



PHAROAN

Buyer's Guide

A clear, honest roadmap for buyers who want the details right.

PREPARED FOR

DATE

Talal

John L. Scott • (425) 230-6655 • talal@pharoan.com • pharoan.com

The Honest Version

INTRODUCTION

Is this the right time to buy? What do I do first? How do I make sure I don't overpay? And the one people rarely say out loud — if my credit isn't perfect, do I have to explain that to a stranger?

WORTH REMEMBERING

Every one of those questions is normal. None of them disqualify you.

PHILOSOPHY

Buying a home isn't rocket science — but it's also not something most people do more than a few times in their life. You don't need to become an expert in title insurance or contract contingencies. That's my job, the way your mechanic knows your engine and your doctor knows your bloodwork.

Here's what I've found to be true: given good information, people make good decisions for themselves. My role isn't to make the call for you — it's to make sure you're never guessing. Decisive and well-informed beats fast and anxious, every time.

My business runs on one metric: whether you'd send me your best friend. So that's the only metric I actually pay attention to.

The First Step

GETTING STARTED

THE CONSULTATION

This first meeting sets the tone for everything after it. In about an hour, we cover three things: whether we're a good fit to work together, how the process actually works so you're never blindsided, and what you're really picturing when you say "new home." You'll leave knowing exactly what happens next.

BUYER AGENCY, PLAINLY

In Washington, a buyer agency relationship exists the moment we start working together — written down or not. I use a written Buyer Agency Agreement so it's unambiguous: who I represent, and who I'm still getting to know. It's not a leash. It's clarity, for both of us.

WORTH REMEMBERING

Clarity up front means I spend zero energy chasing 'maybe' clients — and all of it on you.

Agreement Summary

BUYER AGENCY

This page is a plain-English snapshot for our conversation — not the signed, binding contract. Your official Buyer Agency Agreement (your brokerage's state-compliant form) will be provided separately for signature.

DATE

EXPIRATION DATE

EXCLUDED PROPERTIES / AREA LIMITS

BUYER(S)

AGENT

BROKER

MINIMUM COMMISSION (TYPICALLY PAID BY SELLER)

%

Properties Excluded — no duty on properties offering less than minimum

Buyer Contribution — buyer covers the gap to minimum commission at closing

BUYER CONTACT INFO

ADDRESS

PHONE

EMAIL

Where Do We Start?

THE SEARCH

Pre-Approval Letter, First

Before we look at a single listing, get pre-approved by a mortgage broker. Anything else risks falling for a house you can't actually buy — or missing one you could.

Wants vs. Needs

Everyone who'll live in the home fills out a wish list, separately. It's surprising how often that reveals a mismatch worth talking through before we're standing in a kitchen.

The Search Begins

I preview homes that fit your criteria and flag the ones worth your time. You'll likely be scrolling listings and hitting open houses too — that's normal and useful.

Recalibrating

After the first day of showings, your list usually sharpens. So does mine. We narrow in on what actually matters to you, not what you thought mattered on paper.

New Listings, Fast

I check new inventory daily and get notified the moment something matching your criteria hits the market — so we're never late to a good one.

We Found A House!

THE OFFER

SETTING YOUR OFFER PRICE

By now you'll have a real feel for the market. We'll weigh days on market, true comparables, and condition together — the decision is always yours, but you won't be guessing.

ABOUT THOSE ONLINE ESTIMATES

Zestimates and their cousins pull from public records — which are often wrong — and can't account for a bad addition, a great lot, or a market that shifted three months ago. Treat them as a rough guess, not a number to negotiate around.

WRITING THE OFFER

Price is one line item. Closing date, contingencies, what conveys, earnest money — all of it is negotiable, and all of it matters. I'll walk you through the strategy behind each choice.

WORTH REMEMBERING

Once the offer's in, there's nothing productive left to do but breathe.

Pending to Close

THE HOME STRETCH

Once we have mutual acceptance, every date on your contract matters. Here's your personalized timeline — fill it in together as milestones are set.

DATE	MILESTONE
<input type="text"/>	Mutual acceptance
<input type="text"/>	Written financing application due
<input type="text"/>	Inspection contingency removed
<input type="text"/>	Estimated signing date
<input type="text"/>	Closing & possession

CLOSING & POSSESSION

Closing happens once loan documents are signed and funds are disbursed — that's when title transfers to you. It can feel like signing your life away; by the time you're there, the hard part is already behind you. Possession date is set by your contract — that's move-in day.

WORTH REMEMBERING

Open the champagne. You did the work — this part is just paperwork and keys.



PHAROAN

Let's find your next home.

CALL OR TEXT (425) 230-6655

EMAIL talal@pharoan.com

ONLINE pharoan.com

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John L. Scott

Seattle & Eastside • Bellevue • Kirkland • Issaquah • Sammamish • South Snohomish County