



for

BUYERS

John L. Scott
REAL ESTATE

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WELCOME BUYER! GET TO KNOW ME.

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TELL ME ABOUT YOU

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L&M COLLECTIVE | REALTORS®

Morgan Reay and Lisa Barnes both epitomize a profound commitment to their community and a shared passion for delivering exceptional service in real estate. Together, they have an unwavering dedication to cultivating relationships, placing an emphasis on understanding their clients' needs beyond property specifics.

Lisa and Morgan specialize in military relocation, new construction, and guiding first-time homebuyers through the home buying journey. They believe that EVERYONE should have a place to call home and have the opportunity to create generational wealth. More about Lisa: A mid-westerner at heart, Lisa and her family made the PNW her home in 2018. It didn't take long for her to find her community through advocacy work. Lisa serves as the treasurer of Raising Girls, a local non-profit dedicated to combatting period poverty and hygiene insecurities in Western Washington. Through her committee work in her local realtor association (TPCAR), Lisa also advocates for affordable housing and diversity.

More about Morgan: Native of the Puget Sound, Morgan proudly calls Tacoma home. Prior to her real estate career, Morgan worked as a social worker working with adults developmental disabilities, refugees, and transitional housing. During her tenure as a Realtor, she has intertwined her social work background with real estate by advocacy for affordable housing through her roles on the Tacoma-Pierce County Association of Realtors® Board of Directors and Government Affairs committee

real estate
REPRESENTATIVE

NAME _____
ADDRESS _____
PHONE _____
EMAIL _____
BIRTHDAY _____
OCCUPATION _____

NAME _____
ADDRESS _____
PHONE _____
EMAIL _____
BIRTHDAY _____
OCCUPATION _____

WHAT DO YOU ENJOY DOING IN YOUR SPARE TIME?

RESTAURANT _____
SEASON _____
COLOR _____

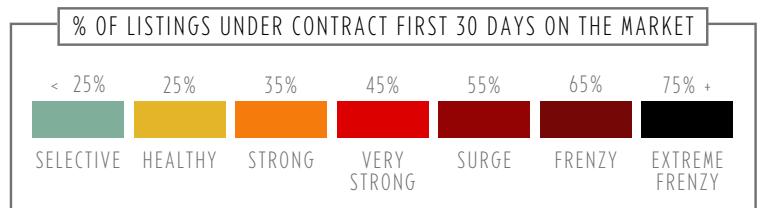
RESTAURANT _____
SEASON _____
COLOR _____

ANYTHING ELSE
I SHOULD KNOW?

tell me about
YOURSELF

MARCH PIERCE COUNTY 2024

PRICE RANGE	JANUARY NEW LISTING RESALE	JANUARY PENDING RESALE	FEBRUARY ACTIVE LISTING RESALE	MONTHS PENDING SUPPLY	MONTHS RESALE SUPPLY	DECEMBER LISTED % PENDING FIRST 30 DAYS	DECEMBER SALES ACTIVITY INTENSITY
0 - 350K	52	62	53	0.9	SEVERE SHORTAGE	61.5%	Frenzy
350K - 500K	213	264	200	0.8	SEVERE SHORTAGE	63%	Frenzy
500K - 750K	215	238	234	1.0	SHORTAGE	53.3%	VERY STRONG
750K - 1M	68	53	147	2.8	LOW	21.9%	SELECTIVE
1M - 1.5M	40	30	84	2.8	LOW	31.6%	HEALTHY
1.5M	13	10	56	5.6	SELECTIVE	25%	HEALTHY
TOTAL ACTIVITY	601	657	774	1.2	SHORTAGE	54.2%	VERY STRONG



CURRENT INTEREST RATE

7.08%

housing
MARKET UPDATE

WHAT TYPE OF PROPERTY ARE YOU INTERESTED IN?

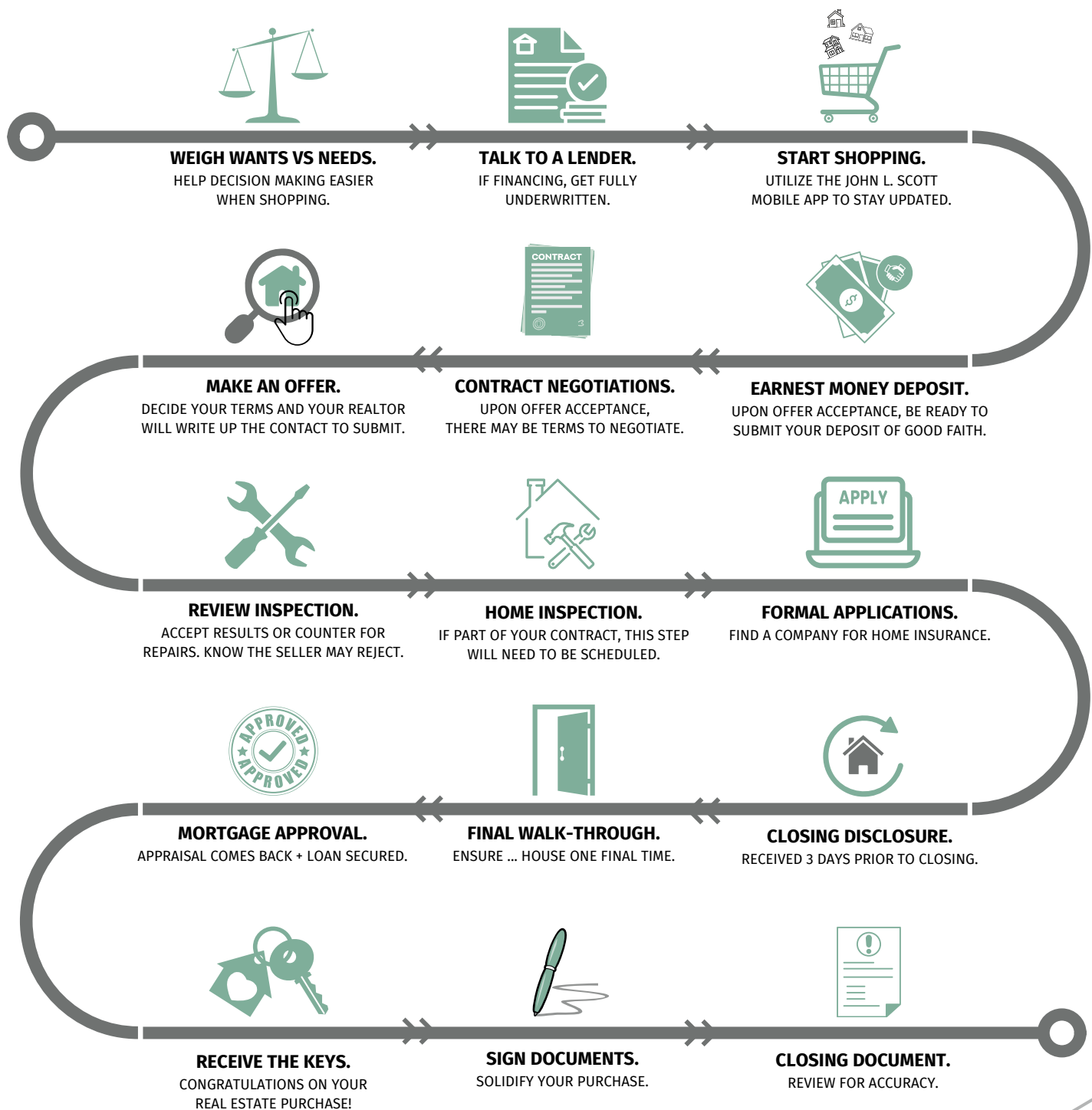
☐ Land | Lots | Acreage ☐ Residential ☐ Investment ☐ Commercial

Identifying the difference between your wants and needs in your real estate investment can help streamline your shopping process when the time comes. The list below provides a few common considerations to help get you started.

wants	needs
<div><input type="checkbox"/> # OF STORIES</div> <div><input type="checkbox"/> # OF BEDROOMS</div> <div><input type="checkbox"/> # OF BATHROOMS</div> <div><input type="checkbox"/> OFFICE SPACE</div> <div><input type="checkbox"/> BONUS ROOM</div> <div><input type="checkbox"/> UPSTAIRS LAUNDRY</div> <div><input type="checkbox"/> FORMAL DINING ROOM</div> <div><input type="checkbox"/> FIREPLACE</div> <div><input type="checkbox"/> YARD SIZE</div> <div><input type="checkbox"/> OFFICE SPACE</div>	

- ☐ # OF STORIES
- ☐ # OF BEDROOMS
- ☐ # OF BATHROOMS
- ☐ OFFICE SPACE
- ☐ BONUS ROOM
- ☐ UPSTAIRS LAUNDRY
- ☐ FORMAL DINING ROOM
- ☐ FIREPLACE
- ☐ YARD SIZE
- ☐ OFFICE SPACE

what's your
WISHLIST



home buying
PROCESS

Until documents are signed, keys are in-hand and the property is officially yours, it's vital that you stay consistent with your financial situation. Reference the list below to make sure you allow for a smooth closing.

dos

- Ensure that you obtain a gift letter or bank statement as documentation for received funds.
- Be completely honest with your lender about child support, alimony, wage garnishments, and any other payroll deductions.
- Consult your lender before making any large or cash deposits.

don'ts

- Change jobs, quit your job or become self-employed.
- Buy a vehicle of any kind.
- Use credit cards excessively.
- Co-sign a loan for anyone.
- Change marital status.
- Buy furniture or use your credit cards more than usual.
- Apply for new credit cards.

things to
AVOID

There are many steps during a real estate transaction and having a strong team in your corner to partner with is important. If you have any questions about the loan process, financing options, or what next steps should be, my team of lenders have you covered!



DAWN JAMES | NMLS# 000000

Caliber Home Loans

253.988.0425



KAREN JOHNSON | NMLS# 000000

Guild Mortgage

206.718.4598



TEAM ALTHEA KAHEIKI-HANDBURGH
CW TITLE

253.284.5959

talk to a
LENDER