

BUYER LEAD MAGNET | WASHINGTON STATE

The Home Buyer Roadmap

A Step-by-Step Washington State Guide

A practical guide to help you make the important decisions before the transaction starts.

- ✓ Prepare your financing before you compete
- ✓ Understand representation, offers, and deadlines
- ✓ Move from mutual acceptance to keys with fewer surprises

Use this roadmap to understand the journey before you fall in love with a house.

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The Washington home-buying journey

A home purchase is not one decision - it is a chain of financial, contractual, property, and timing decisions. The goal is to know what comes next, who is responsible, and which deadlines matter before you are under pressure.

WASHINGTON NOTE In Washington, buyer representation, compensation, seller disclosures, escrow, and contract deadlines deserve early attention. Your broker, lender, inspector, title/escrow team, and other specialists each play a different role.

1

Define your goals and financial guardrails

Before touring homes, decide what a comfortable purchase looks like. Separate what a lender may approve from what fits your real-life budget.

- Target monthly housing payment and cash-to-close range
- Must-haves versus nice-to-haves
- Expected ownership horizon and lifestyle priorities

Decision prompt: *What price range still leaves room for savings, repairs, travel, childcare, and the unexpected?*

2

Get financing-ready and compare lenders

Obtain a strong preapproval before you compete for a home. Compare loan structure, rate, fees, mortgage insurance, cash requirements, and service - not just the headline interest rate.

- Avoid major new debt or unexplained transfers during the loan process
- Keep down payment and closing funds documented
- Ask how rate locks, appraisal, underwriting, and closing timelines work

WA: Washington DFI publishes consumer mortgage education and a Guide to Home Loans. Use licensed lenders and verify unfamiliar providers.

Decision prompt: *Am I comparing the total cost and certainty of the loan, not just the rate?*

3

Choose your buyer representation

A buyer's broker can help you search, evaluate, structure offers, coordinate due diligence, and navigate negotiations. Discuss services and compensation before you are deep into the search.

- Review the term, geographic scope, services, and compensation
- Understand whether and how seller/other-party compensation may affect what you owe
- Agree on communication and showing expectations

WA: Washington requires a written buyer services agreement before, or as soon as reasonably practical after, brokerage services begin. The agreement must address compensation and other required terms.

Decision prompt: *Do I understand who represents me and how that professional will be paid?*

4

Build a search strategy, not a scrolling habit

Turn your wish list into decision rules. Consider location, commute, property type, future resale, maintenance, taxes, insurance, HOA obligations, and neighborhood factors.

- Define 3-5 non-negotiables
- Research commute, utilities, hazards, zoning, and amenities from reliable sources
- For condos/HOAs, budget for dues and review association health carefully

Decision prompt: *Would I still want this property if the finishes were different?*

5

Evaluate each property beyond the photos

Look at condition, systems, site, access, drainage, roof, foundation clues, utilities, and long-term maintenance. Property-specific due diligence matters.

- Ask about sewer/septic, well, easements, permits, additions, and HOA/condo documents
- Consider insurance availability and cost early
- Use qualified inspectors or specialists for concerns beyond your expertise

Decision prompt: *What could materially affect safety, cost, insurability, financing, or resale?*

6

Structure an offer around price AND terms

A competitive offer is a package. Price, earnest money, financing, appraisal, inspection, closing date, possession, concessions, and other contingencies all affect risk.

- Know your walk-away point before negotiating
- Do not waive protections you do not understand
- Make sure the contract reflects what matters to you - not assumptions

Decision prompt: *If the seller accepts this exact offer tonight, will I still feel comfortable tomorrow?*

7

Track mutual acceptance, earnest money, and seller disclosures

Once seller and buyer reach mutual agreement, deadlines begin. Put every deadline on a calendar and ask your broker or escrow team what is due next.

- Deliver earnest money exactly as the contract requires
- Review the seller disclosure promptly when applicable
- Keep copies of notices, amendments, receipts, and key communications

WA: Under Washington's residential seller disclosure law, when the disclosure is required and not waived, it is generally due within five business days after mutual acceptance; the buyer generally has three business days after receipt to rescind unless otherwise agreed.

Decision prompt: *What deadlines could cost me money or rights if I miss them?*

8

Complete inspection, title, and due diligence

Use the contingency periods in your contract intentionally. Review inspection findings, title documents, easements, HOA/condo information, and any property-specific reports.

- Prioritize health, safety, structure, water intrusion, major systems, and expensive unknowns
- Ask qualified professionals about issues outside your broker's expertise
- Make requests or decisions within the contract timelines

Decision prompt: *Which findings are normal maintenance, and which materially change my decision or budget?*

9

Finish financing, appraisal, insurance, and final figures

Stay responsive to underwriting. The lender may request updated income, asset, employment, or insurance information right up to closing.

- Avoid new credit, large purchases, job changes, or moving money without discussing it with your lender
- Review appraisal and loan conditions promptly
- Confirm homeowners insurance and final cash-to-close before signing

Decision prompt: *Is anything still unresolved that could delay funding or change my cash requirement?*

10

Sign, fund, record, and take possession

Signing documents is not always the same moment you receive keys. Your escrow/title team and broker will confirm when the transaction has funded/recorded and when possession begins under the contract.

- Independently verify wire instructions before sending money
- Complete the final walk-through as provided by your contract
- After closing, secure keys/codes, utilities, insurance records, and a home maintenance file

Decision prompt: *Who will tell me the transaction has recorded and exactly when I can take possession?*

Buyer-ready checklist

Having these items ready can make your search, offer, underwriting, and closing process more organized.

- | | |
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| ☐ Government ID and lender documents | ☐ Recent income/employment records |
| ☐ Bank/asset statements | ☐ Down payment + closing funds plan |
| ☐ Preapproval letter | ☐ Buyer services agreement |
| ☐ Must-haves / deal-breakers list | ☐ Target neighborhoods/commutes |
| ☐ Inspection budget | ☐ Insurance contact |
| ☐ Emergency repair reserve | ☐ Closing/possession calendar |

The four questions to ask before every offer

- ✓ What am I paying - and what is my realistic monthly/total cash commitment?
- ✓ What protections or contingencies am I keeping, changing, or waiving?
- ✓ What do I still need to investigate about this property?
- ✓ If this offer is accepted exactly as written, am I ready to perform?

Washington resources & important notice

Washington Legislature - Chapter 18.86 RCW — buyer agency, written services agreements, broker duties, and compensation. [Official link](#)

Washington Legislature - Chapter 64.06 RCW — residential seller disclosure requirements and buyer rights. [Official link](#)

Washington DFI - Homes & Mortgages — home-loan education, consumer resources, and Washington's Guide to Home Loans. [Official link](#)

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This guide is general educational information for Washington consumers and is not legal, tax, lending, title, inspection, insurance, or financial advice. Real estate contracts, property conditions, financing, local practices, and laws vary and can change. Consult your licensed real estate broker and appropriate attorneys, lenders, tax advisers, inspectors, title/escrow professionals, and other specialists for advice about your specific transaction. Information reviewed for this guide as of September 2026.

Ready to plan your next move?

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