



TAYLOR MADE
REAL ESTATE

Buyer's Guide



TAYLOR MADE REAL ESTATE

I am incredibly grateful for the opportunity to talk with you about your home buying goals.

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 booklet you will find everything that you need to buy a piece of real estate in Oregon.

I hope you find it helpful.

Your Realtor,

Xal Taylor



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PROCESS

OVERVIEW

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



Buyer Interview & Preparation

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.

The second part of this is getting your financing in order. If you will be financing some portion of the purchase we'll need to get a pre-approval from a reputable lender before we can move on.



Touring property

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

Remember to keep a revolving Top 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**.

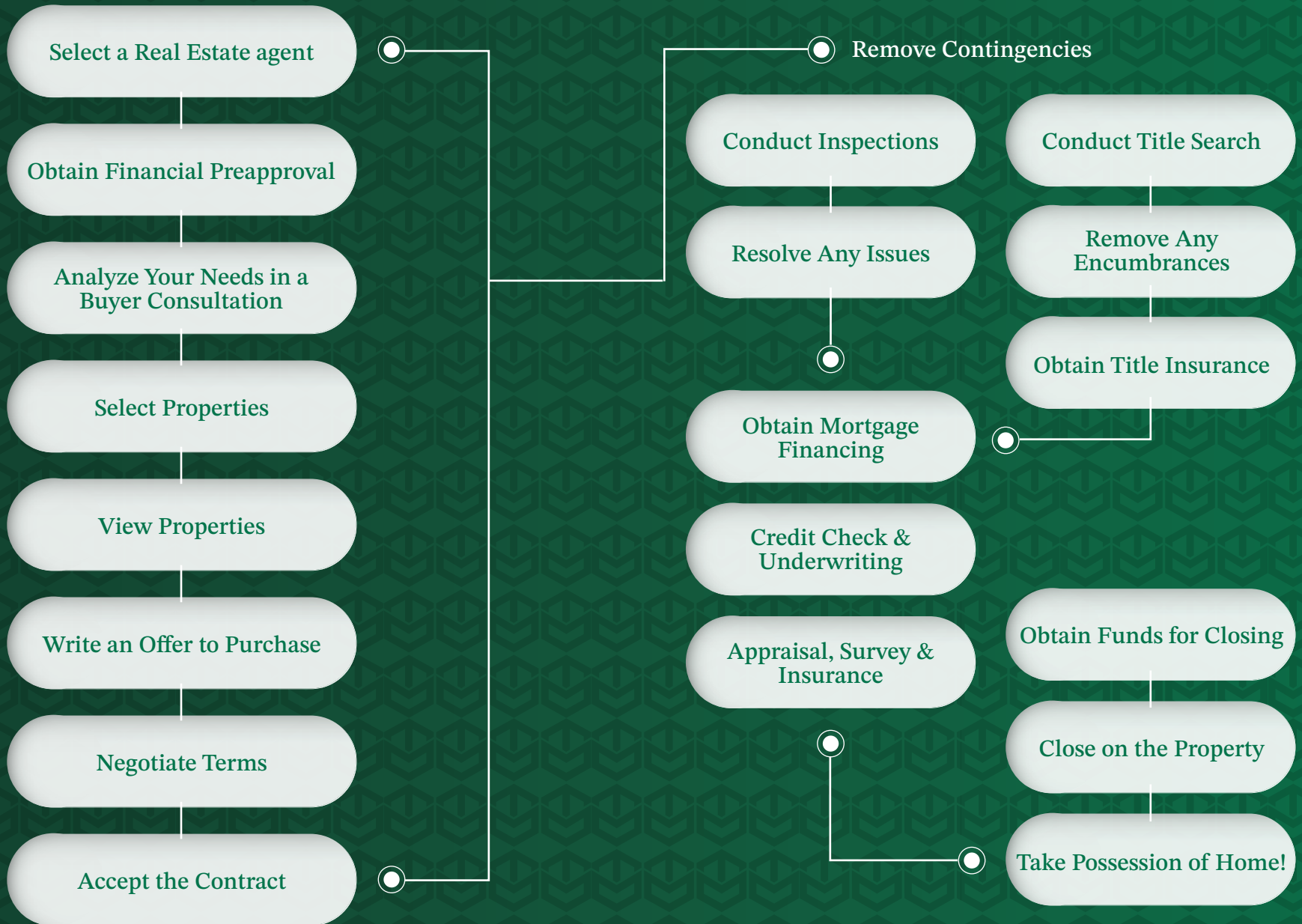
I am here to manage and counsel you through it all.

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.



THE PROCESS

FLOW CHART





THE PROCESS

THE FUNNEL



THE PROCESS

POINTS OF NEGOTIATION

There are a lot of ways to distinguish yourself aside from offering more money. Here are 7 of the most common areas of negotiation in a real estate transaction. In each category the options are listed from strongest to weakest.



PRICE

- Escalation clause, no limit
- Escalation clause, up to _____
- Above list price \$_____
- Below list price \$_____



INSPECTION

- Waive inspection contingency
- Will inspect but accept "as is"
- Inspect but waive items < \$_____
- Inspect critical systems only
- Full inspection



TIMING

- Close and rent back to seller
- Close per seller timeline
- Close 30 days or less
- 45+ days to close
- Close contingent on sale of another property



FINANCING

- Cash
- Conventional, ____% down
- FHA, 3.5% down
- USDA/VA 100% financing
- Seller carried financing



APPRAISAL

- Waive appraisal
- Will bring up to \$____ extra
- Appraise for list, will makeup diff.
- Appraise for sale price



SELLER EXPENSES

- Buyer pays seller's costs
- Buyer pays their own costs
- Seller pays buyer's costs

OTHER

- Inclusions: Per Listing More than Listing
- Seller rents back at: No Cost No Deposit
- Loan per diem
- Exclusions: Per Listing More than Listing

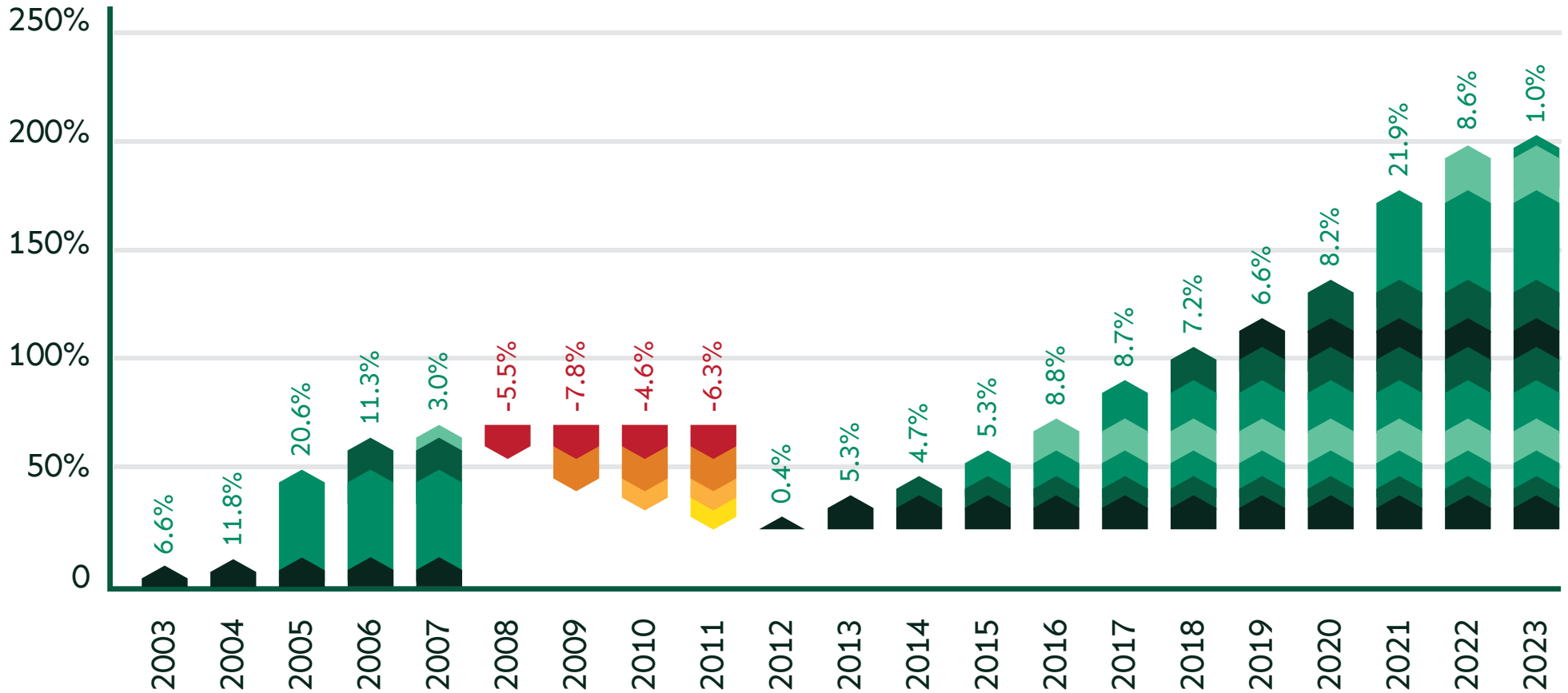


ACCUMULATED APPRECIATION IN EUGENE-SPRINGFIELD OREGON

The FHFA (federal housing finance agency) tracks home values across the country. This graph shows how the value of real estate in Eugene-Springfield has changed over the last 20 years. It is current through third quarter of 2023.

Average annual appreciation: 5.5%

**192.3%
INCREASE
SINCE 2003**



ABOUT ME

In my 9 years as a realtor I have had the privilege of helping more than 160 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	2019-2022
Top 3% (Lane County) by sold volume	2019-2022
Chairman Circle Gold	2018
Chairman Circle Gold	2017
Rookie of the Year	2016

REALTOR ASSOCIATION

Chair Person YPN 2017-2018

MY FAMILY

My family is my "why". I am so grateful to have a career that allows me to support the family and provides Lindsay the privilege of being a full-time mom. Lindsay is the reason I show up to work dressed well and well rested. Having Joe and Julia light up to greet me when I get home each day is a constant reminder of what I'm working for.





CLIENT TESTIMONIALS

“ Even before I became actively interested in purchasing a property in Eugene, a relative recommended I get in touch with Xander Taylor just to get a feel for the city. They had been very pleased with Xander’s help in finding a property for their son. I’ve been grateful ever since for that excellent recommendation.

Not only did Xander spend hours showing my wife and I around town, explaining the pluses and minuses of the various areas, but he kept in touch after we left. I discovered he had developed a very accurate feel for the attributes of my ideal house and had incorporated this ideal into his scan. I always had the feeling he was looking out for my interests.

It was through Xander’s intuition that we discovered our future home. He knew the property, he knew the neighborhood, he knew us, and he recognized the fit. Once we made the decision to bid on the property, he deftly guided us through the process, skillfully suggesting minor tweaks to our bid which proved to be the winning touch.

I can without reservation recommend Xander as a realtor of integrity and quality. Plus, he’s just a nice guy!”

- Robert Irwin

“ Xander could not have been more proactive getting me through the stressful house buying process. He had an inspector there the day after our offer was accepted. He found a CPA who solved all our problems in sticky tax complications just before closing. He has given me excellent referrals to workers who will service my new home. I can’t think of a way in which he hasn’t come through for me. Highly recommended.”

- Cynthia Waters

To read all client testimonials please visit my google business page: <https://g.page/XandersListings>, or scan the QR code.



“ 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





There's a lot of jargon in real estate. Here's a list of some terminology you're certain to hear. If you ever come across a term whose meaning is unfamiliar or even hazy, just ask and we'll make sure you get a thorough explanation.

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)
- Wood stove/wood-burning fireplace insert, if applicable
- Home owners association/town home/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.

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.



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