

BUY SMART. MOVE WITH CONFIDENCE.



A note from Curt

Hi, I'm Curt Simmons. I've helped Snohomish County buyers and sellers since 2003. Before real estate, I spent ten years in residential and commercial construction. That hands-on experience helps me look beyond attractive photos to evaluate condition, potential costs and long-term value.

Whether this is your first home or you're buying your next one, this guide will help you plan your finances, evaluate homes, write informed offers and avoid expensive surprises. My goal is to help you buy the right home, not simply any home.

WHAT YOU WILL FIND

Five steps to a smart purchase | Buyer budget worksheet | Offer and inspection checklist | Buying and selling timing options | Personal consultation CTA

01 / THE ROADMAP

Five steps to buying well

The best purchase starts with knowing your goals and your numbers before touring homes. Use this roadmap to organize your next move.

01 DEFINE YOUR PRIORITIES

Separate must-haves from nice-to-haves. Consider monthly affordability, commute, accessibility needs, property style, future maintenance and how long you expect to stay.

02 GET LENDER-READY

Talk with a lender about preapproval or pre-underwriting, down payment, closing costs, reserves and realistic monthly payments. Compare loan estimates and ask about program eligibility.

03 RESEARCH COMMUNITIES AND HOMES

Review listings, neighborhood amenities, location, taxes, property history and comparable sales. Check schools or boundaries independently with the district if important to you.

04 WRITE THE RIGHT OFFER

Assess price alongside contingencies, earnest money, inspections, financing, seller credits and the proposed closing date. A strong offer is not always the highest offer.

05 INVESTIGATE, NEGOTIATE AND CLOSE

Review inspection findings, disclosures, title and lender conditions; address material concerns; monitor deadlines; and complete the final walkthrough and closing.

Local perspective: Conditions differ by price range, property type and community. Use current data when deciding how aggressively to offer.

02 / THE BUDGET

Know the full cost of buying

The price on the listing is only one part of your budget. Review estimates with your lender and build in room for ongoing ownership expenses.

UPFRONT FUNDS

Down payment; earnest money (credited according to the contract); inspections; appraisal if charged separately; closing costs; moving expenses; and a post-closing cash cushion.

MONTHLY OWNERSHIP COST

Principal and interest; property taxes; homeowner insurance; mortgage insurance if applicable; HOA dues, utilities and routine maintenance.

ASK ABOUT CREDITS AND ASSISTANCE

Some buyers may qualify for down payment or closing-cost assistance. Loan products, income limits, funding and program terms change; verify eligibility with an approved lender.

BUYER BUDGET WORKSHEET

Comfortable total monthly housing payment: \$

Estimated funds available for down payment and closing: \$

Cash reserve to retain after closing: \$

Maximum purchase budget confirmed with lender: \$

Tip: Ask a lender for a written payment illustration at several price points, accounting for taxes, insurance and any HOA dues. Do not rely on the mortgage principal-and-interest figure alone.

03 / DUE DILIGENCE

Offer and inspection checklist

Use this checklist before and after your offer. Investigations and deadlines should be tailored to the property and your purchase agreement.

Before making an offer

- ☐ Review comparable sales and time on market
- ☐ Confirm lender figures and financing requirements
- ☐ Discuss earnest money, contingencies and closing timeline
- ☐ Read the seller disclosure and available property documents
- ☐ Review HOA or condominium documents when applicable

During inspection and investigation

- ☐ Hire qualified inspectors appropriate to the property
- ☐ Evaluate roof, drainage, foundation, plumbing, electrical and HVAC
- ☐ Assess septic, well or other special systems when present
- ☐ Review permits and records for significant improvements
- ☐ Ask about estimated repair costs for material concerns

Before closing

- ☐ Confirm lender conditions, title and insurance are on track
- ☐ Review closing statement and required funds with escrow
- ☐ Schedule final walkthrough and confirm agreed repairs
- ☐ Arrange utilities, moving logistics and possession details

Important: A real estate broker is not a substitute for a licensed home inspector, engineer, attorney or lender. Get qualified advice when a finding calls for it.

04 / MOVE-UP BUYERS

Buying and selling at the same time

If you own a home now, the right sequence depends on your equity, financing, comfort with carrying costs and how flexible your moving dates are.

SELL FIRST, THEN BUY

Can simplify financing and provide sale proceeds. Plan for temporary housing, a rent-back arrangement if negotiated or a short gap between homes.

BUY FIRST, THEN SELL

May give you moving flexibility, but could require qualification for two homes or bridge financing. Understand carrying costs and loan terms.

MAKE A CONTINGENT OFFER

An offer dependent on selling your existing home may protect your finances but can be less attractive to some sellers. Terms matter.

COORDINATE NEAR-SIMULTANEOUS CLOSINGS

Align sale and purchase contracts and escrow timelines. Build backup plans for delayed funding, possession and movers.

YOUR NEXT-MOVE WORKSHEET

Current home estimated value and loan balance:

Preferred moving date and flexibility:

Could I safely carry both housing payments?

What would happen if either closing is delayed?

05 / YOUR NEXT STEP

Let's build your buying plan

Buying a home should begin with clarity, not pressure. We can discuss your goals, practical price range, areas of interest and how best to time a move.

WHAT WE CAN COVER TOGETHER

- [] Your must-haves, deal-breakers and target communities
- [] A realistic search budget and lender-preparation steps
- [] A shortlist of homes and location tradeoffs
- [] A customized plan if you need to sell a home first
- [] Current Snohomish County market conditions and negotiation strategy

READY TO GET STARTED?

Schedule a no-pressure buyer consultation.

Bring your questions, even if you are months away from moving. We will map out useful next steps and the information you need to make confident decisions.

EXPLORE THE BUYING GUIDE & CONTACT CURT >

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