAnn Sager

360-770-7139

DiAnne@SagerSells.com