YOUR GUIDE TO

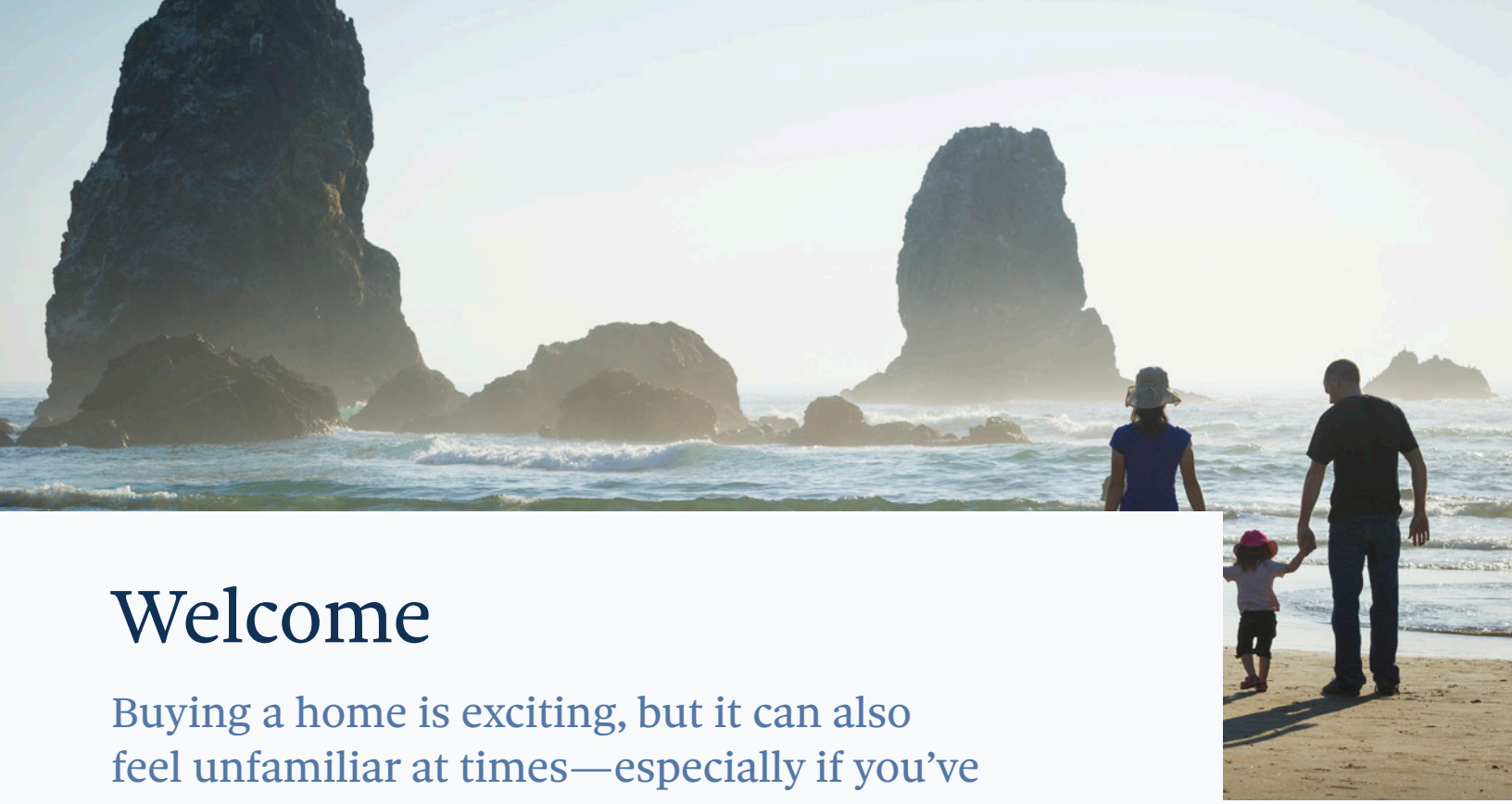
Buying a Home *in* Oregon



Fidelity National Title

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Welcome

Buying a home is exciting, but it can also feel unfamiliar at times—especially if you've never been through the process before.

There are a lot of moving parts, different professionals involved, and important decisions happening along the way. For many buyers, understanding how everything fits together can feel just as overwhelming as finding the right home itself.

That's why we created this guide.

Our goal is to help make the homebuying process easier to understand by walking you through what typically happens, what different terms mean, and what you can expect at each stage of the purchase.

You do not need to memorize every detail or become an expert before you begin. The process is designed to be guided step by step by the professionals supporting your purchase, including your agent, lender, title, and escrow team.

We hope this guide gives you greater clarity, confidence, and peace of mind as you move through the homebuying journey.

Welcome—and congratulations on this exciting next chapter.

RANDY LEEPER
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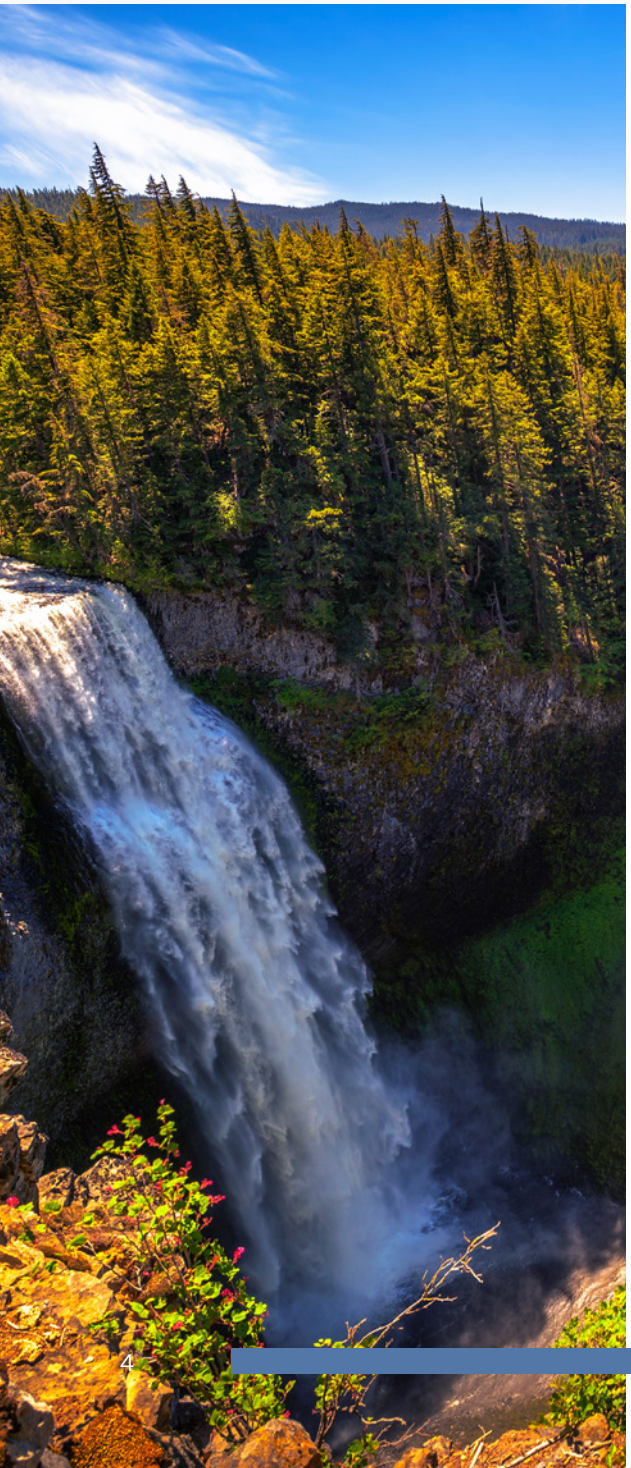
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START HERE

What *to* Expect

Buying a home involves a lot of steps, decisions, and coordination, which can make the process feel *overwhelming* at times.



But the process itself is actually very structured, and once you understand the big picture, everything becomes much easier to navigate.

Here's what happens, step by step:

01

Get Pre-Approved

You'll meet with a lender to understand what you can afford and get approved for a loan amount. This helps you understand what you can comfortably afford and makes your offer stronger when you find the right home.

02

Find the Right Home

You'll work with your agent to refine your priorities, decide what matters most to you—location, lifestyle, schools, layout, budget, and more—and tour homes that align with your priorities and budget.



03

Make an Offer

When you find the right home, your agent will help you put together an offer. This includes price, timing, and key terms that can make your offer more competitive.

04

Offer Accepted & Escrow Opens

Once your offer is accepted, the escrow process officially begins.

05

Inspections, Disclosures & Final Details

You'll review the condition of the home, go through disclosures, and make any final decisions or negotiations before moving forward.

06

Closing & Getting Your Keys

You'll complete the remaining steps needed to finalize the purchase and sign the final paperwork. Once the purchase is officially complete, you'll receive the keys to your new home.

Who *Does* What

(SO YOU DON'T HAVE TO WONDER)

You're not doing this alone. Each part of the process is handled by a *specific* role:

Agent



Guides you through the process, negotiates on your behalf, and keeps everything on track.

Lender



Handles your loan, approval, and financing.

Escrow



Acts as a neutral third party to securely manage funds, documents, and key parts of the transaction as the sale moves toward completion.

Title



Researches the property's ownership history, helps identify issues that may need to be resolved before the sale is completed, and provides protection through title insurance.

What This Means for You

You don't need to understand every part of the process upfront. Your role is to:

- Make informed decisions
- Ask questions when something isn't clear
- Stay responsive as things move forward

The professionals involved in your purchase will help guide the process, coordinate the details, and explain what's needed along the way.

Getting Ready *to* Buy

You may already be casually looking at homes online. But once you begin shopping with the intention to purchase, being *prepared* becomes an important part of successfully finding and securing a home.



The process can move more quickly—or take longer—than you expect. The right home may appear suddenly, or it may take time to find something that truly feels right. Either way, searching for a home is both a financial and emotional investment.

Every showing comes with a level of optimism, possibility, and decision-making. Being prepared can help you stay focused, avoid unnecessary disappointment, and use your time and energy more intentionally throughout the process.

PRE-APPROVAL



One of the first steps in the homebuying process is getting pre-approved with a lender.

This helps you understand what you can comfortably afford and gives you a realistic budget to work within as you begin your search.

It also strengthens your position when you make an offer, because sellers can see that you've already started the financing process and are prepared to move forward.

CLARIFYING YOUR PRIORITIES



As you begin shopping for a home, your agent will help you refine what matters most to you. This can include:

- location
- layout
- lifestyle
- commute
- schools
- condition of the home
- comfortable monthly payment range

You may not have every answer upfront—and that's completely normal. Touring homes and comparing options in person will often help you better understand what feels right, what doesn't, and where you're willing to compromise.

EXPECTATIONS WILL EVOLVE



Your priorities and expectations may shift as you move through the homebuying process.

Features that once felt essential may become less important, while priorities you hadn't originally considered may start to matter more.

Touring homes, comparing neighborhoods, understanding pricing, and seeing properties in person often changes the way you think about what matters most.

That shift is a normal part of the process.

Finding the *Right Home*



Explore Oregon Communities

From vibrant urban neighborhoods and established suburbs to small towns and rural communities, Oregon offers a wide variety of places to call home. Your real estate agent can help you compare communities and consider factors like lifestyle, commute, and long-term goals to find the right fit.

Photos, descriptions, and online searches can help narrow things down, but homes tend to feel very different in real life than they do online.

As you begin visiting homes and exploring neighborhoods, you'll start developing a better sense of what feels right, what doesn't, and what matters most to you.

Searching for a home often becomes much clearer once you start touring properties *in person.*

Needs vs. Wants

As you begin touring homes, you'll likely notice a difference between what would be nice to have and what truly matters for your day-to-day life.

You may start the process focused on one thing—like square footage, finishes, or features—and realize that location, layout, natural light, storage, or neighborhood feel matter more than you expected.

That's a normal part of the process.

Working with your agent and seeing homes in person will often help you refine your priorities much more quickly than browsing online alone.

Location & Lifestyle

A home is more than the property itself—it's also how the location supports your daily life.

As you explore different neighborhoods, you may find yourself thinking more about:

- commute times
- walkability
- schools
- access to restaurants, parks, or shopping
- privacy
- the pace and feel of the neighborhood

Sometimes the right home is just as much about the lifestyle surrounding it as the home itself.

Understanding Tradeoffs

Very few homes check every box—and that's okay. You may find yourself choosing between:

- location and square footage
- updates and price
- charm and practicality
- yard size and commute time

The goal usually isn't perfection. It's finding the right balance for your priorities, lifestyle, and budget.



As you continue touring homes, the process often becomes less about finding a "perfect" house and more about recognizing *what works best* for the way you want to live.

Making *an Offer*



Once you find a home you want to move forward with, your agent will help you *prepare and submit* an offer to the seller.

This is where the process becomes more strategic, but you won't be navigating it alone. Your agent will help you understand the market, evaluate your options, and structure an offer that aligns with your goals, priorities, and comfort level.

What Goes Into an Offer

An offer is more than just the purchase price. It also includes important terms that help define how the transaction will move forward, such as:

01 CLOSING TIMELINE

How quickly you and the seller plan to complete the sale and transfer ownership of the home.

02 FINANCING TERMS

Information about how the home will be purchased, including the type of loan being used.

03 CONTINGENCIES

Conditions that need to be met before the purchase can continue moving forward, such as inspections, financing approval, or the sale of another property.

04 EARNEST MONEY

A deposit that shows you're serious about moving forward with the purchase.

05 ITEMS INCLUDED WITH THE HOME

Clarifies what stays with the property after closing, such as appliances, window coverings, or other features.

Together, these terms shape both the *strength* and *structure* of the offer.



What Gets Negotiated

Negotiation is a normal part of the homebuying process, and it's common for offers and counteroffers to go back and forth before both sides reach an agreement. Depending on the situation, buyers and sellers may negotiate:

01 PRICE

The final purchase price of the home.

02 CLOSING TIMELINE

How quickly the transaction will move forward and when you'll take ownership of the home.

03 REPAIRS OR CREDITS

Requests related to repairs, updates, or money credited to help offset certain expenses based on inspections or the condition of the home.

04 CONTINGENCIES

Conditions that need to be resolved before the sale can move forward, such as financing approval or inspections.

05 INCLUDED ITEMS OR APPLIANCES

Clarifies whether certain items—like appliances, outdoor structures, or window coverings—will remain with the home after the sale is complete.

Not every part of a transaction is negotiated, and every situation is *different.*

Your agent will help guide those conversations, explain your options, and help you decide what feels reasonable based on the market and the details of the sale.



What Makes an Offer Strong

A strong offer isn't always just about offering the highest price. Sellers are often looking for buyers who seem prepared, financially qualified, responsive, and likely to successfully complete the purchase.

In some situations, a seller may receive multiple offers on a home. When that happens, factors like financing strength, timelines, flexibility, and confidence that the purchase will successfully go through can become especially important.

Factors that can strengthen an offer may include:

01 PRE-APPROVAL FROM A LENDER

Shows the seller that you've already started the financing process and are prepared to move forward with the purchase.

02 A CLOSING TIMELINE THAT ALIGNS WITH THE SELLER'S NEEDS

Some sellers may want to complete the sale quickly, while others may need additional time before moving out or completing their next purchase.

03 FEWER CONDITIONS OR CONTINGENCIES

Offers with fewer unresolved conditions—such as needing to sell another home before completing the purchase—may feel more straightforward and predictable to a seller.

04 FLEXIBILITY AROUND TIMING OR OTHER TERMS

In some situations, flexibility around move-out dates, when you take ownership of the home, or included items can help make an offer more appealing to the seller.

Your agent will help you understand how to position your offer *competitively* while still protecting your interests and staying within your comfort level.

What This Means for You

Making an offer can feel intimidating at first, but the process is much more structured than you might expect.

Your role is to:

- understand your options
- decide what feels comfortable to you
- and make decisions that align with your priorities, budget, and comfort level

Your agent will guide you through the strategy, negotiation, and next steps throughout the offer process.

After Your Offer *is* Accepted



Having your offer accepted is a *major* milestone.

It's exciting, but it can also feel like everything suddenly starts moving much more quickly. Once both sides agree to move forward, several parts of the purchase begin happening at the same time.

If you've never purchased a home before, this stage can feel unfamiliar at first—but there's a clear sequence to what happens next, and your team will help guide you through it step by step.

What Happens Next

The next stage of the process includes several important parts of the purchase that typically happen around the same time.

OPENING ESCROW

After your offer is accepted, the escrow process officially begins. This is often referred to as "opening escrow."

At this stage, the purchase begins moving through the steps needed to complete the sale.

From this point forward, there are usually timelines, deadlines, and next steps that help guide the purchase toward completion.

Your agent and escrow team will help explain what to expect and what may be needed from you along the way.

EARNEST MONEY

Earnest money is a deposit made after the offer is accepted that shows you're serious about moving forward with the purchase.

The deposit is submitted to the escrow company early in the process and is typically applied toward the money you owe as part of the purchase.

Your agent and escrow team will explain the timing, amount, and how the deposit is handled during the process.

INSPECTIONS

Home inspections are designed to help you better understand the condition of the property before completing the purchase.

No home is perfect, and it's common for inspections to uncover maintenance items, repairs, or areas that may need future attention.

Depending on the results, buyers and sellers may negotiate repairs, credits, or other solutions before deciding how to proceed with the purchase.

Your agent will help you review the findings, understand what's typical, and decide how you'd like to proceed based on your comfort level and the condition of the home.

DISCLOSURES

Sellers are typically required to provide disclosures about the property and any known issues or past conditions that could affect it.

These documents may include information related to:

- repairs or past damage
- neighborhood or HOA information
- property features or limitations
- environmental or legal disclosures required by the state

Reviewing disclosures carefully is an important part of understanding the property before completing the purchase.

Your agent can help you review these documents and answer questions about anything that feels unclear or unfamiliar.

FINANCING CONTINUES TOWARD FINAL APPROVAL

Even after pre-approval and an accepted offer, your loan still goes through several final approval steps before the purchase is completed.

During this stage, your lender may request updated financial documents, verify employment or assets, order an appraisal to help confirm the home's value, and finalize the loan based on both your financial information and the property being purchased.

This is a normal part of the process and helps ensure that everything is fully approved before the purchase is completed.

Your lender will guide you through these final steps and let you know if anything additional is needed along the way.



What This Means for You

You may receive requests for documents, inspection updates, financing questions, or additional information as different parts of the purchase happen at the same time.

That's normal.

Your role during this stage is to:

- stay responsive
- review information carefully
- ask questions when needed

Your agent and the professionals involved in your purchase will help explain what's happening, answer questions, and guide you through the decisions that come up at this stage of the purchase.

This stage of the process often involves the most *communication, coordination, and decision-making.*

Title *and* Escrow



As the purchase continues, both *title* and *escrow* play important roles in helping the sale move toward completion.

Escrow helps coordinate communication, documents, funds, and timelines between the people involved in the purchase, including you, the seller, lender, agent, and title company. This helps keep the purchase organized as the different parts of the sale are completed.

The title company researches the property's ownership history to help identify issues that may need to be resolved before the home can legally transfer to you.

In many transactions, title and escrow services are handled by the same company, with different people managing different parts of the purchase.

What Title Looks At

Before the sale is completed, the title company reviews public records related to the property to help identify issues that may need to be resolved before the home can legally become yours.

This can include things like:

01 UNPAID PROPERTY TAXES

Property taxes connected to the home that were never paid by a previous owner.

02 LIENS TIED TO THE PROPERTY

Debts connected to the property, such as unpaid contractor work, court judgments, or other unpaid obligations that may need to be resolved before the sale can be completed.

03 OWNERSHIP DISPUTES

Situations where ownership of the property may be unclear or challenged by another person.

04 RECORDING MISTAKES

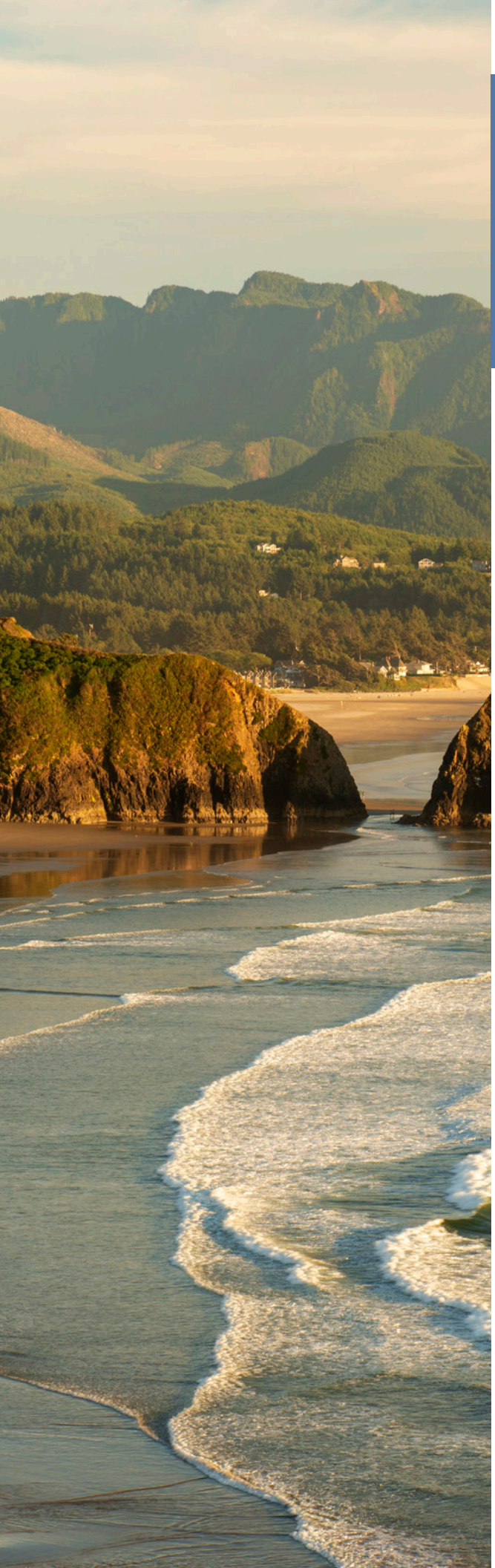
Errors in public records or legal documents related to the property.

05 ISSUES CONNECTED TO PAST TRANSACTIONS

Problems tied to previous sales or ownership history involving the property.

Most home purchases move forward without major issues, but title review helps identify problems before the home *legally* becomes yours.





Private Water & Septic Basics

While many Oregon homes are served by public water and sewer systems, some properties rely on private wells or septic systems. If the home you're purchasing includes these features, inspections can help you better understand their condition, maintenance, and any ongoing responsibilities before closing.

What Title Insurance Is

Most of the time, issues connected to a property's ownership history are identified and resolved before the sale is finalized.

But occasionally, ownership-related problems from the past may not appear right away. This can include things like errors in public records, unknown ownership claims, or issues connected to previous transactions involving the property.

Title insurance helps protect you if certain ownership-related issues connected to the property are discovered after the sale is completed.

What This Means for You

Most buyers will never directly see much of the work happening behind the scenes during title and escrow—and that's normal.

A large part of title and escrow involves reviewing documents, coordinating details, resolving issues when needed, and helping keep the purchase organized as it moves toward completion.

Your title and escrow team, lender, and agent all work together to help guide the purchase from *accepted* offer to *completed* sale.

What It *Costs*



Buying a home involves *more* than just the purchase price of the property.

As the purchase moves forward, there are a variety of costs connected to financing, escrow, title, inspections, taxes, and completing the sale.

Some costs are fixed, while others can vary depending on the property, the type of loan you're using, local requirements, and the terms negotiated during the purchase.

Your lender, agent, and escrow team will help you understand these costs ahead of time so there are fewer surprises along the way.

Understanding the Different Types of Costs

The costs involved in your home purchase are usually grouped into a few major categories. These may include:

- your down payment
- lender and loan-related costs
- escrow and title fees
- inspection costs
- taxes, insurance, and prepaid items
- recording or government-related fees

Some costs are paid upfront during the home purchase, while others may become part of your monthly mortgage payment afterward.

What You May Pay For

The exact costs involved in your purchase will depend on your transaction, financing, the property itself, and local market.

Common costs may include:

01 DOWN PAYMENT

The portion of the purchase price you pay directly toward the home.

02 CLOSING COSTS

A collection of fees connected to financing, escrow, title, government recording fees, and other services involved in completing the purchase.

03 HOME INSPECTIONS

Costs related to evaluating the condition of the home before the sale is completed.

04 APPRAISAL

A valuation ordered by your lender to help confirm the home's value.

05 TAXES AND INSURANCE

Depending on the timing of the purchase and your loan, certain taxes or insurance costs may need to be paid before the sale is completed.

Your lender will typically provide *estimates* early in the financing process, and your escrow team will prepare *final numbers* before the sale is finalized.

Oregon does not have a statewide sales tax.

Your real estate agent can help you understand how Oregon's tax structure may affect your home purchase, while a financial or tax professional can answer questions about your individual circumstances.





What May Be Negotiated

Not every cost is always paid entirely by either the buyer or seller.

Depending on the market, financing, and terms of the offer, you and the seller may negotiate who pays for certain costs or whether credits are provided to help offset certain purchase-related costs.

This can vary significantly depending on the purchase and the state where the home is located.

Your agent will help explain what's common in your area, what may be negotiable, and how those conversations are typically handled during the homebuying process.

Reviewing Your Final Numbers

As the purchase approaches the final stage, you'll receive final figures showing the total amount needed to complete the purchase.

This includes your down payment, purchase-related costs, prepaid expenses such as taxes or insurance, and any other funds required before the sale is completed.

Your lender and escrow team will help review these numbers with you, explain what they mean, and answer questions before funds are due.

What This Means for You

One of the most important parts of preparing to buy a home is understanding that the purchase involves multiple categories of costs—not just the listing price of the property.

You do not need to understand every fee or line item upfront.

Your role is to:

- ask questions when something feels unclear
- review estimates and final numbers carefully
- understand the major categories of costs involved
- and work with your lender, agent, and escrow team along the way

Your team will help explain the *financial* side of the purchase and what to expect as each stage approaches.

Closing *on* Your Home



As the purchase moves into the final stage—often called *closing*—the remaining details come together in a specific order.

This is when final loan approval, signing documents, transferring funds, recording the sale, and receiving access to the home all take place.

At this stage, things can feel both exciting and fast-moving. After weeks of searching, negotiating, reviewing documents, and coordinating details, the purchase is finally approaching the finish line.

FINAL LOAN APPROVAL & CLOSING NUMBERS

Before closing, your lender finalizes the loan and your escrow team prepares the final numbers.

You'll review how much money is needed to complete the purchase, including your down payment, closing costs, and any other money needed to complete the purchase.

Your agent, lender, and escrow team will help guide you through these final details and answer questions as they come up.

WIRING FUNDS & WIRE FRAUD AWARENESS

Once your final amount is confirmed, you may need to wire funds to escrow.

Because real estate transactions involve large amounts of money, wire fraud is a serious risk. Scammers may send fake wiring instructions that appear legitimate, sometimes by email or text, and may create urgency around sending funds quickly.

Before you wire any money, always verify the instructions directly with your escrow officer using a trusted phone number—not just the contact information in an email you received.

Always confirm wire instructions before sending money, and treat last-minute changes with caution.

If anything feels unusual, urgent, or unexpected, stop and verify before sending money.

SIGNING DOCUMENTS

You'll sign the final documents needed to complete the purchase.

Some documents relate to your loan, while others relate to escrow, title, and officially transferring the home into your name.

Your escrow officer will coordinate the signing appointment, explain what to expect, and answer questions about the documents you'll be signing.

RECORDING & TRANSFER OF OWNERSHIP

After documents are signed and funds are received, the ownership transfer is officially recorded with the county.

Once recording is complete, the home legally becomes yours.

WHEN YOU GET THE KEYS

After the sale has been recorded, you'll officially receive access to the home.

In many transactions, your agent coordinates the keys, garage openers, gate codes, or other access information. The exact process can vary, but your agent will let you know when and how you'll receive everything you need.

This is often the moment the purchase finally starts to feel real.

Closing is the *final* stage of the homebuying process, but it's also the point where *many* important details come together very quickly.

What This Means for You

You may receive final documents, instructions, confirmations, and updates within a short period of time as the purchase approaches the finish line.

That's normal.

Your role during this stage is to:

- review information carefully
- ask questions if something feels unclear
- verify instructions before sending funds
- and stay in communication with your agent, lender, and escrow team

Your team will walk you through the remaining steps and help ensure everything is ready for closing.

Settling into Your *New* Home

Once closing is complete and you've received the keys, the home *officially* becomes yours.



This is the point where the focus shifts from completing the purchase to settling into your new home and adjusting to homeownership.

While the purchase process may be finished, it's normal for questions, small tasks, or follow-up items to come up after move-in.

Getting Settled

The first few weeks in a new home often involve a mix of excitement, adjustment, and ongoing projects. You may spend time:

- learning how different parts of the home work
- setting up utilities or services
- updating your address and accounts
- organizing documents related to the purchase and your loan
- planning future repairs, updates, or improvements over time

Not everything has to happen immediately. Most homeowners continue settling into the home gradually as they learn what works best for their lifestyle, needs, and priorities.

Questions After Closing

Even after the purchase is complete, questions sometimes come up related to documents, property taxes, title, escrow, loan servicing, or other parts of the home purchase.

Your agent, lender, and title and escrow team can help point you in the right direction if additional questions come up after closing.

It's completely normal to have questions after move-in, especially during your first home purchase.

Welcome home.



Fidelity National Title®

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