



# GUIDE TO BUYING A HOME



Windermere  
REAL ESTATE  
—CITY GROUP—



**Nick Briggs, REALTOR®**

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*The Nick Briggs*  
DIFFERENCE

**“Your true worth is determined by how much more you give in value than you receive in payment”**

*-The Go-Giver*

- **What Separates me from other agents?**

Most agents focus on transactions – I focus on relationships. My business is built on the philosophy that “your true worth is determined by how much more you give in value than you receive in payment.”

That means I don’t just help you buy or sell a house – I help you make confident decisions, stay informed, and feel supported long after closing. My goal isn’t just to close deals; it’s to create raving fans who trust me enough to refer their friends and family.

- **How do I approach working with clients?**

I follow a simple rule: People work with people they know, like, and trust.

So my process is built on slowing down to connect. I start with listening – really listening – to what matters most to you. Then I use my experience, local data, and systems to create a plan tailored to your goals. Every conversation, showing, and negotiation comes from that foundation of trust and clarity.

- **What’s my philosophy on sales?**

I don’t “sell” – I serve.

Instead of trying to convince people to move, I focus on helping them make decisions that improve their lives. I’m here to educate, guide, and protect – not pressure. I take care of my people first and worry about business last.

- **How do I measure success?**

By the number of people who feel genuinely cared for – not the number of homes sold.

Success for me is when a client says, “You made this so much easier than I expected,” or when they send me a message months later saying they love their new neighborhood. That’s when I know I’ve done my job right.

- **What kind of experience should my clients expect?**

Calm, clarity, and communication. I want every client to feel informed and confident from start to finish. You’ll always know what’s happening, why it matters, and what comes next. My systems are designed to remove stress, simplify the process, and create a smooth experience – whether you’re buying your first home or selling your fifth.

- **What’s my role after closing?**

Closing isn’t the end of our relationship – it’s the beginning of my commitment to being your lifelong real estate resource. I stay in touch with market updates, local recommendations, and value-driven resources throughout the year. My goal is to remain your go-to person for anything home or Spokane-related long after the keys are handed over.

# *My Value* PROPOSITION

## Sellers

## Buyers

Other Realtors	Nick Briggs (Me)	Other Realtors	Nick Briggs (Me)
<input type="checkbox"/> Yard Sign	<input type="checkbox"/> Yard Sign	<input type="checkbox"/> Buyer Consultation	<input type="checkbox"/> Advanced Buyer Consultation
<input type="checkbox"/> Lock Box	<input type="checkbox"/> Lock Box	<input type="checkbox"/> MLS Access	<input type="checkbox"/> MLS Access
<input type="checkbox"/> MLS Upload	<input type="checkbox"/> MLS Upload	<input type="checkbox"/> Property Tours	<input type="checkbox"/> Advanced Property Tours
<input type="checkbox"/> Property Flyer	<input type="checkbox"/> Property Flyer	<input type="checkbox"/> Offer Preparation	<input type="checkbox"/> Advanced Offer Preparation
<input type="checkbox"/> Schedule Showings	<input type="checkbox"/> Schedule Showings	<input type="checkbox"/> Negotiation	<input type="checkbox"/> Advanced Negotiation
<input type="checkbox"/> Settlement Services	<input type="checkbox"/> Settlement Services	<input type="checkbox"/> Vendor Referrals	<input type="checkbox"/> Expert Vendor Referrals
<input type="checkbox"/> Price Opinion	<input type="checkbox"/> Detailed & Collaborative CMA	<input type="checkbox"/> Transaction Management	<input type="checkbox"/> Better Transaction Management
<input type="checkbox"/> Advertising	<input type="checkbox"/> Strategic and Optimized Marketing		<input type="checkbox"/> Property Valuation Reports
<input type="checkbox"/> Photos	<input type="checkbox"/> Professional Photos		<input type="checkbox"/> In-Depth Form Explanation
<input type="checkbox"/> Offer Handling	<input type="checkbox"/> In-Depth Form Explanation		<input type="checkbox"/> Detailed Buying Process
<input type="checkbox"/> Negotiations	<input type="checkbox"/> Strategic & Effective Negotiations		<input type="checkbox"/> Buyer's Packet
	<input type="checkbox"/> Detailed Listing Process		<input type="checkbox"/> Market/Process Education
	<input type="checkbox"/> Pre-Listing Packet		<input type="checkbox"/> Weekly Email Updates
	<input type="checkbox"/> Full Detailed Marketing Plan		<input type="checkbox"/> Weekly Phone Calls
	<input type="checkbox"/> Professional Grade Property Video		<input type="checkbox"/> Listing Research Prior to Showing
	<input type="checkbox"/> SEO Optimized Property Blogs		<input type="checkbox"/> Home Priority List
	<input type="checkbox"/> Better Website Search Results		<input type="checkbox"/> Home Showing Ranking List
	<input type="checkbox"/> Professional Staging if Applicable		<input type="checkbox"/> Full Home Research
	<input type="checkbox"/> Kitchen Counter Display		<input type="checkbox"/> Paperwork Management
	<input type="checkbox"/> Strategic Open Houses		<input type="checkbox"/> Investment Analysis
	<input type="checkbox"/> Constant Feedback From Showings		<input type="checkbox"/> Highly Detailed Property Search
	<input type="checkbox"/> Strategic Price Adjustments		<input type="checkbox"/> Logging Tour Feedback/Notes
	<input type="checkbox"/> Neighbor Outreach		<input type="checkbox"/> Offer Writing Strategies
	<input type="checkbox"/> Multi-Media Marketing		<input type="checkbox"/> Offer Summary For Sellers
	<input type="checkbox"/> Weekly Email Updates		<input type="checkbox"/> Many Added Personal Touches
	<input type="checkbox"/> Weekly Phone Calls		<input type="checkbox"/> Many Helpful Tools
	<input type="checkbox"/> Market/Process Education		<input type="checkbox"/> Ensuring a Smooth Transaction
	<input type="checkbox"/> Annual Property Reviews		<input type="checkbox"/> Inspection Coordination
	<input type="checkbox"/> Closing Coordination		<input type="checkbox"/> Annual Property Reviews
	<input type="checkbox"/> Strategic Direct Mail		<input type="checkbox"/> Closing Coordination
	<input type="checkbox"/> Excellent Customer Service		<input type="checkbox"/> Excellent Customer Service
	<input type="checkbox"/> Net Profit Calculation		<input type="checkbox"/> Net Cost Calculations
	<input type="checkbox"/> Expert Recommendations		<input type="checkbox"/> Expert Recommendations
	<input type="checkbox"/> Move In/Out Coordination		<input type="checkbox"/> Move In/Out Coordinating
	<input type="checkbox"/> Full Transaction Management		<input type="checkbox"/> Full Transaction Management
	<input type="checkbox"/> Post-Closing Communication		<input type="checkbox"/> Post Closing Communication
	<input type="checkbox"/> And Much More...		<input type="checkbox"/> And Much More...

# About Me

## My name is Nick Briggs,

Being born and raised in Spokane, I've always known what a special place this city is. From the beautiful seasons to the strong sense of community, Spokane has shaped who I am—and it was always my dream to help others create a life here, too. That dream led me to real estate, where I get to combine my love for this city with my passion for helping people.

Before entering the world of real estate, I spent many years in the customer service industry. During that time, I learned the importance of truly listening, clear communication, and following through—skills that not only helped me build strong relationships but also showed me just how much I enjoy supporting others. Wanting to take that passion a step further, I attended Gonzaga University, where I earned a Bachelor's Degree in Business Administration. That education strengthened my foundation in management, negotiation, and leadership—skills I now use every day to help my clients navigate their real estate journeys.

I love this community with a passion, and that passion fuels my commitment to providing both buyers and sellers with exceptional service. My goal is always to bring comfort, confidence, and clarity to the process, no matter where someone is in their journey. Whether it's a first home, an investment property, or a dream home, I strive to be the trusted advisor my clients can count on every step of the way.

When I'm not working, you'll likely find me playing a round of golf, cheering on my favorite sports teams, fishing, or spending quality time with friends and family. I feel incredibly lucky to live and work in such an amazing city—and I'm honored to help others call it home, too. I would be honored to represent you in this next step of your life!



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# As Your Buyer's Agent,

here are some of the most important tasks I'll handle for you.

Connect you with a lender.

Scout and recommend suitable properties.

Coordinate home showings.

Negotiate the **BEST DEAL.**

Arrange property inspection, etc.

Provide complete transaction management.

Keep you informed every step of the way.

## Some of my other tasks...

- ✔ Demonstrates to sellers you are serious.
- ✔ Provide overview of the local housing market.
- ✔ Be a "go to" local area expert.
- ✔ Recommend other trusted professionals such as title, insurance, home inspectors, etc.
- ✔ Prepare a clear, well-written offer.
- ✔ Help you with the loan application process.
- ✔ Deposit earnest money.
- ✔ Keep you on track to ensure deadlines are met.
- ✔ Identify problems and offer solutions at every stage.
- ✔ Advise you of required property disclosures including, but not limited to:
  - Rights of way
  - If home is in a flood zone
  - Past termite damage
  - Presence of lead paint and asbestos.
- ✔ Stay in touch with listing agent to ensure everything is on schedule.
- ✔ Attend final walk-through day before closing.
- ✔ Monitor closing and once its complete, meet with you to hand over keys.
- ✔ Make you aware of potential community or environmental factors such as noise levels or wildfire that could impact property value.
- ✔ After home tours, review pros and cons and offer impartial feedback.
- ✔ Continue to stay in touch after sale. I consider you a client for life and my after- sale program is all about providing value.
- ✔ ...and many more!

# Buyer PROCESS



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№	ACTIVITIES	☑
1	Pre-Approval	
2	Initial Consultation	
3	House Hunting	
4	Make Offer	
5	Deliver Earnest Money	
6	Review Information	
7	Work w/ Lender & Escrow	
8	Homeowners Insurance	
9	Inspection	
10	Appraisal	
11	Final Walkthrough	
12	Signing Day	
13	Closing Day	
14	Moving In	

# 1. Pre-Approval



## WHAT IS PRE-APPROVAL?

- Pre-Approval: Lender's confirmation of a borrower's eligibility for a specific mortgage amount, based on a detailed financial assessment.

## WHY IS IT IMPORTANT?

Pre-Approval importance:

- Helps buyers determine their budget.
- Shows commitment to sellers.
- Streamlines home-buying by clarifying price range.

## HOW DO I GET PRE-APPROVED?

- Skip Leasure - (InterCap Lending)  
(858) 208-7055 / (509) 213-7303  
skip@intercaplending.com  
<https://www.intercaplending.com/branch/spokane-wa/>
- Wayne Sherrill - (American Pacific Mortgage)  
(509) 893-1594  
wayne.sherrill@apmortgage.com  
<https://www.apmortgage.com/wayne-sherrill>
- Luke Baker - (Guardian Mortgage)  
(509) 710-4631  
lukebaker@gmc-inc.com  
<https://www.guardianmortgageonline.com/loan-originators/luke-baker/>



## 2. Initial Consultation



### WHAT IS THE INITIAL CONSULTATION?

- Initial consultation: Meet with buyers to establish a search based on lender-provided price range and specific buyer criteria.

### WHY IS IT IMPORTANT?

Purpose of initial consultation:

- Understand buyer's preferences.
- Sign and review key forms.
- Explain the buying process, stages, and offer making.
- Clarify the function of each form.

### WHAT FORMS WILL WE GO OVER?

- Form 41 - Buyer Brokerage Services Agreement
- Form P1 - Real Estate Brokerage in Washington
- Lead Based Paint Disclosure
- Form P3 - Mold
- Wire Fraud Alert
- Buyer Interview Questions
- Buyer Priorities
- Recommendations
- Offer Sample
- Form 17 Sample



# 3. House Hunting



## WHAT IS HOUSE HUNTING?

House hunting process:

- Set up MLS search based on buyer's criteria.
- Schedule in-person showings upon buyer's request.

## WHY IS IT IMPORTANT?

Home showings are crucial:

- Online images may not reflect actual conditions.
- Identifies potential issues not visible online.

## WHAT SHOULD I LOOK FOR?

- Age & Condition of Roof
- Age & Condition of Heating & Cooling Systems
- Age & Condition of Windows & Doors
- Age & Condition of Electrical Wiring
- Age & Condition of Appliances
- Age & Condition of Foundation & Structural Integrity



# 4. Make Offer



## WHAT IS THE OFFER?

- In real estate, transactions are formalized via forms.
- Offers involve more than stating a price; they include contingencies to protect the buyer from legal repercussions if the purchase doesn't proceed.

## WHAT ARE CONTINGENCIES?

- Contingencies: Conditions required for a property sale to proceed.
- Common types: Inspection, Title, Home Sale, Financing, Homeowners Insurance.
- Allow parties to withdraw without penalty if conditions aren't met.

## WHAT DOES AN OFFER LOOK LIKE?

- Form 21: Residential Purchase & Sale Agreement
- Exhibit A: Legal Description
- Form 22A: Financing Addendum
- Form 22D: Optional Clauses Addendum
- Form 22EF: Evidence of Funds
- Form 22J: Disclosure of Lead Based Paints
- Form 22K: Identification of Utilities
- Form 22T: Title Contingency
- Form 22VV: Homeowners Insurance Addendum
- Form 35: Inspection Addendum
- Form SAR-SA: Spokane Addendum
- *More or Less Depending on Buyer's Specific Offer*



# 5. Deliver Earnest Money



## WHAT IS EARNEST MONEY?

- Earnest Money: Deposit by buyer post-offer acceptance to show purchase intent.
- Held by escrow until closing, protected by previously mentioned contingencies.

## HOW CAN I LOSE MY EARNEST MONEY?

- Buyers risk losing earnest money if they breach the contract.
- Contingencies protect buyers, ensuring no loss if terms are adhered to.

## HOW WILL NICK MAKE SURE WE DON'T LOSE OUR EARNEST MONEY?

- Post-offer acceptance, a timeline sheet is provided to buyers to track contract terms.
- Weekly updates every Wednesday keep clients informed.
- Guidance provided through each step of the process.



# 6. Review Information



## WHAT IS INFORMATION REVIEW?

- Information Review: Period to examine all home-related details.
- Contingencies allow buyer to withdraw if information is unsatisfactory, provided it's within agreed timelines.

## WHY IS IT IMPORTANT?

- Information review is crucial for uncovering potential issues not visible during home viewings.
- Contingencies offer protection, allowing withdrawal if unfavorable details are discovered.

## WHAT KIND OF INFORMATION WILL I REVIEW?

- Inspection of Home
- Title
- Seller Disclosure
- HOA Docs (If Any)
- *More or Less Depending on Specific Home/Offer*



# 7. Work w/ Lender & Escrow



## WHAT IS WORKING W/ LENDER & ESCROW?

- After offer acceptance, coordinate with lender and escrow to facilitate fund transfer to seller and secure possession for buyer by closing day.

## WHY WORK W/ LENDER?

- The lender provides the funds for the property purchase.
- Buyer must provide and sign all requested documents to secure the necessary funds for closing.

## WHY WORK WITH ESCROW?

- Escrow is crucial as a neutral party facilitating the transaction.
- They ensure all documents are signed, calculate necessary funds from buyer and lender, and manage closing.
- Close collaboration with lender and escrow is essential for a timely closing.



# 8. Homeowners Insurance



## WHAT IS HOMEOWNERS INSURANCE?

- Homeowners insurance covers home and contents damage, plus liability for on-property accidents.
- Must be obtained before closing when a loan is involved.

## WHY DO I NEED TO OBTAIN HOMEOWNERS INSURANCE BEFORE CLOSING?

- Insurance contingency in the offer permits withdrawal with earnest money return if insurance is unobtainable within a specified timeframe.
- Uninsurable homes are generally non-eligible for loans, and purchasing them is typically advised against.

## HOW TO OBTAIN INSURANCE?

- Buyers often get insurance from their primary provider, with potential discounts for bundling home and auto insurance.
- After offer acceptance, shopping around is advised; ensure obtaining an insurance binder before the deadline to secure coverage.



# 9. Inspection



## WHAT IS INSPECTION?

- The inspection assesses the home's condition to identify potential issues before closing.
- Based on findings, the buyer may request repairs, modify contract terms, or withdraw with earnest money, provided actions are within the agreed period.

## WHY DO I NEED AN INSPECTION?

- Inspections are advised to uncover hidden issues that could affect the buyer's interest in the house or the agreed terms.

## HOW TO INSPECT?

- Buyers should hire a professional inspector for a thorough review ensuring the house meets all codes. Recommended inspectors:
  - **Pillar to Post Inspectors**
    - (509) 443-6983
  - **Superior Home Inspectors**
    - (509) 768-5502



# 10. Appraisal



## WHAT IS AN APPRAISAL?

- An appraisal evaluates the home's value post-inspection, allowing the lender to verify the property's worth matches the loan amount.

## WHY DOES A HOME NEED AN APPRAISAL?

- Appraisals are essential as they allow banks to ensure their investment is secure by confirming the home's value equals or exceeds the loan amount.

## ARE THERE ANY ISSUES?

- For FHA and VA loans, appraisal issues are common.
- Proactively addressing potential issues with sellers can minimize appraisal-related hiccups.



# 11. Final Walkthrough



## WHAT IS THE FINAL WALKTHROUGH?

- Final walkthrough: Buyers and their agent inspect the house to confirm requested repairs are made and the home's condition matches the agreement.

## WHY DO A WALKTHROUGH?

- Walkthroughs are important for verifying that all requested inspection items are addressed and the home meets the agreed-upon condition.

## WHEN IS THE FINAL WALKTHROUGH?

- The final walkthrough typically occurs within a week of closing or after all requested repairs by the sellers are completed.



# 12. Signing Day



## WHAT IS SIGNING DAY?

- Signing Day for buyers typically falls the day before closing, involving a visit to the escrow office to sign documents as directed by the notary.

## WHY DO SIGNING DAY?

- Signing day is essential for transferring property ownership from seller to buyer.
- A notary will clarify and explain each document before you sign.

## WHEN DOES THE SELLER SIGN?

- Sellers typically sign documents before the buyer, usually within a week of closing.
- After the buyer signs, all necessary signatures are collected; waiting then for escrow to confirm the county has recorded the ownership change.



# 13. Closing Day



## WHAT IS CLOSING DAY?

- Closing day: The date specified in the contract when the county records the change of ownership.

## WHEN IS CLOSING DAY?

- Typically occurs the day after Signing Day.

## WHEN CAN I MOVE IN?

- The buyer can move in after the county records the change of ownership.
- The agent will be notified by escrow and will inform the buyer accordingly.



# 14. Moving Day



## WHAT IS MOVING DAY?

- Moving Day occurs after the recording of ownership change, marking when you can move into your new home.

## WHAT ALL IS THERE TO DO?

- Transfer Utilities
- Obtain Keys & Garage Door Opener
- Transfer Mail



# AS YOUR BUYER'S AGENT,

there are 100+ tasks I'll handle for you.  
Here are just a few:



Connect you with a lender.

Keep you informed every step of the way.

Scout and recommend suitable properties.

Provide complete transaction management.

Coordinate home showings.

Arrange property inspection, etc.

Negotiate the **BEST DEAL.**

## The New Rules of Real Estate **FOR BUYERS**

1

I'll work on all the details with the listing agent to negotiate the best price and terms of the sale for you.

2

We'll have a written agreement that outlines the services and value I provide prior to touring homes.

3

Compensation can no longer be listed on the MLS, on a state-by-state basis, but can be (as has always been the case) negotiated in other ways, including concessions.

Oh, by the way...if you or someone you know is considering a move, feel free to contact me with any questions. I'm here to offer clear, concise information you can trust.

# CLOSING COSTS

DISCLAIMER: THESE ARE EXAMPLES AND THE CLOSING COSTS CAN VARY WIDELY

## **SELLER CLOSING COSTS: 6% - 10% OF SALE PRICE**

- **AGENTS COMMISSION:  
(VARIES, IF APPLICABLE)**
- **SELLER CONCESSION  
(3% - 9% OF SALE PRICE)**
- **ESCROW FEE  
(VARIES)**
- **HOME WARRANTY  
(\$400 - \$600/YEAR)**
- **PRORATED PROPERTY TAX  
(VARIES)**
- **TRANSFER TAX  
(VARIES)**
- **OUTSTANDING LIENS  
(IF ANY)**

## **BUYER CLOSING COSTS: 2% - 6% OF LOAN**

- **APPRAISAL FEE  
(\$400 - \$600)**
- **ESCROW ACCOUNT FUND  
(~2 MONTHS OF EXPENSES)**
- **HOME INSPECTION  
(\$300 - \$450)**
- **HOME INSURANCE  
(\$50/MONTH PER EACH \$100K IN HOME VALUE)**
- **HOME WARRANTY  
(\$400 - \$600)**
- **LOAN ORIGATION FEE  
(~1% OF LOAN)**
- **LENDER'S TITLE INSURANCE  
(0.5% - 1% OF LOAN)**
- **OWNER'S TITLE INSURANCE  
(~1% OF PURCHASE PRICE)**
- **MORTGAGE INSURANCE FOR FHA, USDA, OR  
VA**
- **PREPAID DAILY INTEREST RATES  
(VARIES)**
- **PRORATED PROPERTY TAX  
(VARIES)**
- **RECORDING FEE  
(VARIES)**
- **AGENT COMMISSION (IF APPLICABLE)**

I WILL CALCULATE THIS FOR  
YOUR SPECIFIC SCENARIO

# Move In

## GUIDE

### UTILITIES

- **WATER:**
  - ADDRESS:
  - WEBSITE:
  - PHONE:
  - EMAIL:
- **ELECTRIC:**
  - ADDRESS:
  - WEBSITE:
  - PHONE:
  - EMAIL:
- **GARBAGE:**
  - ADDRESS:
  - WEBSITE:
  - PHONE:
  - EMAIL:
- **SEWER:**
  - ADDRESS:
  - WEBSITE:
  - PHONE:
  - EMAIL:
- **GAS:**
  - ADDRESS:
  - WEBSITE:
  - PHONE:

### POST OFFICE

- ADDRESS:
- PHONE:
- WEBSITE:

### CONTACTS:

### ADDITIONAL INFO:



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# Recommendations

## Buyers

### **Lenders:**

- Skip Leasure (InterCap Lending)
  - Phone: (858) 208-7055 / (509) 213-7303
  - Email: skip@intercaplending.com
- Wayne Sherrill (American Pacific Mortgage)
  - Phone: (509) 893-1594
  - Email: wayne.sherrill@apmortgage.com
- Luke Baker (Guardian Mortgage)
  - Phone: (509) 710-4631
  - Email: lukebaker@gmc-inc.com

### **Inspectors:**

- Mark Wilkins (Pillar to Post Inspectors)
  - Phone: (800) 294-5591
  - Website: pillartopost.com
- Dan Brower (Castle Home Inspection)
  - Phone: (509) 769-8125
  - Website: castlehomeinspector.com
- Liberty Inspection Services
  - Phone: (509) 960-3000
  - Website: liberty-inspection.com

## Sellers

### **Title/Escrow Companies:**

- CW Title & Escrow
  - Phone: (509) 558-2800
  - Website: cwttitle.com
- WFG National Title
  - Phone: (509) 532-5000
  - Website: wfgtitle.com
- TICOR Title
  - Phone: (509) 327-2381
  - Website: ticorspokane.com

### **MISC:**

- I have great contacts for most contractors/jobs. Feel free to reach out if you need any particular recommendations

# Common Questions Answered:

(Scan QR Codes to Read My Answers)

**How to Buy a House in Spokane?**



**Costs of Owning a House in Spokane?**



**Closing Costs When Buying a House?**



**What to Expect in a Home Inspection?**



**How Much House Can I Afford?**



**What is a Home Appraisal?**



**What Are Some Home Buying Mistakes?**



**New Construction VS Existing Homes?**



**How to Negotiate an Offer?**



**What is Title/Escrow?**



**Home Loan Options in Spokane?**



**Buying a Condo/Townhome in Spokane?**

