

PHAROAN

A RENTER'S GUIDE TO BUYING YOUR FIRST HOME

From Renting to Owning.

A simple, honest guide to buying your first home — with Talal by your side.

Talal

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Is It Time to Buy?



If you're renting, you've probably asked yourself: is this the year I stop paying someone else's mortgage? It's the right question. And the honest answer is that it depends on you — your plans, your budget, your peace of mind — not on the market noise.

RENTING

- Flexible — easy to move
- Lower upfront cost
- No maintenance to handle
- But no equity, and rent keeps climbing

OWNING

- Every payment builds equity
- A fixed-rate payment holds steady
- It's truly yours to make your own
- But upfront cost, and you handle upkeep

You might be ready if...

- ✓ Your income is steady
- ✓ You plan to stay put three years or more
- ✓ You've saved a little cushion
- ✓ You're tired of the rent going up every year

WORTH REMEMBERING

The best time to buy isn't a date on the calendar — it's when your life and your budget line up.

The Home-Buying Journey



TALAL
YOUR GUIDE

From renting to your own front door — the whole path, one step at a time.

START



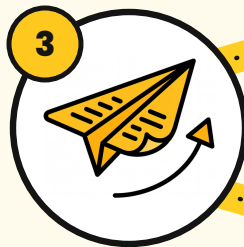
1 Get Pre-Approved

Know your true budget before you fall for a house.



2 Find Your Home

I scan the market daily and flag the ones worth your time.



3 Make Your Offer

Price, terms, and timing — an offer built to win.



4 Inspect & Negotiate

We verify the home and settle repairs before you commit.



5 Closing Day

Sign, fund — and the keys are officially yours.



6 Welcome Home

Move in, exhale, and make it yours.

STEP ONE

Before You Start



Get Pre-Approved First

Before we tour a single home, get pre-approved by a good mortgage lender. It tells us exactly what you can comfortably afford, so you never fall for a house you can't buy — or miss one you could. It also makes your offer far stronger when we find the one.

Build Your Team

You don't need to become an expert in contracts or title insurance — that's my job, the way your mechanic knows your engine. A good lender and an agent who actually returns your calls will carry the technical weight, so you can focus on the one decision that's truly yours: which home feels right.

WORTH REMEMBERING

Given good information, people make good decisions for themselves. My job is to make sure you're never guessing.



Finding It, Winning It

The Search

I watch new listings daily and flag the ones actually worth your time. You'll be scrolling and hitting open houses too — good. After the first few tours, your wish list sharpens, and so does my aim.

About Those Online Estimates

Zestimates pull from public records that are often wrong, and they can't see a bad addition, a great lot, or a market that shifted last month. Treat them as a rough guess, not a number to negotiate around.

Writing the Offer

Price is just one line. Closing date, contingencies, what stays, earnest money — all negotiable, all strategic. I'll walk you through the thinking behind each choice, so your offer is built to win without overpaying.

WORTH REMEMBERING

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

Inspection to Keys



Inspect & Negotiate

Once your offer is accepted, we verify the home with a licensed inspector and respond in writing before the deadline — move forward, request repairs, or walk away. You're never committed until you're comfortable.

Your Timeline

- Mutual acceptance
- Inspection completed
- Financing finalized
- Signing appointment
- Closing & keys

Closing Day

You sign, the loan funds, and the home is legally yours. It can feel like signing your life away — but by the time you're there, the hard part is already behind you.

WORTH REMEMBERING

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



Let's find your front door.

Thinking about it? Let's just talk — no pressure, no jargon.
Whenever you're ready, I'm a call or text away.

CALL OR TEXT

(425) 230-6655

ONLINE

pharoan.com

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