



EVA CANARY



HOME BUYER'S GUIDE

LAND A HOME WITH CONFIDENCE & SUPPORT

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MISSION & VALUES

I am here to be THE resource and champion for Seattle folks working to find home. I'm committed to connection and to serving others with humor, compassion, and grounding in reality.

When we work together, you'll feel how strongly I hold you and our process; I bring empathic communication, strong local insight, fantastic vendors, and savvy support at every turn. I always go the extra mile to advocate for you and make sure you have what you need! Buying a home is an intense process, but together we can make it a bit less painful and a little more fun.



WHAT I DO

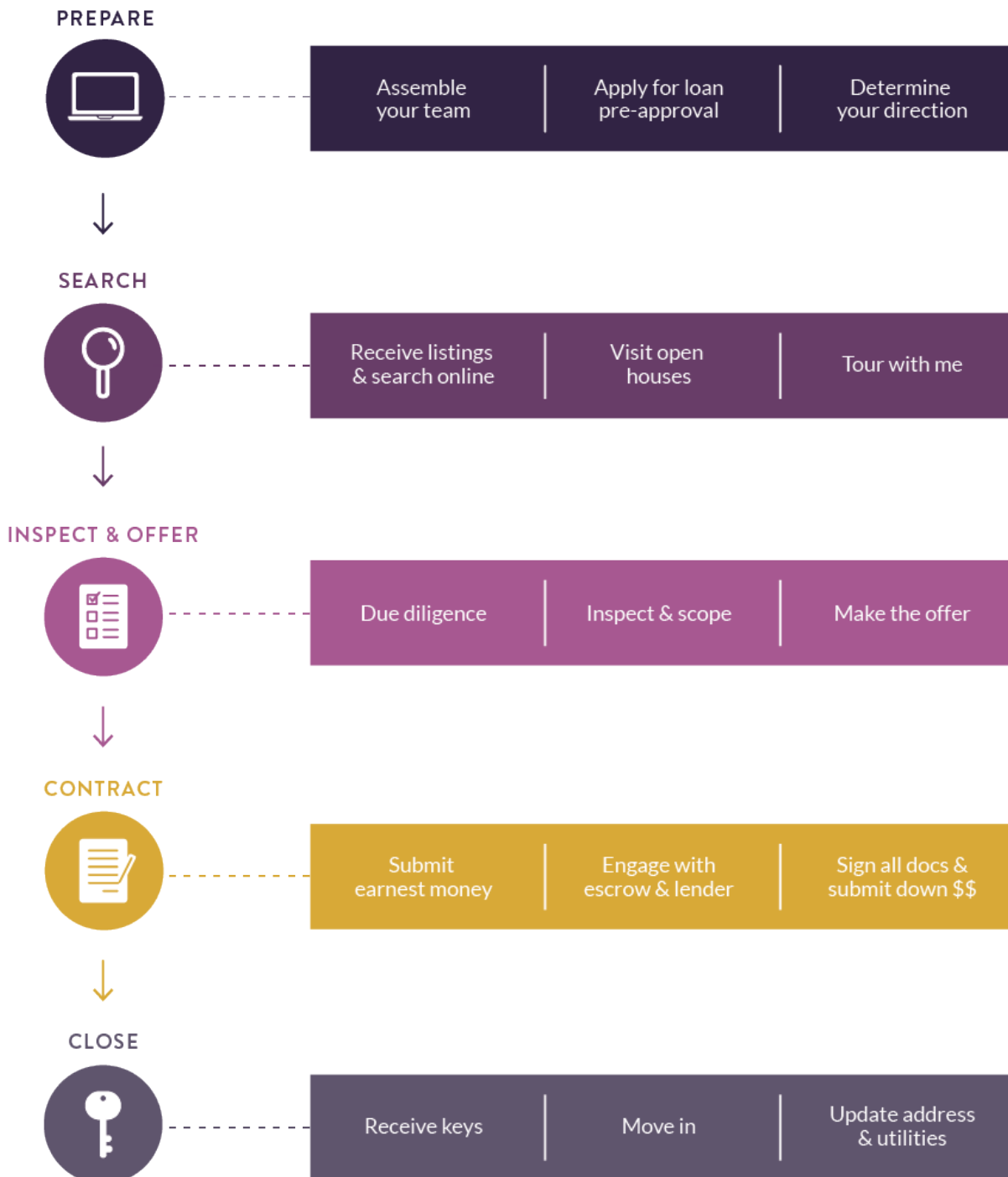
In the era of online searches, my role is less about finding a home, and more about helping you land it. I will:

- Help you set & navigate expectations
- Provide home background & market context
- Arrange tours & guide the offer process
- Support & advise your due diligence
- Negotiate, advocate, & frame key decisions
- Liaise among seller agent, lender & escrow
- Manage the closing process

I am here to provide you with clarity & resources at every turn — and long after you move into your new home!



PROCESS





BEGINNING THE PROCESS

YOUR ROLE

The best place to start your home search: Your “why” and your own expectations. It’s important to be clear on your needs, your timing, your decision-making style, and what will help you feel successful in this process. Take time to evaluate what you can’t live without and how you will work best.

A great home buyer — with a great outcome — will also:

- Stay engaged, honest, & responsive
- Communicate any changes to your situation (financial, criteria, trips, etc.)
- Keep your information up to date with me, your lender, & escrow
- NOT make any major purchases or open new accounts before closing

Buying a home is a financial, logistical, and emotional challenge all at the same time. It requires intention and thoughtfulness to keep yourself grounded and be a solid partner in the process.

Another key attribute: Flexibility! Things can change quickly in the real estate market and the home buying process, and sometimes where you end up isn’t at all where you thought you might. Being adaptable will help you navigate the craziness with grace. Zoom out from the daily overwhelm and try to focus on the big picture of feeling satisfied with your home.

Finally, be persistent. Buying a home may take a single weekend of looking or several months, and there will almost certainly be some surprises along the way. Keep an open line of communication with me and everyone else on your team. And don’t be afraid to give feedback! Knowing what is and is not working will help us to serve you best. Your happiness is key.



ASSEMBLE YOUR TEAM

REALTOR

Provides advocacy, context, advice, resources, support, and project management. I'm your true partner in the home buying process and a critical part of your success.

LENDER

Facilitates underwriting you and the home, and works with escrow to fund the purchase. You may work with a banker, mortgage lender representative, or mortgage broker to secure a home loan.

ESCROW*

Collects all paperwork, money, and signatures from buyer & seller, and disburses them at closing. Usually chosen by the seller/their agent, they take the transaction across the finish line.

*Escrow agent = settlement agent = closing agent

QUESTIONS TO ASK

- ✓ What is the best way to do this [transfer of money, loan structure, signing, etc.]?
- ✓ Are there any costs I'm not thinking of, or funds I need to set aside as a buffer?
- ✓ What else do I need to know about completing this step in the transaction?
- ✓ Do I need to be physically present for this piece of the transaction, or can I engage virtually?
- ✓ When will I need funds liquid and immediately available for this step?
- ✓ What's the urgency of this current step? What's the deadline for me to complete my piece?

FINANCING

1

PRE-APPROVAL

I will connect you with the best local lenders. You can apply online via their secure portal, submitting social security information & tax/payroll records. They will check your credit score, assets, and debt/income information, and issue you a preapproval letter based on your percentage down payment and top home price.

2

VET LENDERS + SELECT ONE

A strong local lender with a good reputation, fast closing, and consistent performance is key to winning — and selecting a lender by rate shopping isn't always the best strategy. Keep in mind, too, that interest rates change frequently and not all lenders can guarantee a timeline.

3

SUBMIT NECESSARY DOCUMENTS

Your lender can take you a step beyond pre-approval to pre-underwriting by submitting your full file to their underwriting department to process. They will ask for additional documents & information, which helps them to shorten your loan closing time (once under contract for a home) and avoid any financing surprises.

4

DETERMINE YOUR FINAL BUDGET

With a pre-approval letter in hand and an estimate of closing costs from the lender, you can analyze your monthly payments, total down payment, and cash buffer for any necessary repairs or unexpected expenses. It's easiest to home shop with a very clear top price in mind! Don't forget to factor in property tax shifts over time.

5

GATHER FUNDS FOR EARNEST MONEY + DOWN PAYMENT

Within a few days of going under contract to purchase a home, you'll need to submit ~3-5% of the purchase price to escrow via personal check, cashier's check, e-check deposit, or wire transfer. Be sure to have these funds in the bank and ready! Then, liquidate what you'll need for your final down payment several days before close.





WHAT NOT TO DO

Between gaining loan approval and closing on your home purchase, it's critical that you don't do anything to impact your credit or qualifications. We don't want to add hiccups to the process or more stress to your plate!

HERE ARE SOME ITEMS TO AVOID:

- Change jobs, become self-employed or quit your job
- Buy a vehicle
- Use credit cards more than normal
- Stop paying bills
- Spend money you have saved for closing
- Omit debts or liabilities from your loan application
- Buy big-ticket items (such as furniture)
- Originate any inquiries into your credit or apply for new credit cards
- Make large cash deposits without checking with your loan officer
- Change bank accounts
- Co-sign a loan for anyone
- Change marital status

When in doubt, check in with me or your lender. If you're paying cash for your home, it's equally important that you make sure the funds are in a U.S. bank account in "liquid" format (you can write a check or wire directly from the account to escrow) and ready to go by three days before closing.



LOAN REALITIES

CONFORMING VS. JUMBO

A “conforming” loan often has a lower interest rate, less stringent underwriting guidelines, and may be able to close more quickly. Get loan estimates early to understand your options. A “jumbo” mortgage is one that exceeds the conforming loan limits established by the FHFA. As of 2023, the limit in King, Pierce, and Snohomish counties is \$977,500.

WHERE + WHEN TO SHOP

Sometimes loan, rate, or lender shopping makes sense during the home buying process — particularly if you have a unique situation or it’s a “transitional” time in the market. Often, you may want to get pre-approved by multiple lenders (ensuring they can accommodate the same timeline) but select one before signing a contract.

CREDIT SCORE MATTERS

Along with your debt-to-income ratio and financial history, banks/lenders still judge your fitness as a borrower by your FICO credit score (if there are two borrowers, they may take the lower score). A score above 700 will net the best interest rates, but there are plenty of government and lender-specific programs to help you get a loan with a lower credit score.

APPROVAL TIMELINE & BIG EXPENSES

To avoid nasty financing surprises, keep your pre-approval or pre-underwriting current, allowing your lender to re-run your credit every 90 days as needed. Also, make sure to update them on any changes to your job or financial situation. Don’t make any big purchases or open new credit cards that might affect your credit score or debt-to-income ratio!





GETTING CLEAR ON CRITERIA

80% PERFECT HOUSE

Even buyers of brand new, custom homes end up finding things they don't love. There's no such thing as perfect! Instead, focus on what's most important to you and figure out what imperfect elements of the home you can live with. Consider how you'll feel in the home overall and how it supports your lifestyle.

COMPROMISING

With high home prices and low home inventory, most buyers have to sacrifice a few of their ideal criteria to find the right place. Consider how you'll balance location, condition, size, amenities, and finishes to land a home you can afford and enjoy. Once you have toured a few homes, you'll be able to hone in on the most important factors to your long-term comfort in your home.

SEARCHING

The Northwest Multiple Listing Service (NWMLS) has current and past information on homes for sale in our area. We'll set up a search on the MLS that will automatically email you any homes that fit your criteria when they come up. You can also search for homes through Windermere.com, Realtor.com, Redfin, Zillow, etc., but keep in mind that each of those sites has their own limitations and additional information.

TOURING

We'll likely start with an "education day," touring 3-5 potentially interesting homes to get a feel for what's on the market and gauge your feedback on a range of places. From there, we'll tour homes as soon as possible after they come online, as long as they fit squarely within your parameters, interest, and true level of affordability.



DUE DILIGENCE

INSPECTION & SEWER SCOPE

A thorough top-to-bottom review of a home's systems and appliances is key to understanding its condition. An expert home inspector will conduct a ~1-2 hour tour, testing systems and pointing out areas of concern. You'll come away with a list of items to research and consider, plus a helpful perspective on the overall age, health, and quality of the home itself. A sewer scope will highlight the composition of your waste system and any existing or future issues. These are great opportunities to ask all your questions, too!

PLAN FUTURE HOUSE WORK

Armed with the results of a home inspection and/or sewer scope, you can list out items to investigate further, either in-person with a professional (if time allows) or via online research and vendor calls. We can work together to create rough cost estimates of future repairs, and you can map out a plan to maintain the home and deal with issues that arise in the short, middle, and long-term of your ownership. The goal is a confident approach to purchasing with a strong buffer to help offset the unexpected.





CONSIDER THE REALITIES

Even with our best efforts to gather background information, survey all the data, and inspect a home, there will always be some level of uncertainty about your future there. Appliances break, unexpected natural events happen, and budgets shift.

So how do you move forward with such a huge decision and purchase knowing you'll never have ALL the information?

1. Read everything — every report & form.
2. Ask all your questions — even the “stupid” ones. Keep requesting clarification until you understand.
3. Try to envision your priorities & lifestyle in the home and work backwards to needs.
4. Identify your worst fears and ask for support addressing those points.
5. Get buy-in from your purchasing partner & other trusted advisers.
6. Know that, even if things change once you buy (economy/market, job, family situation, house issue), you will always have options.
7. Keep breathing and moving forward.

The process may never feel totally comfortable or easy, but you **WILL** get through it. Stay grounded in your needs.



MAKE THE OFFER



PRICE

Our strategy around offer price — and the eventual selling price — depends on the moment in the market and the home in question. Our job is to find the middle ground between what you can afford and what we believe the home is worth. Keep in mind that a home, while it might have a particular value to you, is only worth what buyers will pay for it just then. It's helpful to think ahead six–twelve months to consider your monthly payments, what you'll be able to put towards repairs & upgrades, and how you'll feel in the home. We will always work to balance being smart with your money with getting into the home you want.



TERMS

Getting to a mutually accepted purchase contract between buyer and seller isn't just about price — it's also about all the other contractual terms. These include the closing timeline (influenced by the lender), contingency periods, earnest money deposit amount, down payment amount, and more. As with pricing strategy, agreeing to contract terms is about understanding your leverage and your goals. As markets shift, some terms are standard and some become more or less common as competition changes. We will make sure you understand the context, your options, and the impact of each term for you and your time/money.



CONTINGENCIES

A purchase & sale contract can be “contingent” on several things: a buyer selling another home, a satisfactory inspection period, successful home financing, a clear home title, etc. As with terms, some are quite common in our market and others are frequently waived to increase the chances of an accepted offer. Contract contingencies typically add a time buffer for you as the buyer — or allow for critical due diligence — but may add to seller risk or delay/cost for the seller. We will focus on the contingencies that matter the most for your sense of security, and balance them with the actions or concessions that will land you the home you desire.





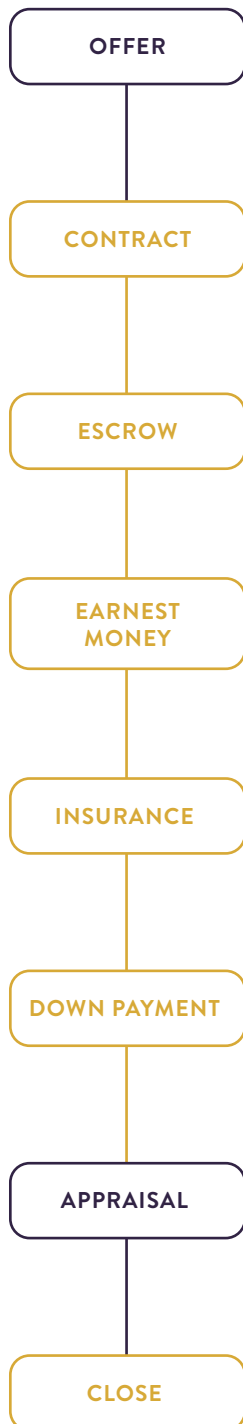
CONGRATULATIONS!

YOU'RE UNDER CONTRACT.

STEPS TO CLOSING

SIGNED PURCHASE & SALE

	BUYER 	BUYER'S AGENT 	LENDER 	ESCROW
STEP 1	<ul style="list-style-type: none"> - Complete loan application - Provide information to escrow 	<ul style="list-style-type: none"> - Ensure all documents are signed & submitted to escrow 	<ul style="list-style-type: none"> - Lock interest rate & loan package 	<ul style="list-style-type: none"> - Get buyer info
STEP 2	<ul style="list-style-type: none"> - Submit earnest money to escrow - Shop for & purchase homeowner's insurance 	<ul style="list-style-type: none"> - Interface among lender, escrow, seller's agent, and buyer 	<ul style="list-style-type: none"> - Update borrower credit & approvals 	<ul style="list-style-type: none"> - Update title insurance policy - Receive earnest money
STEP 3	<ul style="list-style-type: none"> - Complete inspection & repair negotiation (if applicable) - Prepare liquid funds for down payment 	<ul style="list-style-type: none"> - Negotiate inspection contingency - Supervise repairs or requests 	<ul style="list-style-type: none"> - Complete appraisal work orders if applicable - Verify employment 	<ul style="list-style-type: none"> - Balance taxes, fees, liens, HOA dues, etc - Pay off lienable utilities
STEP 4	<ul style="list-style-type: none"> - Approve Closing Disclosure - Final walk-through 	<ul style="list-style-type: none"> - Arrange walk-through & requests - Review all documents & manage changes 	<ul style="list-style-type: none"> - Send final Closing Disclosure with estimates 	<ul style="list-style-type: none"> - Receive funds from buyer & lender
STEP 5	<ul style="list-style-type: none"> - Sign closing documents & remit down payment 	<ul style="list-style-type: none"> - Transfer keys to new owners 	<ul style="list-style-type: none"> - Give final loan approval, send loan documents, and wire loan funds 	<ul style="list-style-type: none"> - Receive loan docs - Oversee closing & signing - Record sale with county & disburse funds
	SALE CLOSED			



- ☐ Buyer's responsibility
- ☐ Agent/Team responsibility

OFFER IS ACCEPTED

After we have worked together to create a competitive yet comfortable offer for you, I will work with the seller's agent to negotiate any sticking points and come to a final agreement that works for everyone.

SIGN THE FINAL CONTRACT

Once you've thoroughly read through the final version of the contract, you may have to sign or initial small changes as we fine-tune dates, and any items required by escrow to complete the sale. Then we're off & running!

RESPOND TO ESCROW + LENDER

With the mutually accepted purchase & sale contract in hand, the escrow agent will reach out to all parties to collect information and launch the transaction. It's important for you to respond to them — and your lender team — promptly.

SUBMIT EARNEST MONEY

Per the amount, timeline, and payment method we specified on the contract, you must get the earnest money (typically 3-5% of final purchase price as a refundable signing deposit) to the escrow company within just a few days. Urgent!

SECURE HOMEOWNER'S INSURANCE

If you're getting a home loan, your lender will require proof of homeowner's insurance. You can shop through your current auto policy provider, or contact an agent or representative on my list. Worth doing early on so you avoid surprises.

GATHER DOWN PAYMENT FUNDS

Next, begin liquidating or moving your remaining down payment funds (including closing costs, as estimated by your lender) so you're ready to submit them by cashier's check or wire to escrow a few days before closing.

PROCESS APPRAISAL RESULTS + CONTINGENCIES

The lender will order a home appraisal to help them determine the home's value (and thus the "loan-to-value" ratio). If the appraisal is below the purchase price — or other contingencies create challenges — we'll work through resolution together.

SIGN DOCS, SEND FINAL \$, CLOSE

Finally, read through the lender Closing Disclosure & settlement statement. Sign final purchase documents in person and hand off your final down payment. Then, prepare for the phone call that says, "you own a home!" You made it.



RECEIVE KEYS



MOVE IN

TIP #1

It's smart to pad your timeline for moving into your new home by a few days after closing to allow for any unforeseen delays. You may also want to have the new place deep-cleaned before moving in. Shop around with multiple movers and weigh packing yourself versus having the pros do it all. Take good care of yourself around moving time — it's hard work and a lot of decisions to make!

TIP #2

Figure out what work you want done before move-in or early in your ownership, and start gathering vendor bids right away. It's best to do floor refinishing, carpet cleaning, or laying new floors before move-in if possible. Consider cleaning central air ducts if recommended, and leave room in your budget for a few unexpected fixes/upgrades within the first few months of ownership.

TIP #3

Say hello and exchange contact information with your neighbors! It will help you feel safe and secure in your new home, and you'll be better positioned to navigate any emergencies that happen in the future. Also, get to know your community by visiting parks, community centers, libraries, farmers markets, local coffee shops, etc. You can also look for neighborhood blogs or message boards.



HOME MAINTENANCE

Now that you've found your way home, let's keep it in great shape and work on the upgrades you'll love.

STEP 1	STEP 2	STEP 3	STEP 4
Review inspection report & sewer scope with me and create an upgrade/remodel timeline and budget.	Note the ages of all your systems/appliances and schedule maintenance or replacement reminders.	Put seasonal and as-needed maintenance items on your calendar to work on throughout the year.	Have an updated home inspection and sewer scope done at least every five years.

ANNUAL MAINTENANCE

SPRING

- ✓ Clean roof, gutters, and spouts/drains.
- ✓ Change furnace, A/C, & purifier filters.
- ✓ Trim plants away from the house.
- ✓ Deep clean rugs, carpets, bedding.

SUMMER

- ✓ Ensure soil is sloped away from the house.
- ✓ Seal wood on deck, fences, & railings.
- ✓ Mow, edge, & reseed your lawn.
- ✓ Check irrigation systems for leaks.

FALL

- ✓ Change furnace filters again.
- ✓ Have your furnace & A/C serviced.
- ✓ Winterize faucets, hoses, & outdoor gear.
- ✓ Add storm windows & switch ceiling fans.

WINTER

- ✓ Clean roof & gutters, check for damage.
- ✓ Check attic & basement for leaks or mold.
- ✓ Vacuum fridge coils & clean stove hood.
- ✓ Update your emergency kit & plan.

AS-NEEDED

- ✓ Test whole-house fan & set up timer.
- ✓ Check plumbing connections frequently.
- ✓ Test & replace smoke/CO alarm batteries.
- ✓ Check grout & caulk at all sinks and tubs.

Track maintenance recommendations and resources at evacanary.homes/home-maintenance.



HOW MUCH CAN I AFFORD?

Unless you're paying cash for your home purchase, you'll want to apply for pre-approval with a trusted lender to find out how much you can afford. With your credit score, down payment amount, income/assets/debts, and current interest rates in hand, the lender will give you a home price you qualify for. Then, figure out your desired monthly payment (including principal, taxes, & insurance) and have the lender come up with a true range to target.

WHICH IS THE RIGHT HOUSE?

After some co-education, you will have a good sense of the location, size & condition/amenities you can reasonably expect for your budget. Some folks find their home on the first outing or the 10th — timing is individual. While you may or may not get a feeling about a home being “the one,” you should be able to envision yourself in it moving forward. Finally, the right combo of focus, patience, and decisiveness — and a bit of luck — will help you land home.

WILL IT BE OVERWHELMING?

It can feel daunting to encounter all of the new information and time-sensitive tasks involved in buying a home! We'll craft a personalized approach together and review the buying process, purchase contracts, inspection results, and key steps to closing. It's important to take the time you need to digest all the information, and don't be afraid to ask questions! Great two-way communication will help make the process smoother and our partnership a success.

HOW CAN I STAY ORGANIZED?

With new contacts, paperwork, and choices coming at you, it pays to have a system. I will help you keep the most important pieces of the process top of mind and make sure the key items get done. Beyond that, figure out your style (spreadsheet? paper checklist? calendar it all?) and communicate what you need to keep everything straight. Buyers often love a shared Google Drive folder to track paperwork, or even a Slack channel to corral all the communications.

HOW DO I TIME THIS RIGHT?

There's no perfect time to buy a home, since it's a factor of your needs, resources, and motivation. While there are more or less favorable times to buy from a real estate market perspective, it's hard to precisely anticipate the peaks or valleys of home prices beyond typical seasonality. Your best bet is to make sure you can afford the payments on your home, and that you will be happy there for at least 5-7 years to build equity and ride out significant fluctuations in value.

HOW BUSY WILL I BE?

Plan for purchasing your home to be your main hobby for a month or two! You'll likely spend some weekend time and possibly an evening or two per week touring homes until you find one to pursue. There are also tasks like filling out lender applications, sifting through home listings, and completing buyer education with me. Most clients spend at least 5 hours per week on real estate during the buying process, so make sure you can carve out some time.

GLOSSARY

AMORTIZATION

Amortization is a repayment feature of loans with equal monthly payments and a fixed end date. Mortgages are amortized with scheduled, periodic payments applied to the loan's principal amount and the interest accrued. the loan's term, or the number of years it will take to pay it in full.

APPRAISAL

A home appraisal is a licensed or certified appraiser's opinion of a home's value. The appraisal is based on research of recent sales of comparable homes in the area, an analysis of the property and the appraiser's judgment.

ARM

An adjustable-rate mortgage (ARM) is a home loan with an interest rate that can fluctuate periodically based on the performance of a specific benchmark. ARMs generally have caps that limit how much the interest rate and/or payments can rise.

CD

A Closing Disclosure is a five-page form that provides final details about the mortgage loan you have selected. It includes the loan terms, your projected monthly payments, and how much you will pay in fees and other costs to get your mortgage (closing costs).

CLOSING COSTS

Closing costs include the myriad fees for the services and expenses required to finalize a mortgage and purchase a home. Average closing costs for the buyer run between about 2% and 5% of the loan amount, plus one-time administrative fees.

EARNEST MONEY

Earnest money is a "good faith" deposit the homebuyer promises with an offer, to show the seller an intent to follow through on a home purchase. Typically, it must be remitted by two business days after acceptance of a contract.

ESCROW

Escrow is a term that refers to a third party hired to handle the property transaction, the exchange of money, and any related documents. The escrow representative is also known as the "settlement" or "closing" agent in this context.

DEED

A deed is legal document that conveys interest in real property from one person to another. In Washington, the deed must be in writing, contain a legal description of the property, be signed by the grantor, and the grantor's signature must be notarized.

NOTE

A mortgage note provides a description of the mortgage. It's the document that states how you'll repay your loan, and it uses your home as collateral. Your note is signed as part of the final closing documents before purchase.

TITLE INSURANCE

Title insurance is a one-time insurance policy you buy from a title insurance company when you buy a home or property. It protects you and the lender from loss if a property ownership dispute occurs, including liens, fraud, or boundary disputes.





RESOURCES

I'M HERE FOR YOU

From checklists to reminders, vendors to remodel perspectives, we're in this together long after you close on your home! I will continue to reach out with home maintenance tips, market updates, and information to help you optimize your quality of life — and you can always ask me for anything you need. If I don't have an answer, I'm happy to find it for you. Resourcing my people to succeed is my life's purpose, and after two decades in Seattle and nearly a decade in real estate, I have a lot of valuable information at my fingertips.

VENDORS

I maintain a list of Seattle-area vendors who can help you with maintenance, remodels, and unexpected issues. I'm always adding new folks and incorporating your feedback on how best to work with professionals to get the job done. You can find resources on my website, and I will provide you with a list as part of our work together.

HOME VALUE

It's helpful to track local market activity and your home's value so you have a clear picture of your financial assets and know your position should you want to sell. I'll keep you in the loop with big-picture trends, neighborhood sales, and an annual review of your real estate so you are always in the loop. Feel free to ask for an updated valuation anytime!

WELCOME HOME

TESTIMONIAL

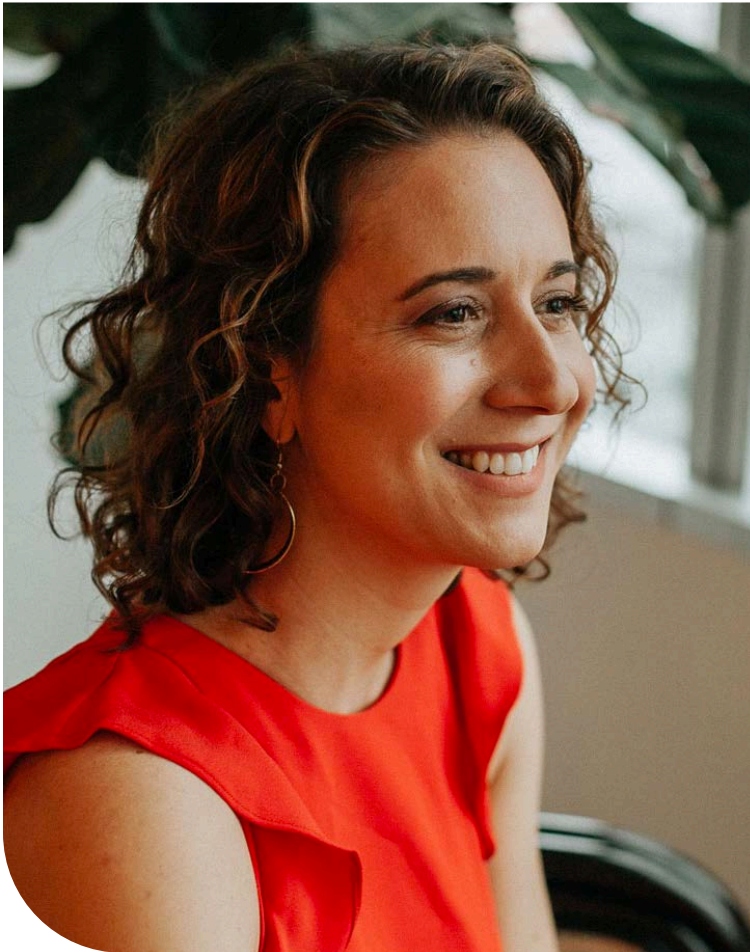
Eva is a wizard. She turned what could have been a nightmare experience of stumbling through the housing market into an informative, confident chose-your-own adventure that was ultimately successful beyond what we had hoped. Always present in person or by text/email, she anticipated our needs and next steps without fail, teaching us what to look for and what to challenge, and how to temper pie-in-the-sky dreams into actual visits and bids. At multiple points in our house hunt, we asked, "What would Eva think?" — because her advice was trusted and top-notch. Her follow-through in the purchasing phase was equally deft and professional. But it was her personal touches, real knowledge of buying trends, and good humor and grace that really sticks with us. Eva is someone we talk about whenever someone mentions they're thinking of buying a house. If they say, "I've got an agent," I want to respond with, "Yeah, but you don't have EVA."

-Kelly H.

*Looking forward to
helping you along your
home buying journey!*

- Eva

EVA CANARY



CONTACT ME TO GET STARTED,

or for up-to-date information about the real estate market, making a transition, and resources for home & adult life.

206-799-8285 | eva@canary.homes

 [@EvaCanaryHomes](https://www.instagram.com/EvaCanaryHomes)

KEY DOCUMENTS & RESOURCES

Ready to dive in even deeper?

I've included a set of sample documents you'll see throughout the buying process, along with some helpful planning tools. Work through them at your own pace and I'm here to review with you anytime!

1. CLIENT INFORMATION FORM

2. HOME NEEDS & WANTS LIST

3. HOME SEARCH MAP

4. WINDERMERE DISCLOSURES

5. BUYER AGENCY AGREEMENT

6. HOME LOAN TOOLKIT

7. SAMPLE MLS PROPERTY LISTING

8. SAMPLE INSPECTION REPORT

9. INSPECTION-TO-ACTION PLANNER

10. SAMPLE TITLE INSURANCE COMMITMENT

11. SAMPLE PURCHASE CONTRACT

12. SAMPLE SETTLEMENT STATEMENT (DETAILING CLOSING COSTS)

13. COST EXAMPLES FOR TYPICAL HOME PROJECTS