



Buyer's Guide

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Xander Taylor

I am incredibly grateful for the opportunity to talk with you about your home buying goals. There are many parts of my job that I love but one of the most gratifying is helping folks like you purchase their first home!

This “Buyers Guide” has grown out of my experiences helping buyers over the years. We will refer to it during our first conversation and continually throughout the process. In this folder you will find everything that you need to buy a piece of real estate in Oregon.

I hope you find it helpful.

Your Realtor,

Xander Taylor
Broker | Owner

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The Process - Overview

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Think of your purchase experience as a three-act play...

ACT 1

Buyer Interview

This is a critical and often overlooked step.

To do it thoroughly usually requires **an hour or two**, depending upon your level of familiarity with buying real estate.

ACT 2

Touring property

Having built a firm foundation in Act 1, you're ready to tour homes!

*Remember to keep a **revolving Top 3**.*

ACT 3

Closing

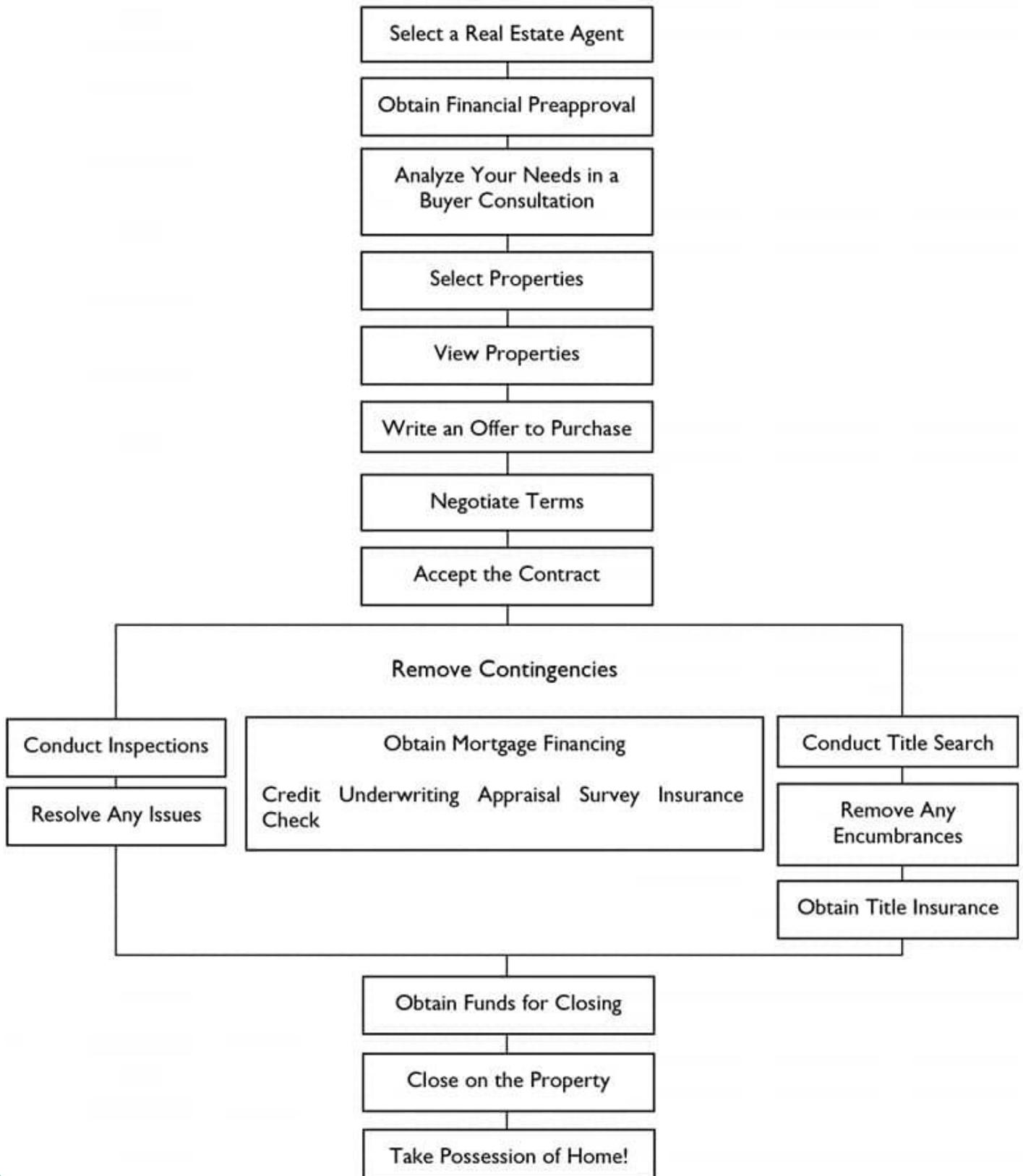
If your purchase requires a loan this usually takes 30-45 days.

Each transaction is unique and involves between **80-300 moving pieces**.

I am here to manage and counsel you through it all.

***My job is to help you stay informed and ahead of the schedule.
I manage the process so that you can make decisions with confidence.***

Flow Chart



The Funnel

Winning Offer Strategies

Price



- Escalation Clause, no limit
- Escalation Clause up to \$ _____
- Above List \$ _____
- At List
- Below List

Financing



- Cash
- _____ % Down
- FHA 96.5% Down
- USDA/VA 100% Financing
- Seller Carried Financing

Inspection



- Waive Inspection Contingency
- Will Inspect But Accept "As Is"
- Inspect But Waive items < _____
- Inspect Critical Systems Only
- Full Inspection

Appraisal



- Waive Appraisal
- Will Bring Up to \$ _____
- Must Appraise for List, Will Bring \$ _____
- Must Appraise for List
- Must Appraise for Sale Price

Timing



- Close and Rent Back to Seller
- Close Per Seller's Timeline
- Close 30 Days or Less
- 45+ Days to Close
- Close Cont. on sale of Your Home

Seller Expenses



- Buyer Pays Owners' Title Policy
- Buyer Pays HOA Recording \$ _____
- Buyer Pays HOA Transfer \$ _____
- Buyer Pays Sellers Closing Cost \$ _____
- Seller Pays Expected Closing Costs

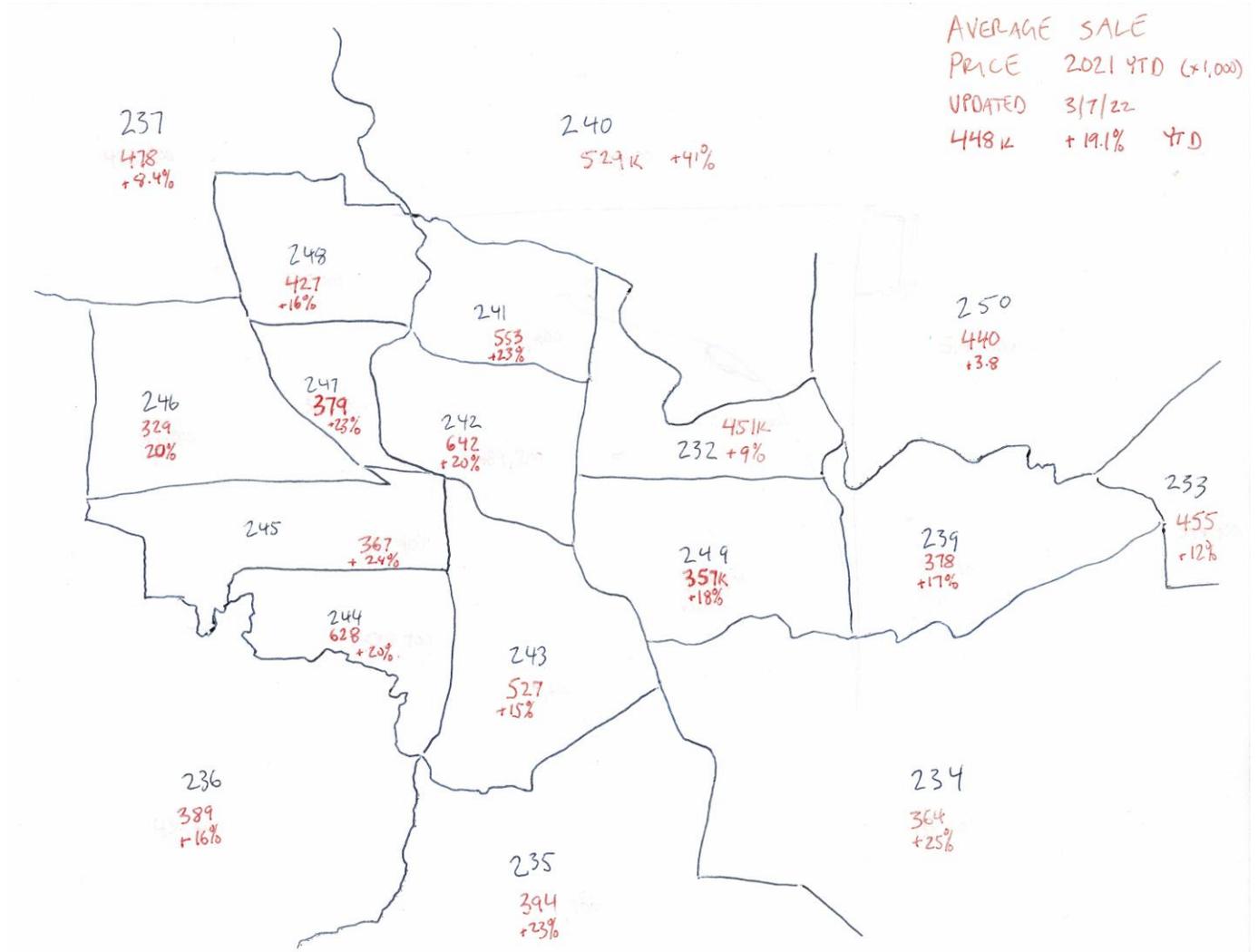
Other



- Inclusions: Per List More Than List
Seller Rents Back at: No Cost No Deposit Loan Per Diem
Exclusions: Per List More Than List
of Days: _____

Eugene Real Estate Data

This map show market averages by area



About Me

In my 7 years as a realtor I have had the privilege of helping more than 130 families buy and sell real estate. In a typical year about 40% of my clients are buyers and 60% sellers. Working on both sides of the table helps me stay current with all the subtleties of the industry and makes me a stronger resource for both aspects of the job.

As a broker/owner and sole proprietor, I can make sure that every ounce of my energy, every dollar I spend on the business goes directly to the service of my clients.

EDUCATIONAL BACKGROUND

Masters in Arts, Teaching	Lewis & Clark College	2006-2007
B.S. Environmental Science	University of Oregon	2000-2004
High School Diploma	Marist High School	1995-1999

CAREER HIGHLIGHTS

Top 3% (Lane County) by # of Transactions	Left Coast Real Estate	2015-2022
Top 3% (Lane County) by sold volume	Left Coast Real Estate	2015-2022
Chairman Circle Gold	BHHSREP	2018
Chairman Circle Gold	BHHSREP	2017
Rookie of the Year	BHHSREP	2016

REALTOR ASSOCIATION

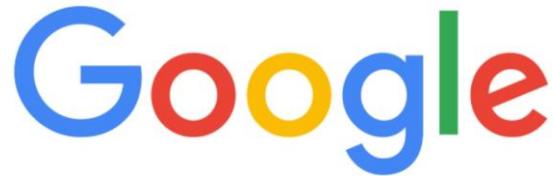
Chair Person	YPN	2017-2018
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My Family

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Lindsay and I welcomed our first child to the pack in October of 2021. Our son, Joseph Ryan Taylor, is well guarded by our 3 dogs: Max, Mickey and Pearl.



Customer Reviews ★★★★★

Xander is professional, available and quick to respond. He advocates for his clients and is wonderful to work with!!

Sabrina Dake

Xander is Awesome! Great Experience!

Ben Clark

Xander lived up to the great recommendations we saw online and the great answers we got interviewing him over the phone. He gave us ample personal attention as a customer representative, advocating for us solely on our behalf, and offering great advice specific to our search area. He listened closely to our list of preferences. His advice was accurate, adaptive, timely, and ethical. He was never rushed or pushy, reducing our stresses. He provided good communications using modern tools. We trusted him to evaluate for us remotely the home we selected and were not disappointed when we finally arrived. He is also a genuinely friendly, happy guy who is easy to work with.

George & Melodie San Miguel

To read all 54 client testimonials please visit my google business page:

<https://g.page/XandersListings>





Customer Reviews ★★★★★

We purchased a house from out of state and Xander could not have been a better partner in the process. First, he was chosen from a pool of realtors in the area by a personal friend in our state (our trusted realtor) whom we ask to vet local options. An approval from our friend says a lot about Xander and his integrity. I followed up with an interview and was impressed with his background, listening skills and overall demeanor. That background was really important - especially later in the process after our offer was accepted.

While we were house hunting, Xander provided insight and guidance that filled some pretty important gaps in our knowledge about the local housing market. He was kind and each time we found a place to look at, he quickly provided us with footage and commentary that was most importantly accurate and unbiased. He has a great sense of humor too! On one property, my daughter was able to join for a walk through. When she was done, Xander was kind enough to give her a ride home and keep her out of the rain.

When we got to the offer stage, Xander was an excellent partner, providing savvy advice which I am convinced helped us win in a competitive bidding situation.

Of course, winning a bid is only part of purchasing a house, and doing so from across the country complicated this immensely. That is where Xander's background truly shone through. We had to immediately find contractors, services and inspectors to get to close, and then prepare the property for occupancy post-purchase. Xander was there for us with recommendations, and options that not only were reliable, but in a manner that we felt we had a choice of vetted service providers - not just a bunch of business referrals. That was the icing on the cake.

In summary, we are thrilled with the house we bought and have only good things to say about working with Xander. He has earned our confidence and we'd offer him up as a referral to any of our friends looking in the area.

Kevin & Rebecca Brouwer

Appraisal- If you are financing a portion of the purchase with a mortgage your lender will require you to purchase an appraisal. The appraiser will do a home inspection of his/her own and complete an analysis of what they estimate the current market value of the home will be. This value needs to be sufficient to support the terms of the contract. If it isn't, that triggers a negotiation between buyer and seller to determine how to account for the discrepancy. In this market that generally means you have to bring more money to the closing table or terminate your purchase.

Contingencies- These are mechanisms in the contract for mutual termination. The contract is much stronger for the buyers than it is for sellers. If you, as buyers, satisfy the terms of the contract, there is very little the seller can do to back out. The "standard" contingencies for the buyer include:

- Finance
- Inspection/repairs
- Seller's property disclosure
- Preliminary title report
- Lead-based paint, *if applicable*
- Private well, *if applicable*
- Septic/on-site sewage system, *if applicable*
- FIRPTA tax withholding, *if applicable (see below)*
- Woodstove/wood-burning fireplace insert, *if applicable*
- Home owners association/townhome/planned community, *if applicable*
- Appraisal

Earnest Money- Consider this as a deposit. When you write your offer you will decide how much money you will offer the sellers as a deposit, to be held in the escrow account mentioned below. You stand to lose this money if and only if you breach the contract. If you terminate the contract using one of the agreed upon contingencies your earnest money will be refunded to you in full. The more earnest money, the stronger the offer.

Glossary

Escrow- Your purchase will be managed and closed by a neutral third party, one of our amazing, local Title & Escrow Companies. They will open an escrow account which will hold all of the funds to be transferred during the transaction.

FIRPTA- This stands for Foreign Investment in Real Property Tax Act. The law was enacted in 1980 but has become a real source of concern because of liability in recent years. You don't have to be an expert on tax law. Your escrow officer and I will make sure that you are in compliance and, if necessary, we'll include your CPA in communications.

Fixtures- Fixtures of a home are items that are attached to the structure and/or are required to be transferred with the property at no additional value. All critical systems like heating, electrical, etc. are considered fixtures.

Home Warranty- a number of reputable companies provide this service. Typical home warranties can be purchased for one or two years after the date of your purchase. An example of this service is provided in your buyer's packet. If you are interested in purchasing one please let me know.

Months of Inventory- A measure of how many homes are currently for sale and how long (in months) it would take for them to be sold. 6 months of inventory is considered a balanced market. Less than 6 months favors sellers while more than 6 months favors buyers.

Residential Sale Agreement – also known as “the contract”, “the offer”, “purchase and sale agreement” and many others. In short, this is the industry standard for a contract to purchase/sell residential real estate in the State of Oregon.