NORTH IDAHO

Home Buyer's Guide

A clear plan for finding, evaluating, and buying your North Idaho home.



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REALTOR®

COLDWELL BANKER | SCHNEIDMILLER REALTY

Meet Kelsey



Your next home starts with a clear plan.

I help North Idaho buyers evaluate their options, understand the market, and move forward with purpose.

With more than 200 closed transactions and a background in new construction, I bring a practical eye for homes, pricing, and the details worth a closer look.

You can expect honest advice, thoughtful negotiation, and clear communication—from our first conversation through closing.

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THE PROCESS, AT A GLANCE

Your Buying Roadmap

A clear path from planning your purchase to receiving the keys. We'll tailor the steps to your goals, financing, and timing.

01

Plan & Prepare

Discuss your goals, review representation, and connect with a lender to define your budget.

02

Search & Evaluate

Set your priorities, compare homes, and explore resale and new-construction options.

03

Offer & Negotiate

Review market evidence, choose your terms, and negotiate with your priorities in mind.

04

Contract to Closing

Track deadlines, complete due diligence, and coordinate financing, title, and closing.

05

Move & Settle In

Confirm possession, arrange services, and prepare for your first days in your new home.

Timing varies by property, financing, and your agreement.

Clear expectations. Confident decisions.

Before we tour together, we'll discuss how representation works, the services you can expect, and the terms of our written buyer agreement.

Working together

01

Your representation

We'll review whom I represent, my responsibilities, and how I'll help you evaluate homes and navigate the purchase.

02

Your written agreement

We'll discuss its scope, duration, services, compensation, and termination terms before you sign and we begin touring together.

03

Brokerage compensation

Compensation is negotiable and is not set by law. We'll agree on the amount or method and your payment obligations in writing.

04

Possible payment sources

We can request seller-paid compensation or credits where permitted. Seller participation is not guaranteed; we'll review any amount you may owe.

Ask before you sign.

You should understand the agreement and feel comfortable with its terms. Ask about anything unclear; your signed agreement controls our services and compensation.

Start with financing. Shop with confidence.

A lender can help you understand your options before we tour. Pre-approval gives us a starting point; your comfortable budget remains your decision.

01

Compare lenders & options

Ask about loan programs, rates, APR, fees, and estimated payments. Compare written estimates using consistent loan assumptions.

02

Prepare your documents

Your lender may request ID, income records, tax returns, bank statements, and information about debts and assets.

03

Understand pre-approval

Ask what has been verified, when the letter expires, and what conditions remain. A quoted rate is not necessarily locked.

04

Stay ready to respond

Submit requested documents through your lender's secure process. Keep your pre-approval current as your plans or finances change.

Approval is a process.

Pre-approval is not final loan approval. Financing still depends on underwriting, the property, and satisfaction of your lender's conditions.

Cash buyers: prepare current proof of funds and plan for purchase costs.

Know your budget. See the full picture.

Your purchase price is only part of the cost. We'll coordinate with your lender and closing team so you can plan for upfront expenses and life after closing.

01

Down payment & deposit

Your down payment depends on your loan. Earnest money is a contract deposit; its amount, deadline, and treatment follow the agreement.

02

Closing costs & prepaids

Plan for lender, title, escrow, and recording charges, plus applicable prepaid taxes and insurance. Review your written estimates.

03

Monthly ownership costs

Consider principal, interest, taxes, insurance, any mortgage insurance, HOA dues, utilities, and maintenance when choosing your budget.

04

Other funds to set aside

Allow for inspections, appraisal if charged, moving, and initial repairs. Include any buyer-broker compensation you have agreed to pay.

Keep a financial cushion.

Ask your lender to explain cash to close, available credits, and required reserves. Costs vary; confirm the final figures before sending funds.

Your home.
Your priorities.

Use this worksheet to guide our search. Check what matters, add your specifics, and separate true needs from features you could compromise on.

Location & lifestyle

- ☐ Preferred area: _____
- ☐ Move timing: _____
- ☐ Commute: _____
- ☐ Daily services: _____
- ☐ Accessibility: _____
- ☐ Other: _____

Home & space

- ☐ Bedrooms: _____
- ☐ Home type: _____
- ☐ Bathrooms: _____
- ☐ Parking: _____
- ☐ Outdoor space: _____
- ☐ Other: _____

Must-have features

- ☐ _____
- ☐ _____
- ☐ _____
- ☐ _____
- ☐ _____
- ☐ _____

Nice-to-have features

- ☐ _____
- ☐ _____
- ☐ _____
- ☐ _____
- ☐ _____
- ☐ _____

Start with your nonnegotiables.

Your lender's maximum and your comfortable budget may differ. Share your preferred payment range and timing so our search reflects your priorities.

Tour thoughtfully. Compare what matters.

Look beyond finishes and staging. Compare each home with your priorities, take notes, and identify questions that need further investigation.

Inside the home

- [ ] Layout and usable space
- [ ] Visible condition and upkeep
- [ ] Storage and accessibility
- [ ] Systems to ask about
- [ ] Features you cannot easily change

Beyond the front door

- [ ] Commute and daily services
- [ ] Traffic and noise at varied times
- [ ] Lot, access, and surroundings
- [ ] Parking and outdoor needs
- [ ] HOA rules and restrictions

Your showing notes

Property

What stands out

Possible tradeoffs

Questions to investigate

Look closely. Ask questions.

Ask permission before taking photos or video. A showing is not an inspection; we'll identify areas for professional evaluation during due diligence.

New construction. A different process.

A new home can offer appealing choices, but builder contracts, deposits, incentives, and schedules deserve careful review. Let's talk before your first visit.

01

Connect before visiting

Tell me before touring a model home or registering online. Builder policies for agent participation vary; we'll confirm the process early.

02

Compare the complete cost

Ask what the advertised price includes. Review lot premiums, upgrades, landscaping, HOA dues, and the terms attached to incentives.

03

Review the builder's terms

Understand deposits, refund conditions, selection deadlines, warranties, and completion timing. Ask a qualified attorney about legal terms.

04

Plan independent review

Discuss inspection access, construction milestones, the final walkthrough, and how unfinished work or warranty requests will be documented.

Compare financing, too.

You may shop lenders. Compare the builder-affiliated offer with alternatives, including fees, rate terms, and any incentive conditions.

Build an offer that fits your goals.

A strong offer balances price, protection, and timing. We'll review the evidence and the full terms before you decide what to submit.

01

Choose your price

Compare recent sales, current competition, condition, and market activity. Set your offer and spending limit with your budget in mind.

02

Confirm financing & funds

Include the appropriate pre-approval or proof of funds. Review earnest money, requested credits, and compensation terms.

03

Choose your protections

Discuss inspection, financing, appraisal, and other contingencies. Understand the risk before shortening deadlines or waiving protections.

04

Set realistic dates

Coordinate closing and possession with your lender and move. A fast closing is useful only when the parties can meet the timeline.

You make the decisions.

I'll explain the options and negotiate on your behalf. The seller may accept, counter, or decline; no offer strategy guarantees acceptance.

An accepted offer. A clear next step.

Once all parties have signed and acceptance is effective, the contract drives the process. We'll organize the dates, responsibilities, and next decisions.

01

Deliver earnest money

Follow the agreement's amount, delivery instructions, and deadline. Verify payment details directly with the authorized holder.

02

Track every deadline

We'll create a calendar for inspections, notices, financing, title review, and closing. Respond promptly when action or a decision is needed.

03

Coordinate your loan

Send the executed agreement to your lender and complete requested steps. Discuss the rate lock, appraisal, insurance, and remaining conditions.

04

Begin due diligence

Schedule inspections and review disclosures and property documents early enough to investigate concerns within your contract periods.

Your deposit has conditions.

Earnest money is not automatically refundable. Your rights depend on the agreement, valid notices, and deadlines; disputed funds may require resolution.

Inspect carefully. Understand the home.

An inspection helps you understand visible condition and potential concerns. It is different from an appraisal and does not guarantee a defect-free home.

01

Choose your inspector

Review qualifications, experience, scope, exclusions, and fees. Attend when practical and ask questions about findings and maintenance.

02

Consider specialist reviews

Depending on the property, discuss sewer or septic, well, radon, roof, structural, or other evaluations. Confirm access, cost, and timing.

03

Review documents & use

Read disclosures, title materials, HOA documents, and restrictions. Investigate boundaries, access, permits, and intended uses as relevant.

04

Respond within the contract

We'll discuss findings and available options. Requests, negotiations, and any termination must follow your agreement and notice deadlines.

Repairs are negotiated.

The seller is not required to accept every request. Cancellation and earnest-money rights depend on your contract and timely action.

Keep the purchase moving forward.

Several reviews can happen at the same time. We'll coordinate with your lender and title team and flag issues that need a decision.

01

Appraisal & value

Your lender may require an appraisal or other valuation. It supports the lender's decision and does not replace your inspection.

02

If value comes in low

We'll review your contract and financing options. A price change is not automatic; discuss any additional cash or next steps with your lender.

03

Title & property rights

Review the title commitment, exceptions, easements, and restrictions. Ask the title team about coverage and any issues requiring resolution.

04

Loan conditions & insurance

Respond to underwriting requests and arrange acceptable insurance. Ask about property-specific coverage, costs, and outstanding conditions.

Ask before assuming.

A survey is not automatically included or required in every purchase. If boundaries or improvements raise questions, discuss the appropriate review.

Protect your financing. Protect your funds.

Changes to your finances or unverified payment instructions can disrupt a purchase. Stay in contact with your lender and closing team through completion.

01

Discuss financial changes

Before changing jobs, opening credit, making a major purchase, or moving large sums, ask your lender how it could affect approval.

02

Keep records & respond

Pay obligations on time and provide requested documents securely. Ask how to document deposits, gifts, or transfers before moving money.

03

Verify before you wire

Call your closing company using a trusted number you independently verified. Confirm the recipient and account details before sending funds.

04

Treat changes with caution

Pause on last-minute payment changes. Do not rely on contact details or links in an unexpected email or text to verify instructions.

If something seems wrong, stop.

Contact your closing team immediately. If funds may have gone to a scammer, call your bank at once to request a stop or recall and report the fraud.

Prepare for closing. Know when keys follow.

Signing is one part of the finish. We'll coordinate your walkthrough, closing instructions, and possession timing so you know what happens next.

01

Review your final figures

For most covered mortgages, you must receive the Closing Disclosure at least three business days before closing. Review terms and cash to close.

02

Complete the walkthrough

Check the agreed property condition and repair items as provided in your contract. Raise concerns promptly before the transaction closes.

03

Follow signing instructions

Confirm required identification, documents, and the approved payment method with the closing team. Ask questions before signing.

04

Confirm closing & possession

Funding, recording, and key release follow the agreement and closing instructions. Do not assume signing means immediate possession.

Plan your arrival.

Confirm insurance and utility start dates. Schedule movers and release of keys around the authorized possession time, allowing for possible delays.

Your moving checklist.

Use this timeline as a starting point. Adjust it to your confirmed closing and possession dates, and leave flexibility for changes.

01

Four to six weeks before

Compare movers, declutter, and arrange storage if needed. Plan for schools, healthcare, pets, and any lease-notice requirements.

02

Three to four weeks before

Arrange insurance and service transfers. Update your address with the post office, banks, insurers, and other important contacts.

03

Two to three weeks before

Confirm movers and transport for large items. Plan child and pet care, label boxes, and arrange time away from work if needed.

04

The final week & arrival

Pack an essentials bag, confirm possession, and keep documents accessible. After authorized access, update locks and security codes.

Make the first days easier.

Locate water shutoffs and the electrical panel. Keep manuals, warranties, and inspection notes together, and build a practical maintenance plan.

Local resources. Support beyond closing.

The right professionals can help you evaluate a home, complete your purchase, and settle in. Ask me for current contacts suited to your needs.

01

Lenders & closing services

Compare financing options and ask about title, escrow, and insurance. Confirm services, costs, and timelines directly with each provider.

02

Inspectors & specialists

Ask about inspectors and property-specific professionals. Review qualifications, scope, exclusions, availability, and fees before hiring.

03

Movers & home services

I can help identify movers, cleaners, and contractors. My husband, Cameron, owns C & K Contracting LLC; ask if your project fits its services.

04

Your choice of provider

You may choose your own providers. Their services are separate from real estate representation and require their own terms and agreements.

Need a local connection?

Reach out for an updated referral list. Confirm qualifications, insurance, scope, and pricing directly; a referral is not a guarantee of performance.

LET'S MAKE YOUR NEXT MOVE

A clear plan.
A confident next move.

Your next home starts with a conversation. Let's talk about your goals, your timing, and the places you want to call home.



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Schedule your buyer consultation.

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