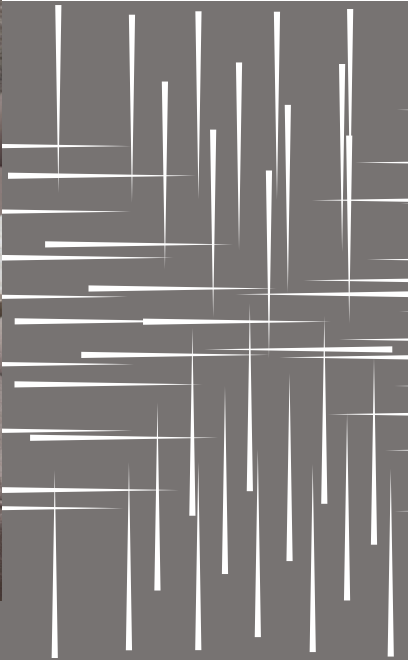


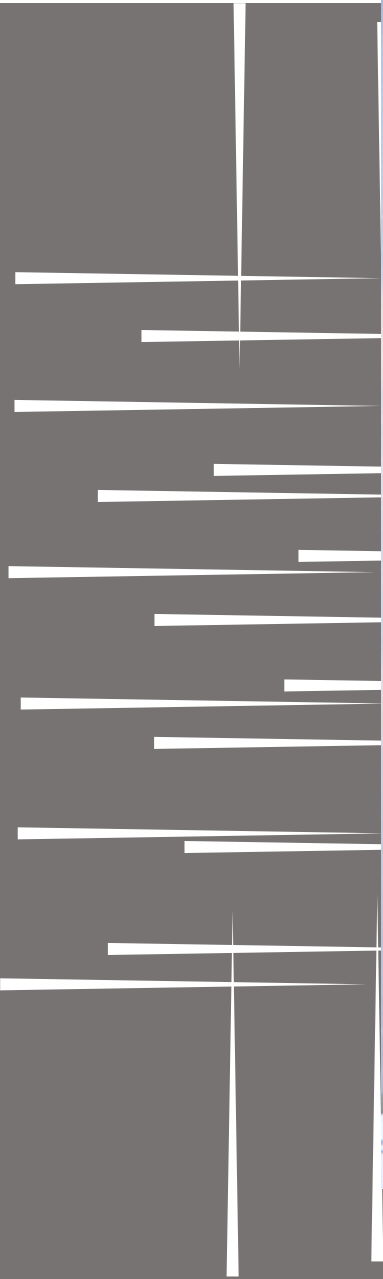


● BUYERS GUIDE



YOUR ROADMAP TO BUYING A HOME

welcome



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ABOUT ME

i believe in an approach to selling your home as unique as you are.



- Born & raised in Spokane, WA
- Licensed Realtor since Jan. 2018.
- Passed my Real Estate exam during winter break of my Junior year of college.
- Graduated from EWU with a bachelors degree in Finance and MIS in 2019.
- To-date, I have sold over \$30 million in volume and been a part of over 100 transactions. Over 50% has been first time buyers!
- Purchased my grandparents home on the North side of Spokane in 2020 that we completely gutted and remodeled.
- Investing - Started flipping homes end of 2022 and also purchased an Airbnb at Priest Lake Summer of 2023.
- Wife and I got married in Puerto Vallarta, Mexico May 2022
- We own two french bulldogs, Winnie and Gus
- We love to travel and try new restaurants!
- In my free-time, I enjoy hanging out with friends, playing basketball, playing video-games, working on house projects, & watching sports

THE NUMBERS

A breakdown of my sales history



Over \$30 million in
Volume sold to date

40

Number of first-time
home buyers served to
date



6 years of helping home
buyers find the perfect
home!



Over 200 new friends
made



THE STEPS

Let's take a closer look at the steps to buying a home.



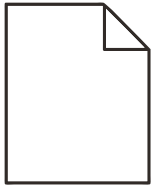
CHOOSE AN AGENT

Choose an agent whose personality meshes with your own and whose experience can work in your favor!



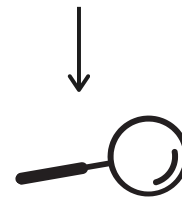
GET PRE-APPROVED

You'll want to make sure to get this process started asap, as getting pre-approved for financing is essential.



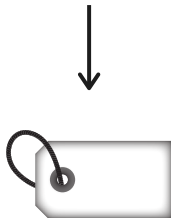
MAKE AN OFFER

I'll draw up an offer and negotiate on your behalf.



HOUSE HUNTING BEGINS

I'll take note of your requirements and start searching for properties that fit your criteria!



MAKE A DEAL

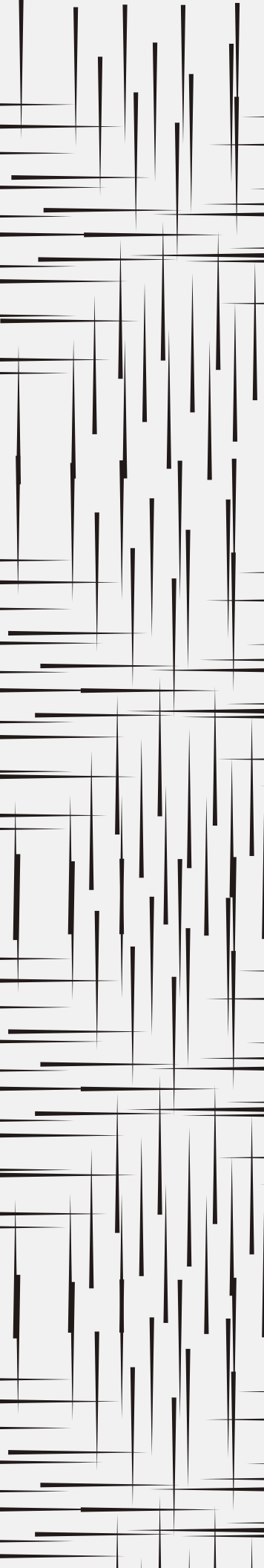
We might receive a counter offer, I'll review all steps of the negotiations with you and decide on next steps.



MOVE IN!

Schedule the inspections, complete closing requirements, record title, get the keys and move into your new home!





A house is made of walls and beams;
a home is built with love and dreams

Home Quotes

• BUY OR SELL FIRST

What's best? We break it down for you right here.

Every situation is unique, so we like to examine a few factors before advising which is best for you. For example: What are the current market conditions? Are you financially capable of carrying two properties without feeling stressed? If we're in a seller's market you might want to find a new home first, but if we're in a buyer's market it's probably best to sell your property first. Let's take a look at the advantages of both.

BUY FIRST

Works best when:

- There is a lot of competition in the market and property prices are rising
- You're confident there will be a high level of demand for your existing property
- You can negotiate or make it conditional on selling your own home
- You're prepared to accept an offer that lets you move on or pay bridging finance.

SELL FIRST

Works best when:

- Property prices are flat or declining
- if you want greater certainty about how much you have to spend on your next home
- If you're moving locations and buying in a different and slower market
- If you can negotiate a long settlement or know that you'll be able to find something that suits your requirements.

HOME OPERATING COSTS



TAXES

Property taxes are a major source of county income and are used to help pay for city services. Each municipality determines their own tax rate every year. These vary by city.

UTILITIES

Utilities are the services required to run your home including: power, water, sewer, internet, and heating costs. The cost of utilities can vary widely from home to home and from season to season.



INSURANCE

Home insurance can protect you against all types of damage to your home, such as fire, earthquake, flooding, vandalism and theft. Most lenders require you to have home insurance to get a mortgage so they can protect the asset they are lending on.

CHOOSING A NEIGHBOURHOOD



WHAT KIND OF HOME DO YOU WANT? 1

Are you interested in single-family, condo, manufactured or townhome? Do some research of what types of homes offer what that will help narrow down your search area.

2

CONSIDER YOUR COMMUTE

Do you need a car to get to work? Are you going to be taking public transit? Do a test run before committing to a certain area.



OLD OR NEW HOUSES? 3

Older neighbourhoods are great for their charm and character, but often older homes require more repairs, newer developments have modern finishes and less repairs needed.



What else is important?

4

COMMUNITY

What would you like to see in your new community? Is it more coffee shops? Events? Restaurants? Parks? Closer to the water? Whatever it is write it down and choose areas that have those features.



5

WALKSCORE

How important is it to you to be walking distance to things like schools, shopping and groceries? Think of what you want or need to be close to.



6

MUST NOT HAVE

Everyone has wants but have you considered the things you don't want? If you hate noise you might want to steer clear of the college area for example.



THE OFFER PROCESS

Let's talk about the offer process, here are the steps and what to expect.

DRAFTING YOUR OFFER

We will draft an offer up that protects you and includes any details that make sure are a part of the sale. Keep in mind that this only an offer until it is accepted.



ACCEPT

The Seller may accept your offer. If so, awesome!

Time to celebrate, now we will move ahead with any conditions laid out in the offer contingencies like the deposit, appraisals, and home inspections.
Once all contingencies clear, we then wait for recording, and closing day!



REJECT

The Seller may reject your initial offer.

We will ask questions to discover why and if there is anything we can do to make the offer more appealing. If not we move on and find the home you were meant to have!



COUNTER

The Seller may come back with a counter offer.

In this case, we will review the terms and continue to negotiate until we have reached a mutual agreed upon offer or until no agreement can be reached.

What you need
to budget and
plan for.

CLOSING TIMELINE



OPEN ESCROW

- EARNEST DEPOSIT
- HOME INSPECTION & OTHER NECESSARY INSPECTIONS
- PROPERTY APPRAISAL

CLOSING COSTS

- FINAL DEPOSIT
- *See next page for an important detail**

THE WEEK BEFORE CLOSING

- SIGN LOAN DOCS
- LAND TRANSFER TAX
- PROPERTY TAX
- MORTGAGE INSURANCE
- UTILITY TRANSFER OR START UP COSTS

CLOSING DAY

- FUNDING COMPLETE
- NEW TITLE RECORDING

AFTER CLOSING

- MOVING EXPENSES
- NEW FURNITURE
- RENOVATIONS
- IMMEDIATE REPAIRS AND MAINTENANCE

CLOSING COSTS

Do Closing Costs Include a Down Payment? No, your closings costs won't include a down payment. Note, some lenders will combine all of the funds required at closing and call it "cash due at closing" which bundles closing costs and the down payment amount — not including the earnest money.

CLOSING COSTS (2-4% OF PURCHASE PRICE)

PREPAID UTILITIES

The buyer is responsible for paying utilities as of the closing date and may also need to reimburse the seller for prepaid utilities.

PREPAID PROPERTY TAXES

Property taxes are calculated based on the value of the property. If the seller has prepaid property taxes, the buyer may be required to reimburse the seller.

INTEREST ADJUSTMENT

The interest adjustment is the amount of interest accrued between the closing day and the date of the first mortgage payment.

LEGAL FEES/DISBURSEMENTS

Legal fees include conducting a title search on the property, putting title insurance in place, registering the home in the buyer's name, and facilitating financial disbursements upon closing.

TRANSFER TAXES VARY(LAND, ESTATE,ETC)

You've got Question's ?
I have Answer's!

FAQ'S

HOW DO YOU FIGURE OUT HOW MUCH I CAN AFFORD?

I'll walk you through the process of figuring out how much you can afford, but the first step is making an appointment with a mortgage broker to get pre qualified. I have referrals!

HOW LONG DOES THE PROCESS USUALLY TAKE?

Buying a home can happen in a week or take months. I will work with you to make it happen as quickly as possible.

WHAT IS A BUYER VS SELLER MARKET?

A seller's market happens when there's more buyers than there are homes available. A buyer's market occurs when there are more homes for sale than buyers.

Have Questions ?



MY COMPANY

4 DEGREES

Legendary customer service is our priority!

4 Degrees was founded in the Spokane area in 2018, and has grown steadily over the last 5 years with over 125 agents!

The mission of 4 Degrees is to be the most innovative, knowledgeable and service oriented real estate company in the pacific northwest. As leaders in the marketplace, our goal is to establish a new standard in the industry.

4 Degrees is driven by a team of quiet professionals providing unparalleled service while creating positive impacts on our community. Every person has a vested interest in the success of the organization. When you work with a 4 Degrees professional, you have the power of the entire team behind you!

We are a full service firm dedicated to raising the bar!



REVIEWS



What our clients had
to say about our
selling process

— ” —

We were newly engaged, both working full time and going to school full time when we bought our first house and Skylar was PHENOMENAL!! He was always prepared, super easy to get ahold of, and didn't once complain about walking through 13 houses with us! 10/10

Maddison B.

— ” —

Amazing and super professional!
Always willing to help anyone and
does it with a huge smile on his face !

Jonathan W.



— ” —

Did amazing job finding me a home
in this crazy market while getting
me top dollar on the house I was
selling!!

Paul B.

— ” —

Great overall experience, very helpful, and always ready
to pick up the phone and answer every question I had! He
showed me around to multiple homes and was even at
closing to help with any questions I had! Overall great
person to work with and had your best interest at heart!

Brad L.

”



Skylar is an awesome realtor and great person! He looks out for all his clients and makes sure they know exactly what's going on during the process. I'm looking to buy a home in the future and Skylar is already helping with advice and guidance on how I can prepare. This is your guy!

Roberto R.



Skylar truly has your best interest at heart. He is so personable and truly listens to his clients. He will assure that throughout the entire home buying or selling process that you are informed and happy with the transaction. He is the only realtor that we trust!

Dezi B.



”

Skylar is awesome. If you're looking for someone who is professional, knowledgeable, and responsive, Skylar is your man. Every time I asked Skylar to view a house he was on top of it. I truly believe it was his quick action that got us into our new home. He also sold our house with in two days which was awesome!! I 10/10 recommend.

Jazmin R.

”

Being a first time homebuyer was hard at first but when Skylar Oberst became my real estate agent, he was able to find an off market house for me. He was very professional and offered advice when I needed it. I highly recommend him!

Whitley J.



LET'S FIND YOUR DREAM HOME



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Spokane, WA 99201

4 DEGREES

JOIN ME ONLINE

