

ETHAN HUNGER'S GUIDE TO

# *BUYING A HOME*

All the important steps to get you into the home of your dreams

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*BE IN  
TOUCH*

Bellwether  
Real Estate  
[bellwetherrealestate.com](http://bellwetherrealestate.com)



11 Bellwether Way, Suite 201 Bellingham, WA 98225

Cell: 360-920-3088 Email: [ethan@bellwetherrealestate.com](mailto:ethan@bellwetherrealestate.com)

# *PRE-APPROVAL*

In a competitive market like Bellingham's, being on top of your finances is a must. If you will require a loan for your purchase, getting pre-approval will be your first step to buying a home.

A good lender is vital to the success of your transaction. Financial timelines are extremely important and a good lender will go above and beyond to get your deal done.

## *RECOMMENDED LENDERS*



Sara Elkinton

Movement Mortgage, Bellingham

[Sara.Elkinton@Movement.com](mailto:Sara.Elkinton@Movement.com)

206-962-0818



Dylan Langei

Evergreen Home Loans, Bellingham

[DLangei@EvergreenHomeLoans.com](mailto:DLangei@EvergreenHomeLoans.com)

360-927-5897



Melanie Pysden

CrossCountry Mortgage, Bellingham

[Melanie.Pysden@ccm.com](mailto:Melanie.Pysden@ccm.com)

360-303-8359

# *ESTABLISHING CRITERIA*

## *Interior*

PRICE

BED(S)

BATH(S)

SQ. FT.

## *Exterior*

Location, lot size, view, etc.



# *VIEWING POTENTIAL OPTIONS*

Once criteria has been established, I will present you with a list of potential options. Once we have decided which options are worth viewing, I'll schedule times for us



to walk through the properties and assess their feasibility.

IF one of the properties fits our criteria, we will move to the next step and draft up an offer.

IF NOT we will create a game plan to find the right property for you!

# *MAKING AN OFFER*

Making an offer is not as stressful and scary as it sounds. Although there are plenty of specific details to go over, the process doesn't take long. I will walk you through the entire process so that every step makes sense. In a market as competitive as ours, I'll put you in the best position to secure your dream home.



# *COSTS*

## *Who Pays Who?*

Example: \$500,000.00 @  
6% Commission = \$30,000.00 Listing Cost  
The Seller pays this Listing Cost

1/2 usually goes to  
the Listing Firm.

Sum: \$15,000.00

1/2 usually goes to  
the Selling Firm.

Sum: 15,000.00

As a buyer, your financial obligation is entirely tied to the purchase  
of the property and the fees associated with it.

# *ABOUT ME (AS A REALTOR)*



With over 7 years of experience in Real Estate and a lifetime's worth of experience in Bellingham, there are few agents who know the area and the industry better.



Growing up in Bellingham gave me a keen sense of its neighborhoods and seasons. Playing with friends on its soccer fields and tennis courts, exploring its parks and riding its trails are all part of living here. As your agent, I am excited to share my knowledge of the area, so you can focus on the neighborhoods you'll love. I know a good home provides both comfort through its welcoming interior, and community through its connection to fun outdoors and amenities. With me, you'll get more than a Realtor, you'll get a local who knows our community. I'll help you get settled in a new house and send you on your way to calling it "home."

# ABOUT ME (AS A PERSON)



I'm a graduate from the University of Washington (Go Dawgs) with a degree in Environmental Science & Resource Management. I'm a conservationist with a deep love for the environment and the world around us. I'm a fan of everything outdoors who lives by the motto of "you won't know unless you try!" I'm a lover of dogs, sports, cooking, and family. I believe that prioritizing mental and physical health is the key to a happy and successful life. I place my value in time spent doing what makes me happy and I strive to help others reach their goals too, whether it's fitness, real estate, or health/nutrition. I thrive off of social interactions and meeting new people and I am someone who is always there if needed.





# *THANK YOU*

Thank you for taking the time to read through my buyer's packet! If there is anything you are still unsure about please reach out! I am always available.

*Ethan Hunger*



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