



HOME BUYER'S *guide*



Hannah's Homes

REALTOR

A STEP BY STEP PROCESS TO FINDING
YOUR HOME





Hello!

I'M HANNAH

Believing in the transformative power of real estate, I am Hannah Jones, your dedicated guide to finding not just a home, but a canvas for investment, a haven for your loved ones, and the stage for countless cherished memories.


Whether you're a first-time buyer or seasoned investor, I'm dedicated to making your journey rewarding and seamless.


Based in Whatcom County, I serve diverse budgets and preferences across Bellingham, Ferndale, Lynden, Blaine, and Skagit County. From cozy county homes to luxurious residences, I'm here to turn your dreams into reality.

Beyond real estate, I find joy in simple pleasures like reading, Crossfit, evenings with family, and traveling. With my wonderful husband Coby, we're active in community through volunteering and sports events. Let's uncover the possibilities of home within the landscapes we adore.


Hannah Jones

REALTOR

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A B O U T

John L. Scott®

BELLINGHAM

John L. Scott Real Estate was founded in downtown Seattle in 1931 and continues to be locally owned and operated. The company has grown throughout Washington, Oregon, Idaho, and Northern California.

At John L. Scott Real Estate | Bellingham, we are devoted to transactional excellence and client satisfaction. We approach the real estate business armed with progressive knowledge in tech + marketing with a constant objective to **live life as a contribution**. Our office is filled with kind, thoughtful, supportive, detailed, and thorough agents who thrive on helping those around us have happier, more productive lives!

Deeply rooted in the Northwest with strong local, national and global presence, John L. Scott Real Estate is consistently recognized as one of the most productive brands in the nation.



THE HOME BUYING

process





FIND YOUR REALTOR

50 Services I Provide Buyers

1. Help you identify your buying goals and expectations.
2. Lead you in developing your wish list, prioritizing your must-haves, nice-to-haves and must-nots.
3. Recommend the ideal time to buy a home, balancing what's best for you and what's happening in the market.
4. Help you secure financing by introducing you to lenders and mortgage brokers.
5. Send you listings of homes for sale.
6. Identify potential homes and neighborhoods you may have overlooked.
7. Help you understand which government programs and rebates you qualify for.
8. Preview properties on your behalf.
9. Coordinate and schedule in-person showings.
10. Tour you through homes virtually via Zoom or video.
11. Introduce you to new neighborhoods.
12. Help make sense of financing options.
13. Recommend the best home inspectors.
14. Sift through property records to understand the legal status of a home.
15. Introduce you to homes that are not on the MLS.
16. Provide valuations and prepare a Comparable Market Analysis (CMA) before you make an offer.
17. Educate you about land transfer taxes and closing costs.
18. Help you estimate and plan for the ongoing expenses of owning a home.
19. Help keep your emotions in check - falling in love with a home is great, but not if it means overpaying or making a risky decision.
20. Provide negotiating strategy options and recommendations.
21. Help educate you through every step of the process.
22. Ask the hard questions about the home you are interested in: Can you afford it? What pitfalls should you be ready for?
23. Find out as much as possible about the history of a home, how often it's been sold and for how much.
24. Mediate the (sometimes) complicated relationships between spouses & others involved in the buying process.
25. Help you manage the stress & emotions that normally occur when buying a home.
1. Go into scary basements to help assess a home's potential pitfalls.
2. Protect your legal interests at all times
3. Perform due diligence on properties you are interested in. Including calling listing agents to check on open building permits, easements and more.
4. Obsessively update the MLS to see new listings that you might be interested in.
5. Educate you about schools and daycares in the neighborhoods you're interested in.
6. Help you understand how prices have changed over the years and what to conservatively expect in the future.
7. Help you navigate the speed bumps that can occur when buying a home.
8. Provide current market intelligence, beyond the monthly statistics. What's really happening out there?
9. Develop strong relationships and communicate with the listing agents of the homes you are interested in.
10. Help you see the future potential of a property: what can you do to increase the value of the home over time?
11. Prepare you for a bidding war...what can you do to win?
12. Help you understand the legal paperwork, what you're signing and why.
13. Negotiate the price, conditions and terms of offers, always in your best interest.
14. Help manage the disappointment of not getting the home you want.
15. Coordinate delivery of your deposit to title and escrow
16. Attend home inspections.
17. Read seller pre-listing home inspections, highlighting any red flags.
18. Read condo resale certificates, CCR's, noting any concerns
19. Manage required waivers and amendments for offers with conditions.
20. Coordinate with appraisers and assist if things don't go as planned.
21. Constantly communicate with lenders on progress.
22. Connect you with tradespeople and the home service professionals you'll need after you take possession of the home.
23. Accompany you on visits to your soon-to-be home before closing so you can measure rooms and plan furniture.
24. Hold your hand through to closing day, navigating any issues that arise.
25. Celebrate with you after a successful closing.





MY PROMISE

The Realtor and Client Relationship

My Promise

I promise to provide excellent service and assist you in finding the home that best suits your needs. I am committed, hardworking and promise to serve you with the utmost amount of honesty and professionalism. There is no other real estate broker who will work harder for you.

My Request

1. That you work with me exclusively.
2. Contact me about information on any property that may be of interest. This includes "for sale by owner" and "builder direct properties".
3. When or if you visit open houses or chat with other realtors, please tell them that you are working with me. If requested, I would love to provide you with some cards to hand out.
4. When or if another agent offers information on homes that may be of interest to you, please tell them to relay the information to me and I will follow up with that request
5. Please do not negotiate any terms without my presence
6. Speak with me right away if you have any questions or concerns whatsoever
7. I earn my living selling real estate. I receive no wage or salary. As a broker, I am paid a commission by the seller of the property at the time your transaction closes. All expenses and overhead are paid solely by myself in advance; time and expenses are reimbursed by the commission.

Most importantly, I will work hard for our common goal of finding you a home! Thank you for your time, and I look forward to working with you. Now let's make your dreams come true!!

HANNAH JONES

206-676-2793 | hannahjones@johnlscott.com



COMMUNICATION

LETS BEGIN

I am thrilled to begin this journey of home ownership with you and honored that you have chosen me to join you in the process! As we begin the search together, I have learned through experience that those who are most pleased with how the journey to home ownership progresses have clear expectations from the beginning. Houses will come on the market 24/7, but I am only human and need time to rest and spend time with my family.

EXPECTATIONS

My regular business hours are Monday - Friday, 9:00am - 6:00pm. I will make every effort to answer my calls and texts promptly during this time. However, just as I will give you my undivided attention when I am meeting with you, I may be delayed in getting back to you while I'm showing homes or meeting with other clients. Hours outside these times are by appointment, and my phone is set to automatically silence notifications between 9:00pm - 9:00am.

EMAIL - Feel free to email me 24/7. My email notifications are silenced. I check email several times throughout the day Monday-Friday from 9:00a-6:00pm. If your email is time-sensitive, please alert me to it via text message.

TEXT MESSAGES - Feel free to text me Daily from 8:00am-9:00pm PT. I will respond as soon as I am available and not driving. If it is 6:00pm-9:00pm, I may respond the following day if it is not urgent. This mode of communication is best for quick, 1-2 sentence correspondence. For lengthier conversations, please email or call.

OUT OF OFFICE - On rare occasions when I am sick, out of town or have an unexpected obligation, I will lean on other independent brokers in my John L Scott office to show you a home. I will make you aware in advance if I'm going to be out of town. For illness or unexpected obligations, I will give you as much notice as possible and make every effort to get you into a property you want to see!

OTHER NOTES TO CONSIDER

I may be an expert in my field, but you are in the driver's seat. I will do as much as I can to facilitate a smooth selling transaction for you with clear communication. If you feel that we need to change directions or adjust - let me know!

The more open you can be with me, the better. I am here to help you and we can get a lot accomplished with good communication. Now let's find your home!

HANNAH JONES

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PREPARE FINANCES

Buying a home is one of the biggest financial decisions most people will make in their lives. It's a significant investment, and it's essential to have a solid understanding of your financial situation before beginning your search.



Credit score

Do you know your credit score? A healthy credit score is crucial to be approved for a home loan.

Other Debts

Do you have other debts? Conventional lenders will approve you for a mortgage up to 50% of your total debt to income ratio. They include all debt payments when calculating.



Down payment

Do you have a down payment? A down payment is typically 3.5%-20% of a purchase price.

How much house?

If you are not purchasing a home with cash, you will need a mortgage from a trusted lender. Down payment and debt to income will be the major qualifiers lenders use to give you a budget.



PRE *Approval*



To get pre-approved for a mortgage, you'll need to provide your lender with financial information such as your income, employment history, credit score, and debt-to-income ratio. Your lender will use this information to determine how much you can afford to borrow and the interest rate for which you qualify.

It's important to note that getting pre-approved does not guarantee that you will be approved for a mortgage loan. Your lender will still need to verify the information you provide and go through the full underwriting process before issuing a final loan approval.

- ✓ TAX RETURNS
- ✓ W-2 FORMS
- ✓ PAY STUBS
- ✓ BANK STATEMENTS
- ✓ LIST OF MONTHLY DEBT

HIGHLY RECOMMENDED LENDERS

Each one of these lenders comes highly recommended. In the end, it comes down to who you would prefer to work with and how they can serve your specific purchasing scenario.



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Alycia HoGlin



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Lena Shammel



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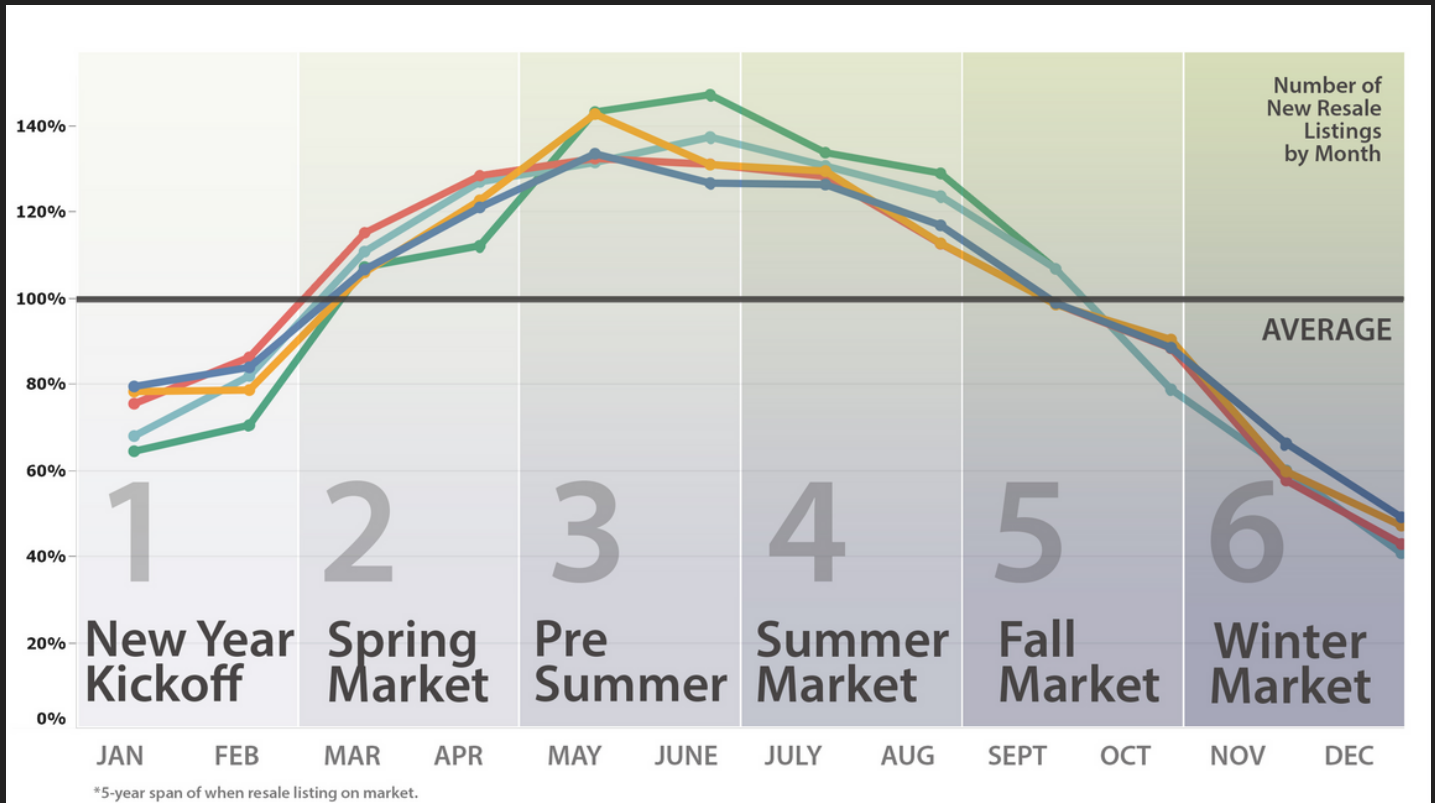
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6 PHASES TO THE YEARLY HOUSING

Cycle



On Demand

SHOWINGS

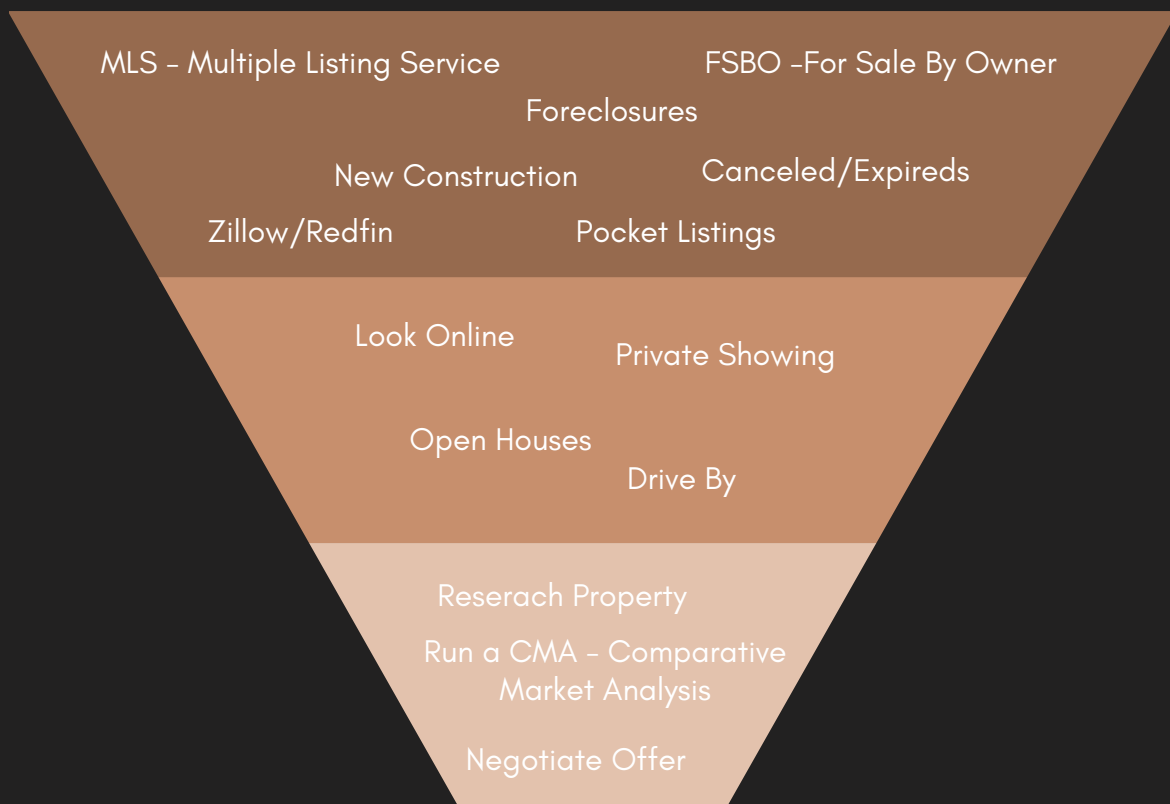
One of the benefits of working with John L Scott Bellingham is that we offer On-Demand Showings. I will make myself available as often as possible to show you homes that you are interested in, but if I am not available, there are other agents in my office who will step in for me.



START HOME SHOPPING



We Dont Want To Miss Anything



HOUSE HUNTING

Tips

MAKE SURE TO SET A BUDGET PRIOR TO SEARCHING

Setting a budget prior to searching is crucial for a successful real estate experience. Let us help you find the perfect property within your budget!

PICTURES CAN BE DECEIVING

As they say, "a picture is worth a thousand words." That's why it's important to work with a knowledgeable and experienced agency who can help you see past the images and truly evaluate a property.

EXPLORE EVERYTHING

While we are touring, make sure to turn on water, test electrical, open and close doors to make sure they work properly.

OBSERVE THE NEIGHBORHOOD

Can you see yourself living here? Are the surroundings of the home well maintained? How much traffic is on the street? Is it a convenient location for schools, shopping, etc?



MAKING AN

Offer

1

KNOW YOUR
BUDGET

2

MAKE A STRONG
BUT FAIR OFFER

3

BE READY TO
MOVE FAST

4

LEAN ON A REAL ESTATE
PROFESSIONAL



5

BE A FLEXIBLE
NEGOTIATOR

Negotiation is an essential skill in the real estate industry, and it plays a crucial role in every aspect of the home buying and selling process.

Whether you're a buyer, seller, or real estate agent, knowing how to negotiate effectively can make a significant difference in the outcome of the transaction.

At its core, negotiation is the art of coming to a mutually beneficial agreement with the other party.

INSPECTION *Period*

6 ORDER AN INSPECTION

The inspection time period is an essential part of the real estate transaction process, and it can make all the difference in your experience as a buyer.

A reputable home inspector to do a thorough investigation of the home and provide us with a lengthy report. You can take the issues as-is or request the seller to address some or all of the findings.

We will be mindful and reasonable on smaller items while being very cautious and vigilant of potentially significant issues.



7 NEGOTIATE FINAL OFFER

Issues typically arise after the home inspection, and those issues tend to result in another round of negotiations for credits or fixes.

1. Ask for credit for the work that needs to be done.

Likely, the last thing the seller wants to do is repair work.

2. Think "big picture" and don't sweat the small stuff.

A tile that needs some caulking or a leaky faucet can easily be fixed. Repairs are still up for negotiation and perhaps a small credit would help with closing costs.

8 REVIEW APPRAISAL

Your lender will arrange for a third party appraiser to provide an independent estimate of the value of the house you are buying. The appraisal lets all parties involved know that the price is fair. The loan file then moves on to the mortgage underwriter.

If approved you will receive your final commitment letter that includes the final loan terms & percentage rates.

Property Title Search

This ensures that the seller truly owns the property and that all existing liens, loans or judgments are disclosed.

Homeowner's Insurance

You'll need insurance for the new home before closing. This will protect against things like fire, storms, and flooding

FEES - WHO PAYS FOR WHAT IN THE *State of Washington*

THE SELLER PAYS

- Real estate commission
- Excise tax
- Escrow fee - split 50/50
- Payoff of all loans in sellers name
- Interest accrued to lender being paid off
- Statement fees, reconveyance fees and any prepayment penalties
- Any judgements, tax clients, etc. against the seller
- Tax proration
- Any unpaid homeowners dues
- Recording charges to clear all documents of record against seller
- Any bonds or assessments
- Any and all delinquent taxes
- Mobile notary fees
- Home owners transfer fees
- Title insurance premium for owners policy

THE BUYER PAYS

- Title insurance premium for the lenders policy
- Escrow fee - split 50/50
- Documentation preparation
- mobile notary fees, if any
- Recording charges for all documents in buyers name
- Tax proration from the closing date
- All new loan charges (Except those required by lender for seller to pay)
- Interest on new loan from date of funding to 30 days prior to first payment date.
- Inspection fee
- Appraisal fee





PRE Closing

Pre-closing is the period of time between when you have an accepted offer on a home and when you actually close on the property. There are several important tasks that need to be completed before you can officially take ownership of the home.

9

SCHEDULE THE MOVE

Do you need professional movers? Do you need a truck? Make sure to book in advance. Often moving companies need advance notice.

10

TRANSFER ALL UTILITIES

If we have it in the contract, escrow will help with notifying the major utility companies of the sale, but you will need to transfer any private utilities. This includes propane lease, internet, mail services, etc.

11

FINAL WALK THROUGH

Up to two days prior to closing, you have the right to walk the property and make sure all property is being conveyed as agreed. This can include checking to make sure any requested repairs were completed to your satisfaction.

12

CELEBRATE!

Signings often take place 1-2 days prior to closing, then all the documents are recorded with the county. Once we hear they are officially recorded, we celebrate!! Buying a home is no small task and now you get to enjoy it. Welcome Home!

NEED A TRUCK?



USE OURS!

John L Scott has a free moving truck you can reserve at any time. The truck is approximately 14'x7' for the box, overall length is about 20'. It has a power lift in the back to assist in moving heaving objects from home to home.

We only ask that the fuel be re-filled prior to returning. Simply let me know the date you would like to use it and I will get you on the schedule.

Hannah Jones
REALTOR

Let's get coffee and chat
about your dream home
today!



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REVIEWS

"Hannah Jones is an absolute gem. She held our hands guiding us through the entire home buying process; from bank referrals for pre-qualification estimates to title company notifications. Hannah knows the process and is extremely competent. She is more than pleasant - she is charming with a winning personality. Hannah put us completely at ease - we felt safe and protected while in her care during the scary process called first time home ownership. Thank you, Hannah, for helping us find an amazing home!"

Lynn Bender

"Hannah was a wonderful agent. We happened to meet her at an open house and immediately appreciated her warmth and professionalism. We spent almost a year looking for the perfect home- Hannah was patient as we narrowed down what we were after and stayed upbeat and encouraging when we missed out on several offers. She offered insight and respected our budget. She didn't try to push us into any offers or homes we weren't comfortable with. I would highly recommend Hannah to anyone who is looking for a home and wants an agent who will listen and care about your home being the right home for you."

Jessica Kohler

"Hannah Jones was a superb real estate agent! Not only was she personable, but she was patient, a good listener. She went beyond the call of duty to open our eyes to new ideas and locations. Finally, she opened the door to get us into a home even before the Open House! It allowed us to be first to see and put an offer in on the home of our dreams! We highly recommend Hannah Jones! She's amazing!"

Mirabai Bangs

"Hannah provided a sincere and personal interest in our home buying goals. She was super speedy in any request we had, producing results immediately. I highly recommend her for a home search."

Annie Pflueger

"Hannah is the best! She tirelessly advocates for her clients, communicates proactively, and listens actively. Throughout a long home-buying journey, Hannah continuously reminded me of what I told her was most important to me, being close to my family. She kept at it until we found the right home. Hannah will be my agent for life!"

Erin Suda