

YOUR FIRST HOME. YOUR SMART START.



Hi, I'm Curt Simmons.

I've helped buyers and sellers throughout Snohomish County since 2003. My ten years in residential and commercial construction also give me a practical perspective on home condition and repairs. I created this guide to help first-time buyers understand the costs, ask better questions, and move forward with a clear plan.

You do not need to know everything before getting started. You just need to know your next step - and who to ask.

INSIDE THIS FREE RESOURCE

How assistance programs work | The true cost of buying | Your step-by-step roadmap | A printable checklist and budget worksheet | Your next step with Curt

01 / THE MONEY

Understand the full cost

The down payment is only one piece of the transaction. Ask your lender for a written estimate of all upfront expenses and your total monthly cost.

DOWN PAYMENT

Your required down payment depends on loan type, qualifications and any approved assistance. Zero-down programs may be available to eligible buyers; zero down does not necessarily mean zero cash needed.

EARNEST MONEY

A deposit delivered under your purchase contract, generally credited at closing as the agreement provides. Amount, timing and refundability depend on the contract.

INSPECTION AND APPRAISAL

Plan for the cost of professional home inspections and any lender-required appraisal. Some investigation costs are paid before closing.

CLOSING COSTS AND PREPAIDS

Lender fees, title/escrow charges, recording fees, insurance premiums and prepaid taxes or interest can add up. Discuss allowable seller credits with your lender.

MONTHLY COST AND RESERVES

Budget for principal and interest, taxes, homeowners insurance, mortgage insurance if required, HOA dues, utilities, maintenance and an emergency reserve.

Ask the lender: "What is my estimated cash to close, my total monthly payment, and how much money should I keep in savings after I get the keys?"

02 / FINANCING OPTIONS

Assistance programs worth exploring

Washington offers options that may help qualifying first-time buyers. Program names, eligibility, income limits, assistance amounts, interest rates and availability change. Verify current details before relying on them.

WSHFC HOME ADVANTAGE

A Washington State Housing Finance Commission mortgage program with possible down-payment assistance options through participating lenders. Ask which current first and second mortgage combinations fit you.

WSHFC HOUSE KEY OPPORTUNITY

A program with specific eligibility requirements, including income and purchase rules. Ask a participating lender about current availability and any paired assistance.

SNOHOMISH COUNTY / HOMESIGHT ASSISTANCE

Ask HomeSight whether local down-payment assistance funds are open, where eligible properties must be located, which buyers qualify and whether assistance can be combined with other financing.

HOMEBUYER EDUCATION

Many assistance programs require an approved homebuyer education class. Confirm which course and certificate your lender or program accepts.

VERIFY DIRECTLY

[Washington State Housing Finance Commission \(wshfc.org\)](http://wshfc.org) | [HomeSight \(homesightwa.org\)](http://homesightwa.org)

Questions for your lender: Which loan products and programs can I use? Are funds currently available? Is assistance a grant, forgivable loan or repayable second mortgage? When does repayment begin? Are education or lender requirements involved?

03 / YOUR ROADMAP

The right order of operations

A practical sequence for your first purchase. Some tasks overlap, and your lender or purchase contract may require additional steps.

01 LEARN AND PREPARE

Review your credit and finances. Take an approved education course when needed for assistance. Identify your ideal monthly payment.

02 GET PRE-APPROVED

Compare lenders and request a written estimate. Clarify your loan type, potential assistance, total cash to close and monthly payment.

03 MAKE A SMART SHORTLIST

Choose communities and home types that meet your budget and priorities. Compare property taxes, commute choices, HOA rules and maintenance needs.

04 TOUR, EVALUATE AND OFFER

Review comparable sales and seller disclosures. Discuss offer price, financing, earnest money, inspection and appraisal contingencies and the closing timeline.

05 INVESTIGATE THE HOME

Hire appropriate licensed specialists for inspections; review title, permits, HOA/condo information and lender conditions as applicable. Assess repair costs.

06 CLOSE AND GET YOUR KEYS

Review your closing figures, arrange insurance, complete your final walkthrough, confirm funds and follow escrow instructions.

04 / PRINT AND USE

First-time buyer action checklist

Keep this page nearby as you prepare. Check off each step and write down questions before meetings with a lender or broker.

Before looking at homes

- ☐ Set a comfortable all-in monthly payment
- ☐ List debts, savings and available funds for closing
- ☐ Ask about assistance and homebuyer education
- ☐ Compare at least two written lender estimates
- ☐ Get a real pre-approval and confirm cash to close

When choosing a home

- ☐ Make a must-have vs. nice-to-have list
- ☐ Research locations based on your needs
- ☐ Consider maintenance, taxes, insurance and HOA dues
- ☐ Review property disclosures and available records
- ☐ Discuss contingencies and deposit timing before offering

After your offer is accepted

- ☐ Arrange inspections and review findings on time
- ☐ Respond to financing and appraisal requests
- ☐ Review title and HOA/condo documents if relevant
- ☐ Understand the final closing disclosure and funds needed
- ☐ Schedule your walkthrough and confirm possession

Reminder: Avoid making large purchases or changing credit accounts during financing without first talking to your lender.

05 / PLAN IT OUT

Your first-home planning sheet

Use these questions to start a realistic conversation with your lender and buyer's broker.

My comfortable total monthly housing payment:

Cash available for deposit and closing costs:

Money I want to keep in emergency savings:

Cities or communities I want to explore:

My ideal purchase timeline:

My biggest question or worry:

LET'S MAKE YOUR FIRST MOVE SMART

Start with a no-pressure first-time buyer conversation.

I can help you understand the process, narrow down your communities and connect with lenders experienced in Washington down-payment assistance programs.

EXPLORE THE FIRST-TIME BUYER HUB & CONTACT CURT >

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