



A GUIDE FOR HOME BUYERS

Buyer's Guide

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WELCOME

Interested in buying a home?

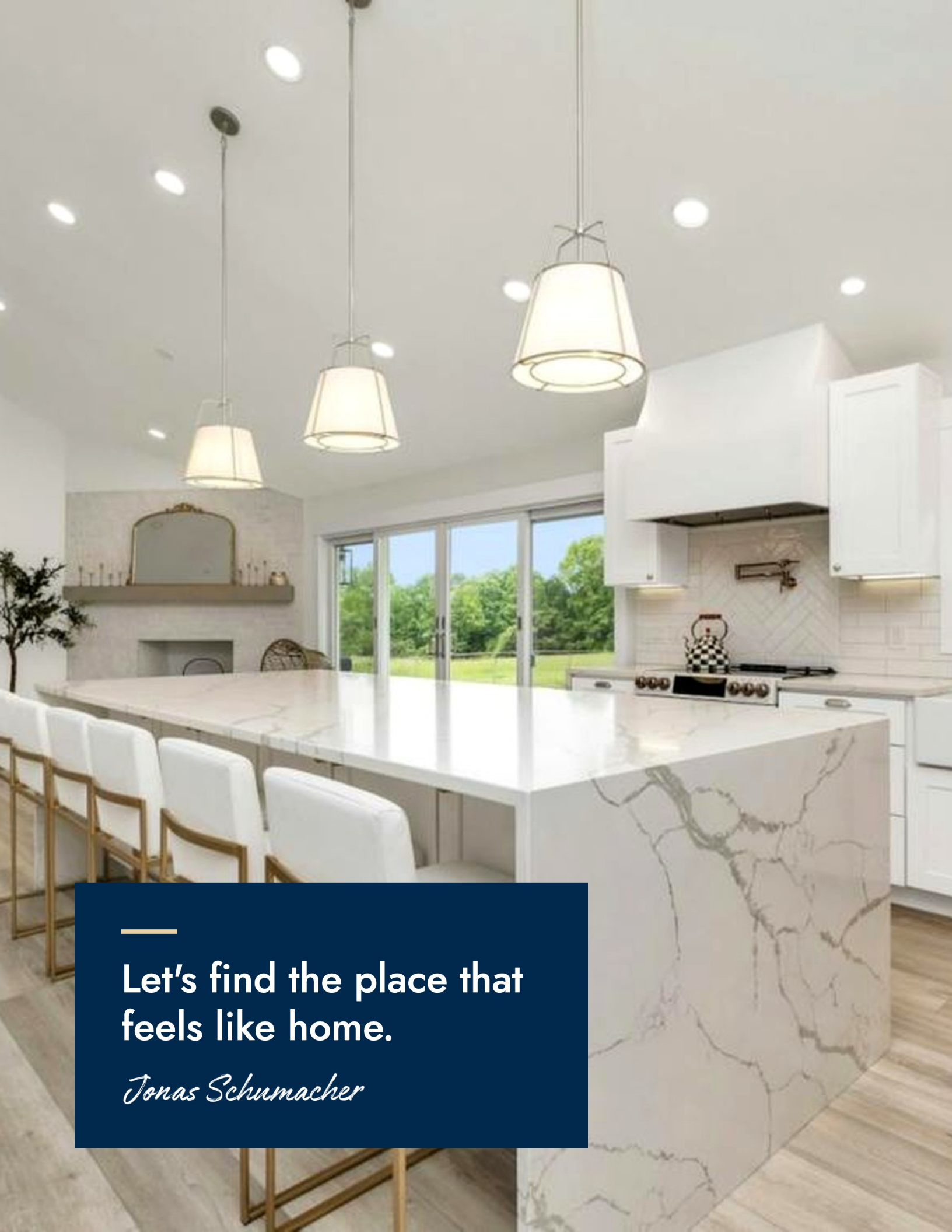
Buying a home is an exciting and rewarding adventure, and I'm happy to have the chance to talk it through with you. This guide walks you through the process, step by step, and shows how I'll work to get you the best outcome.

If you're not sure which area is right for you, I can make recommendations based on your needs and preferences. I know the local market, and I love to strategize and problem-solve to help my clients reach their goals.

My priority is making your purchase as smooth and stress-free as possible. I tailor my service to you, connect you with reliable professionals, and get ahead of challenges before they become problems.

Whether you're ready to buy or just have questions, reach out anytime. I'd love to help.

Jonas Schumacher



Let's find the place that
feels like home.

Jonas Schumacher

ABOUT ME

Hi, I'm Jonas.

I'm a real estate professional proudly serving Whatcom County and the surrounding areas. Whether you're buying your first home, upgrading, downsizing or investing, I'm here to make the process as smooth and successful as possible.

I grew up in Germany and moved to the Pacific Northwest in 2017, where I quickly fell in love with the natural beauty, community spirit and unique charm of Whatcom County.

Having relocated across continents myself, I understand both the excitement and the challenges of finding a new place to call home. That journey fuels my passion for helping others find their perfect space, whether they're new to the area or lifelong locals.

Jonas Schumacher



SERVING

Whatcom County & surrounding areas

ORIGINALLY FROM

Germany

IN THE PNW SINCE

2017

LANGUAGES

English & German

I HELP WITH

**First homes, upgrading,
downsizing & investing**

STEP BY STEP



The Buying Process

Twelve steps from first conversation to keys in hand.

GETTING STARTED

01

Define our
relationship

GETTING STARTED

02

Discuss your goals

GETTING STARTED

03

Loan preapproval

FINDING YOUR HOME

04

The search

FINDING YOUR HOME

05

Offer & negotiation

FINDING YOUR HOME

06

Offer accepted

UNDER CONTRACT

07

Financing

UNDER CONTRACT

08

Insurance

UNDER CONTRACT

09

Inspection

UNDER CONTRACT

10

Escrow

UNDER CONTRACT

11

Closing

AFTER YOU MOVE IN

12

Ongoing support

STEP 01

Defining our relationship

The first step in working together is agreeing on how I'll represent you. We do this with a short Buyer Agency Agreement. It sets out how our relationship works from the start and gives you a clear picture of my role.

**THE AGREEMENT
COVERS**

How long we'll work together

Whether our relationship is exclusive

How I'll be compensated

STEP 02

Discussing your goals

Next, I'll get to know your situation, needs and goals. We'll talk about the areas you're most interested in and why, and I'll share what the market looks like there and answer your questions.

I'll also give you a checklist to sort your wants from your needs, so we know which features matter most before we start touring.

**THINGS WE'LL TALK
ABOUT**

Neighborhoods & schools

Commute & lifestyle

Budget & timing

Must-haves vs. nice-to-haves

STEP 03

Loan preapproval

Before you start house-hunting, get preapproved for a loan. You'll know your budget, and sellers will know you're ready to make a serious offer.

I can refer you to a mortgage consultant I trust. They'll help you work out a comfortable down payment and monthly payment, and which type of loan fits you best.

BEFORE YOUR CONSULTATION

Get your finances in order and review your credit score and history, so you can address any issues early.

YOUR LENDER MAY ASK FOR

Recent pay stubs

W-2 forms

Tax returns

Bank statements



AFTER PREAPPROVAL

Mistakes to avoid

Being preapproved doesn't guarantee funding. Any of these can put your financing at risk, even after you're preapproved.



Making large cash or credit purchases



Quitting or changing jobs



Leaving bills unpaid or paying late



Opening new credit cards or bank accounts, or co-signing a loan



Paying off significant loans or debt



Making large deposits

GOOD RULE

Always check with your lender before making any significant financial decision or change during your home search.



STEP 04

The search

I'll build a list of homes that fit your criteria for us to tour together, and I'll keep sending new listings and checking in throughout your search. I follow the Multiple Listing Service closely and tour new listings in our area every week.

When a home catches your eye, I'll answer your questions and dig deeper where needed. Send me any listings you find, and tell me what you think of the homes we see.

Think of me as your eyes on the market, every single week.

TIPS FOR YOUR SEARCH

- 1 Note the pros and cons of every home. After a few showings they start to blur.
 - 2 Use my personalized search app to share listings, notes and tour routes.
 - 3 Save a search on Windermere.com to get new listings that match as soon as they hit the market.
 - 4 Look past paint, fixtures and other things you can easily change later.
-

Offer & negotiation

MAKING YOUR OFFER

When you're ready, I'll work out the strongest offer price by reviewing similar homes and market data. We'll also go over timing, appliances or other items you want included, contingencies and earnest money.

Then I'll write a purchase and sale agreement and send it to the seller's agent. The seller can accept, reject or counter, and I'll negotiate on your behalf for the best possible price and terms.

ONCE IT'S ACCEPTED

When both parties have signed, I'll send you a clear summary of the agreed timing, tasks and deadlines you'll need to meet.

From there, I'll coordinate with you through each step so everything goes smoothly and on time.



I'll be your point person through the whole transaction: guiding you through the contracts, making sure you understand every option, document and fee, and spotting issues before they become problems.

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Under contract

07 • FINANCING

Your lender gives final loan approval based on your credit, the appraisal, the title history and other factors. A title company reports on the home's history and confirms nothing stands in the way of the purchase.

09 • INSPECTION

I recommend making your offer contingent on a professional inspection of the home's health, safety and major systems. It flags repairs we may negotiate, and teaches you how to care for the home.

11 • CLOSING

Closing finalizes the sale. I'll help you understand who pays which fees, and escrow will schedule your signing. Once the lender releases the funds, the title and keys are yours.

08 • INSURANCE

Title insurance protects you and your lender from legal disputes or liens the title search missed. Your lender will also require homeowners insurance before funding the loan.

10 • ESCROW

A neutral third party holds the funds and documents until every term is met. You'll meet with the escrow agent to sign final documents a few days before closing.

12 • ONGOING SUPPORT

My service doesn't end at closing. I'll connect you with local providers, help with your next move, and stay in touch as your local real estate resource for years to come.



READY WHEN YOU ARE

Let's find your home.



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If you are already working with an agent, this is not meant as a solicitation for that business.