



# Rip City

HOMES

## BUYER'S GUIDE

Let's see what's possible.

2025 EDITION

# BUYER'S GUIDE

## The Designer Home Buying Worksheet & Home Tours Checklists

desired move-in date

### NEW HOME CONSULTATION

The goal of this phone call is to listen and understand what you are looking for in a home and share our real estate process further. Skip this step by scheduling [home tours](#) or [virtual home tours](#) online now! Text 503 664 6868 to book your new home consultation or [schedule online now!](#)

date

time

### HOME TOURS

We will help you to select 3-5 properties that meet your criteria of needs. Our objective is to arrive at the perfect property for you! Turn to page 5 for a place to take detailed notes on each property!

date

start time

street address

city

time

street address

city

time

street address

city

time

street address

city

time

street address

city

time

### SUBMIT AN OFFER

We have found the perfect property - now it's time for Sam to negotiate on your behalf. Our knowledge from over 15 years in the residential industry helps prepare the best deal to get you the home. Once we have prepared the contracts we will send you an easy-to-understand outline going over the details of the offer for you to review along with the contracts to sign.

### WHAT WE NEED BEFORE SUBMITTING

- PROOF OF FUNDS OR PREAPPROVAL LETTER** Need a lender? I have a referral that my client's have had great success with - best rates, timelines & very competitive pricing!
- BEST EMAIL ADDRESS TO SIGN CONTRACTS** You will be signing docs online, everyone on the legal contracts will need to provide their own email address. Please text/email Sam.
- LEGAL NAMES OF ANYONE THAT WILL BE ON TITLE** Sam will use these to prepare the contracts. Please text/email Sam and talk to your lender about limitations per your loan guidelines.
- RESPONSIVENESS/OPEN COMMUNICATION** The first 2 weeks after submitting an offer can feel demanding. Sam is here to hold your hand and make sure all of your concerns are addressed.

### UNDER CONTRACT

Our offer was accepted! Our goal is to get the below list completed and you into your new home in 30 days or less! Below are the next steps you can anticipate but Sam will be there to hold your hand through every step of the process.

- EARNEST MONEY** This is a deposit secures the property is under contract with you and no other prospects. It is refundable under multiple objections but it is important we follow the deadlines of the contract. Sam will keep you in the loop every step of the way
- INSPECTIONS** We can help you to find a licensed inspector to examine your home. After the inspection we have an opportunity to negotiate within our contract based on the findings. Inspection fees are paid directly to you inspector.
- APPRAISAL** An appraisal is ordered through your financing company, the cost is typically included with your loan closing costs. You pay the lesser of the appraisal or contract.
- UNDERWRITING APPROVED CONGRATS!** Your loan is officially secured!
- CONTRACT SIGNING** Time to dot the "I"s and cross the "T"s - this is the legal signing over of your property before the title company sends your documents over to the county to record! This is typically within a week of closing.

### HOMEOWNERSHIP

Once your loan has been funded and the county has recorded your title, that's it! You're official a homeowner!

# HOME TOURS CHECKLIST

Completing everything on this list will not only ensure you have the best day of touring possible but also that you have all of your ducks in a line so you don't miss out on your perfect home!

- HOW MANY BEDROOMS DO YOU NEED: \_\_\_\_\_
- HOW MANY BATHROOMS DO YOU NEED: \_\_\_\_\_
- HAVE YOU DECIDED ON A DESIRED LOCATION? \_\_\_\_\_
- KEEP IN MIND: SCHOOL RATING, DRIVING DISTANCE FROM WORK, WALK-ABILITY? YOU CAN CHANGE A HOUSE, YOU CAN'T PICK IT UP AND MOVE IT.
- WHAT ARE YOUR NON-NEGOTIABLES (ATTACHED VS DETACHED, HOA, GARAGE, YARD):  
\_\_\_\_\_
- WHAT IS ON YOUR WISH-LIST (WHAT ARE YOU WILLING TO GIVE UP TO BE A HOMEOWNER)  
\_\_\_\_\_
- HAVE YOU DETERMINED YOUR BUDGET RANGE:
  - ARE YOU PAYING CASH OR LENDING? DO YOU HAVE A PREAPPROVAL LETTER YET?  
A LENDER WILL HELP YOU DETERMINE A COMFORTABLE PAYMENT, UNFORTUNATELY THE ONLINE CALCULATORS CAN'T ALWAYS GIVE YOU AN ACCURATE EST. PAYMENT.  
CALL/TEXT SAM IF YOU WOULD LIKE HELP WITH A LENDER REFERRAL! 503 664 6868
- PRO TIP BONUS POINTS!!!
  - MAKE SURE YOUR TANK HAS GAS! OUR APPOINTMENTS ARE SET BACK-TO-BACK AND ONLY ACCOUNT FOR DRIVE TIME.
  - PACK SNACKS! IT'S WAY MORE FUN TO LOOK AT HOUSES WHEN YOU'RE NOT HUNGRY OR THIRSTY!
  - WEAR SHOES THAT ARE EASY TO SLIP ON AT OFF. A LOT OF HOMES WE ENTER WILL ASK US TO PLEASE REMOVE OUR SHOES!

# BUYER'S GUIDE

showing notes

1

address: \_\_\_\_\_

PROS:

CONS:

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COULD YOU SEE YOURSELF IN THIS HOME?

address: \_\_\_\_\_

PROS:

CONS:

2

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DOES THIS MAKE SENSE FOR YOUR FAMILY?

3

address: \_\_\_\_\_

PROS:

CONS:

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ARE YOU SICK OF PAYING SOMEONE ELSE'S MORTGAGE?



4

address: \_\_\_\_\_

PROS:

CONS:

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WHAT ARE THE LONG TERM BENEFITS OF INVESTING IN A HOME?

address: \_\_\_\_\_

PROS:

CONS:

5

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WHICH HOME DO YOU WANT TO PUT AN OFFER ON?

address: \_\_\_\_\_

WHY YOU DESERVE THIS:

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SO EXCITED FOR YOU SOON-TO-BE HOMEOWNER!

# Rip City

## HOMES

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503 664 6868

[www.ripcityhomes.com](http://www.ripcityhomes.com)

brokered by MORE Realty