

# IDAHO

## HOME BUYER'S GUIDE



 **Silvercreek**<sup>®</sup>  
REALTY GROUP



**Mark & Daniela Real Estate, LLC**  
REALTORS<sup>®</sup> | CRS

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**MARK'S** career has taken a few meaningful turns, from serving as an officer in the U.S. Army to leading teams in the homebuilding industry, and each step has strengthened the way he serves his clients today. For the past decade, he's poured that experience into real estate, where his goal is simple: deliver exceptional service and help people achieve lasting success. He keeps his focus right where it belongs, on his clients. Mark blends professionalism, genuine care, and a commitment to staying sharp through continuous learning. His attention to detail, integrity, and tailored guidance shape every conversation and every transaction. Mark also holds the Certified Residential Specialist (CRS) designation, an achievement earned by only about 3–4% of REALTORS® nationwide. It's a merit-based credential rooted in advanced training and proven customer service, and it reflects his dedication to going above and beyond for the people he serves. With Mark, communication is prompt, the process is clear, and the goal is always the best possible outcome delivered with competence, warmth, and a steady hand.



**MARK STEVENS**



**DANIELA YURSA**

**DANIELA** is originally from Uruguay and a proud Boise resident since 1986. She brings a powerful blend of deep local knowledge and sharp technical insight to her real estate work. Her 27-year career in software trained her to listen closely, analyze details with precision, and build tailored solutions, skills that now elevate every client experience. Daniela quickly became known in real estate for her keen eye for detail, her skillful approach to negotiations, and her strong command of market analysis and property pricing, giving her clients a clear advantage. Her creative marketing, upscale staging and photography, and strategic preparation consistently maximize value for sellers. For buyers, she combines market expertise with thoughtful guidance to help them secure the right home at the right price. Daniela's warm, approachable style, combined with her unwavering integrity, ensures an exceptional experience for every client she serves. When you work with Daniela, you gain more than a real estate agent, you gain a dedicated advocate who listens deeply, walks beside you every step of the way, and guides you with clarity and care. Her commitment to communication, professionalism, and thoughtful support ensures a smooth process and a truly successful real estate experience, no matter your goals or circumstances, whether you're a first-time buyer, upgrading to your dream home, downsizing, or investing.

# WHY WORK WITH MARK & DANIELA

*Your Trusted Real Estate Experts*

Mark and Daniela are two experts who form a strong, cohesive team, bringing deep property and market expertise to every transaction. With integrity, care, and advocacy at the core of their approach, they listen attentively, communicate clearly, and tailor every step to align with your unique goals. Their calm, strategic, and data-driven negotiations protect your interests and secure the best possible terms. They manage vendors, inspections, timelines, and all the details to ensure a smooth and coordinated experience. With honest guidance and steady support, Mark and Daniela are dedicated partners who walk beside you from start to finish.

**DON'T NAVIGATE THE MARKET ALONE,  
LEAN ON OUR EXPERIENCE,  
AND LET'S GET STARTED!**

# What our clients say about us ...

## Dee and Steve



Mark is absolutely amazing!!! In our lifetime -- which is very lengthy -- we have dealt with many realtors. None compare to the service, attention and knowledge we received from Mark. He kept us informed of every aspect of the sale of our home thru his great and constant communication skills. His time lines were very helpful and thorough and right on! He was available 24/7 to answer any questions or concerns. He is 100% honest, truthful and dedicated to the sale of a home. The only issue we had with Mark was that he sold our home so quickly and we were forced to get our act together immediately!!! Seriously tho, he is a great guy and we would highly recommend him for any and all real estate needs!

## Stuart and Jeanie



We have had three transactions with Mark and all have been a huge success. Mark's attitude throughout the whole of all transactions was of high integrity and character. He was relentless in staying on top of the other realtors we were dealing with, and also not afraid to tell us what we needed to hear in a tactful way. On the sale of our home, he pulled out all of the stops in order to get us the right fair price. It was a pleasure working with Mark, and if we sell or buy in the future, we will be using Mark to represent us.

## Renee



Mark took the time to explain each of the documents related to the sale of my dad's house so I could understand and make informed decisions. I didn't know him before this transaction but now consider him a friend because of his attention to every detail and total respect for me and my family. I highly recommend him.

## Brenna and Anthony



Our experience working with Mark was absolutely incredible! We are moving from out of state and Mark is so knowledgeable, and went above and beyond at every turn to make sure we were able to find the perfect house for us. He worked so hard for us and established great rapport with the seller's realtors which makes them want to work with him. He has a finger right on the pulse of the ever-changing Boise area market and was able to give us great advice because of that. If you need to find a realtor, search no further. We will never use anyone else!

## John



If you are interested in purchasing a home or selling a home in Ada, Canyon or Gem county in the Treasure Valley look no further than Mr. Mark Stevens. Mark is one of the hardest working people in the business. My family and I will be using Mark again when we decide to purchase our forever home. His connections in the area are second to none and for the whole home buying process, my family felt that we were his number one priority. The whole process of purchasing and selling homes can be difficult to understand. Mark was able to explain the ins and outs of the real estate game in terms that we could all understand. Not only is Mark good at what he does, but he is also a good person. Mark was able to get us the house we wanted, at the price we needed to be at. Thanks again Mark.

# What our clients say about us ...

## Ian and Geraldine



We have used Mark as our primary realtor since we moved to Idaho in 2017. He was referred to us through a contact at the school we chose for our boys. During this time Mark has helped us buy two properties and sell one. Mark embodies all of the traits required to be a successful realtor. He is extremely knowledgeable, understands his local market and when he finds gaps in that knowledge he fills them rapidly. Our first purchase in Idaho was an unusual, rural property that had a number of headaches. Mark helped us navigate all of those issues leading to a very successful transaction. We then slipped into the short term rental market. Once again Mark's knowledge and business acumen came to the fore. We were able to quickly locate and purchase a property in a perfect location. That property turned into a very profitable rental for the next two years. When it came time to sell the rental Mark was able to turn the property into multiple offers over asking.

## Christina and Justin



Mark is amazing—we were able to buy and sell all within a month or so! He was available 7 days a week, answered all 5 million of my emails, and never failed to answer all of our questions. He provides honest advice and opinions, which I greatly appreciate! His experience really shows in buying, selling, and everything in between. Not only is he a great realtor, he's an awesome human! This is an important detail when you're in a car and looking at houses for 6 hours. We thank you so much Mark for all your hard work and dedication. We really felt like we were your only clients, but know that we were not! Talk about great customer service. I tell everyone to call Mark when they mention buying or selling cause I really can't imagine anyone else doing a better job!

## Iciar & George



Working with Daniela Ysursa was an absolute pleasure from start to finish. Her professionalism, knowledge of the market, and dedication to her clients truly set her apart. Daniela made the entire process smooth and stress-free, always taking the time to answer questions, provide honest guidance, and ensure every detail was handled with care. What impressed me most was her commitment and genuine passion for helping us prepare our home to get the maximum value out of it. We also worked with her in finding our perfect future home. She listened carefully to our needs, advocated for us every step of the way, and went above and beyond to make sure we felt confident and supported throughout the process. Daniela's communication was exceptional, and her attention to detail and strong negotiation skills gave us complete peace of mind. If you are looking for a realtor who is knowledgeable, trustworthy, hardworking, and truly cares about her clients, I highly recommend Daniela Ysursa. She exceeded all expectations, and we are incredibly grateful for her expertise and support.

## Wes & Valorie



Working with Daniela was truly an outstanding experience from start to finish. She is the kind of real estate professional you hope to find—someone who combines professionalism, integrity, and a genuine commitment to her clients. What really set Daniela apart was how organized and thoughtful she was throughout the entire process. Selling a home can feel overwhelming, but she made it manageable by clearly mapping out every step. She even provided a neatly organized folder with a printed roadmap of the process, which gave me clarity and confidence from day one. It was a level of preparation and structure I hadn't experienced in past transactions. Daniela is incredibly easy to work with and has a natural service-oriented approach. She always had reliable resources ready when needed and consistently stayed one step ahead. On top of that, she truly goes the extra mile—stepping in to help wherever necessary, even in last-minute situations. Her willingness to pitch in and ensure everything stayed on track made a huge difference in the successful sale of my home. I had previously worked with Daniela when purchasing a home, and that experience was just as positive. Her strong work ethic and dedication to her clients make working with her not only effective, but genuinely enjoyable. I highly recommend Daniela to anyone looking to buy or sell a home. She brings expertise, organization, and heart to everything she does.

# What our clients say about us ...

**Anthony F.**



I cannot say enough great things about Daniela. My wife and I had to move quickly due to some medical issues. We found Daniela and her partner Mark as she has a lot of experience selling homes in our area. We spent hours with us to help us establish our goals for the sale and make a list of what improvements would be most helpful for the sale. They even helped us put together a team of landscapers, painters, handymen, and cleaners. When we were unable to do the work ourselves, they stepped in to help us, even helping us clean and ensuring the contractors got the work done. They were honest, straight forward, low pressure, and so incredibly knowledgeable. They helped us stage the house and promoted it in the most incredibly way, even making a movie about the house. I cannot recommend her enough. She truly goes above and beyond to make sure the buyer and seller are happy and get what they want. If we move back to the valley we will be calling Daniela to help us buy our next home.

**Grace W.**



Daniela has such a vibrant personality and is so much fun to work with. It's hard to find affordable homes in Boise, but she helped make it achievable for me! One particular reason I loved working with Daniela was how she made sure I was comfortable with my decisions and always had my best interests. If I had to buy/sell I would go to her again and again.

**Ashley C.**



I wish I had all the greatest words and wisdom to write something beautiful about Daniela so I'll do my best. She was and is the most amazing agent I've ever met, and we all know there is 20 on every corner. I own a salon so I come across so many agents and people. Not one of them has ever surpassed my expectations the way Daniela does. She fights and fight for you, works day in and out to make sure every angle of the transaction is ironed out. She never once pressured or pushed us and always did what we said even if she thought it was off the wall. Daniela then personally made sure all our needs got met in our personal lives too. She is an agent that deserves so much more credit than my simple google review can give.

**Myren A.**



I found myself in a difficult situation of selling my mother's home at the same time she was having sudden health issues. Daniela jumped in and took initiative and provided a calm, directional, stress free transition. She is friendly, listens carefully to your needs and provides honest feedback. She communicated quickly and efficiently throughout the whole process. She is conscientious and thorough. I do not hesitate to recommend Daniela for all your real estate needs and continue to do so with all my family and friends.

# What our clients say about us ...

## Lawrence



Choosing Daniela as our real estate agent was the best decision we made when purchasing our newly constructed home. From start to finish, Daniela demonstrated professionalism, deep knowledge, and an unparalleled commitment to our needs. One of the standout moments was when our fence was accidentally damaged. Daniela didn't hesitate to address the issue with the builder. She was incredibly upfront, insisting that the builder acknowledge their mistake and replace the fence. Her approach was not only professional but also impressively direct, ensuring that our concerns were respected and acted upon promptly. Daniela's expertise in dealing with builders was evident throughout our home buying process. She skillfully helped us navigate the complexities that come with buying a newly constructed property. Her insights were invaluable, allowing us to make informed decisions and understand the finer details of the construction and purchase agreement. Furthermore, Daniela was exceedingly patient with us. She took the time to thoroughly explain all the paperwork involved in the purchase. Her willingness to walk us through every document showed her dedication to ensuring we were comfortable and fully informed every step of the way. In conclusion, Daniela's guidance made our home buying experience seamless and stress-free. I highly recommend her to anyone looking to purchase a new home. Her professionalism, expertise, and genuine care for her clients truly set her apart.

## Gina



Daniela helped me realize that if we painted, replaced the carpets and staged my house, it would sell quickly and for more money than we thought. She organized all the contractors and even had me meet with two designers, so that I could understand what needed to be done. The home turned out amazing and we sold it for top dollar! She made a stressful situation a lot easier for me. I appreciate her knowledge and understanding of the real estate market!

## Mike and Bonnie



A family member referred us to Daniela when we were getting ready to move into the Treasure Valley area. We had sold our home very quickly but had been looking for a home to purchase for quite a while and hadn't found anything we liked in our price range. Enter Daniela. Over the next few months, she was always telling us, "Don't worry. We will find the house that's perfect for you." and that optimistic attitude really helped us during the frustrating experience of searching for a home in a hot real estate market. She always gave us the best advice (how to make our offer the most attractive one and hint: it's not always about the \$\$), was always available to us no matter what time of day and cheerfully showed us numerous houses, even if we didn't think the house was quite right but wanted to check anyway. A couple of times when we couldn't go see the home, she would go and FaceTime us while walking around the house and property. You will never find a nicer, more competent and engaged real estate agent than Daniela.

5 out of 5 stars: would highly recommend!



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# Your Home Buying Process Step by Step

By Mark & Daniela Real Estate

*A clear, guided process designed to help you make confident, informed decisions, every step of the way.*

## 1. Getting You Set Up

- Have you talked to a lender yet? We will coordinate with your preferred lender –or– we can connect you with trusted local lenders so that you can compare rates and loan programs. We always recommend you work with them through different financial scenarios, including:
  - Estimated net proceeds based on how much your current home sells for, if applicable
  - Purchase price options for your new home
  - Estimated purchasing closing costs
  - Overall cash-to-close and financial positioning
- Do you need to sell your current home? We will coordinate closely with your agent in your home state/city to help align the timing of your sale and purchase, creating the most convenient and seamless transition possible.
- Don't have an agent to sell your current home yet? No worries, if local, we can help! If out of state, we can refer you to a trusted real estate agent in your area.

**Our role:** Work as a team to help you clearly understand the numbers so you can make confident decisions, aligned with both your goals and your comfort level, all the way down to the expected mortgage payment.

## 2. Understanding the Market

- We set you up on a **custom, MLS-wide home search**
  - You'll begin receiving listings that match your criteria in real time
  - This helps you:
    - Understand pricing
    - Identify what you like/dislike
    - Start narrowing your preferences
- ✓ We follow up **as often–or as little–as you prefer**
- ✓ Available anytime for **questions or virtual tours** if you are remote, or have a very busy daily schedule

## 3. Refining Your Focus

- We help you narrow down:
  - Areas and neighborhoods
  - Home styles and features
  - Must-haves vs. nice-to-haves

This is where your search becomes more **intentional and targeted**

## 4. Serious Home Search Begins

Once you're ready:

- We actively:
  - Research each property in depth
  - Contact listing agents for inside information and to build rapport
  - Schedule and coordinate showings (in-person or virtual)

➡ You're no longer just browsing, you're **strategically evaluating opportunities**

## 5. Ready and Found the Right Home – Now We Go to Work

Before writing an offer, we:

- Perform a **detailed market analysis**
- Evaluate:
  - Price vs. value
  - Condition of the home
  - Days on market
  - Seller motivation (via agent communication)

🎯 From this, we create a **custom negotiation strategy** designed to:

- Maximize your position
- Protect your investment
- Increase likelihood of success

## 6. Writing a Strong, Strategic Offer

- Coordinate closely with your lender to:
  - Structure the offer properly
  - Ensure financial strength is clearly communicated
  - Have lender connect directly with the listing agent
- We also:
  - Pre-schedule inspection timelines
  - Determine if appraisal strategies (including possible waivers) make sense

## 7. Due Diligence & Protection Phase

Once under contract:

We investigate thoroughly:

- Property condition (inspection)
- HOA rules and financials (if applicable)
- City/county regulations (if relevant)
- Any potential concerns that could impact you now or in the future

## 8. Inspection & Negotiation

- Review inspection report together in detail
- Obtain contractor quotes if needed
- Help you determine what matters most

Then:

- We negotiate repairs, credits, or adjustments
- Always maintaining a professional, effective relationship with the listing agent

## 9. Under Contract – Full Team Coordination

At this stage, your team includes:

- Title Company
- Lender
- Seller's Agent
- Mark & Daniela + Transaction Coordinator

- ✓ We track **every deadline and requirement**
- ✓ We manage communication and logistics
- ✓ We keep you informed without overwhelming you

## 10. From Contract to Closing

- Ongoing coordination between all parties
- Monitoring financing, appraisal, and title progress
- Ensuring all conditions are met on time

- ✓ You'll receive clear guidance at every step
- ✓ Nothing is left to chance

## 11. Closing – Smooth & Successful Finish

- Closing can be:
  - In person, or
  - Remote (if you are out of state)
- We work closely with the title company to ensure:
  - Documents are correct
  - Funds are properly handled
  - Closing is seamless



# Our Commitment to You

- Clear communication
- Strategic guidance
- Attention to detail
- Advocacy at every step

**We don't just help you buy a home, we guide you through one of the most important decisions you'll make.**



## A Final Note

Dear Buyer,

We truly appreciate the opportunity to meet with you and share how we work. Being considered to help guide you through such an important move is something we never take lightly.

Relocating or even just moving across town is a big transition, and our goal is to make that process as smooth, informed, and enjoyable as possible. From your first questions to the day you receive your keys, we are here to provide clarity, direction, and steady support every step of the way.

It is also especially meaningful to us if you were referred. Most of our business is built on referrals from past clients and trusted relationships, and that is something we are incredibly grateful for. It's a reflection of the care, attention, and results we strive to deliver to every client we serve.

Thank you again for your time, your trust, and the opportunity to be part of this journey with you. We would truly love the chance to work together and help you find not just a home, but the right fit for your next chapter as a home owner.

Warmly,

**Mark & Daniela**

*ELEVATING REAL ESTATE, ONE CLIENT AT A TIME.*



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Silvercreek® Realty Group is family-owned and founded in the Treasure Valley. As an independent locally owned brokerage, we are experts in all things Idaho. Our REALTORS® specialize in new construction, existing homes, farm and ranch, commercial properties, land and lots, vacation properties, short sales, REOs, and more.

Our agents take pride in ensuring that your relocation goes smoothly; we know we can help you find your perfect home.

Silvercreek® Realty Group is Idaho's largest brokerage. Our coverage stretches throughout the State of Idaho and designated markets in Washington and Montana.

Most importantly, the Silvercreek culture revolves around collaboration. Our rework of REALTORS® work together, share industry secrets, and support each other to better represent you. In 2025, we helped over **10,000** home buyers and sellers, closing over **\$5.3 billion** in sales.

EXCLUSIVE

**SILVERCREEKLISTINGS.COM**

COMPENSATION WEBSITE

208.377.0422

SILVERCREEKREALTY.NET

1099 S WELLS ST, SUITE 200 · MERIDIAN, ID 83642

## WHY CHOOSE SILVERCREEK® REALTY GROUP?

- #1 Sales in Idaho since 2014
- #13 private brokerage in the US
- Knowledgeable, experienced brokers and support staff
- Over 2,300 REALTORS® throughout the Northwest serving as your personal network
- Multilingual REALTORS®
- Family-oriented with local roots



# Why You Should Work with a REALTOR®

Not all real estate agents are REALTORS®. The term REALTORS® is a registered trademark that identifies a real estate professional who is a member of the National Association of REALTORS® and subscribes to its strict Code of Ethics. Here are nine reasons why it pays to work with a REALTOR®.

- 1. Expert Guidance:** Home transactions involve intricate paper work and legalities. A licensed REALTOR® is well-versed in the process, ensuring a seamless deal while preventing costly mistakes or delays.
- 2. Objective Insights:** REALTORS® provide local insights on communities, schools, zoning, and more. Their expertise helps answer crucial questions about a property's suitability and future resale value.
- 3. Access to Hidden Properties:** Sometimes, the ideal property isn't actively advertised. REALTORS® leverage their networks to uncover hidden gems, expanding your options.
- 4. Negotiation Skills:** From price to terms and property inspections, REALTORS® bring invaluable negotiation experience to the table, ensuring favorable outcomes for you.
- 5. Marketing Power:** REALTORS® utilize their networks and contacts, not just advertising, to sell properties. This approach ensures qualified prospects and minimizes strangers entering your home.
- 6. Industry Fluency:** Real estate jargon can be complex. A professional REALTOR®, fluent in the industry's language, translates complex terms into understandable information for you.
- 7. Extensive Experience:** REALTORS® handle numerous transactions, staying updated on changing laws and regulations. Their experience ensures a smoother process for you.
- 8. Emotional Support:** Buying or selling a home is emotional. A REALTOR® acts as an objective guide, offering support while focusing on both your emotional and financial needs.
- 9. Ethical Standards:** REALTORS® adhere to a strict Code of Ethics by the National Association of REALTOR®, ensuring honest and ethical treatment throughout your transaction.

Partnering with a licensed REALTOR® means gaining a knowledgeable ally committed to your best interests while navigating the complexities of real estate transactions.



# THINGS Mark & Daniela DO TO HELP YOU BUY A HOME

1

They connect you with trusted professionals for financing, inspections, etc.

2

They have access to and interpret local market data

3

They have immediate access to new home listings and office exclusives

4

They help you prioritize your needs and wants

5

They are available to answer questions and attend showings/home inspections

6



REALTORS® collaborate with other REALTORS®

7

They coordinate showings and manage property access

8

They help you determine the appropriate offer price

9

They know how to negotiate professionally

10

REALTORS® can see problems before they occur

11

They guide you through your due diligence & inspections

12

They manage and facilitate contract timelines

**Mark & Daniela Real Estate, LLC**

**Elevating Real Estate**



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# THE BUYER'S ROADMAP

**WORKING WITH A REALTOR®**  
When you enter representation with a licensed REALTOR®, your best interest is met and you have professional and ethical guidance through your purchase.

**PREPARING FOR CLOSING** You will be finalizing your loan, reviewing documents, and discussing the findings from the inspection. Your agent will be managing this entire process for you.



**THE CONTRACT**  
In most cases the contract provides you with a timeline to obtain financing, as well as time to inspect the physical condition of the home. Your REALTOR® will inform you of all your rights and responsibilities related to the contract.

**ADVANCED SEARCH**  
Not all real estate websites are the same. Your real estate professional has tools and systems to ensure you see every available home that meets your criteria.





## Compelling Reasons to Own Your Home

**Tax Benefits:** Enjoy deductions on mortgage interest, property taxes, and some home-buying expenses, as allowed by the U.S. Tax Code. **Appreciation Potential:** Real estate tends to show stable, long-term growth in value. Over the years, median existing-home prices have increased consistently, reflecting a strong investment opportunity. **Equity Building:** Unlike rent payments, mortgage payments contribute to building equity, allowing you to own a share of your home gradually. **Savings Opportunity:** Your home serves as a built-in savings plan. When you sell, you might be eligible to take a considerable gain tax-free (up to \$250,000 for an individual, \$500,000 for a married couple). **Cost Predictability:** Fixed-mortgage payments remain constant over time, potentially reducing housing costs as you hold onto your home. However, anticipate possible increases in property taxes and insurance.

**Personal Freedom:** As a homeowner, you have the liberty to personalize and decorate your space to your liking, benefiting from your investment throughout your ownership. **Stability and Community:** Long-term residence in a neighborhood allows for active participation in community life, fostering enduring relationships and providing educational continuity for your family.



# Eliminate Home Buying Stress

Purchasing a home ought to be an enjoyable experience, not a stressful one. When seeking your dream home, consider these tips to ensure a tranquil and smooth process.

Here are steps to streamline your home buying journey and minimize stress:

## **Connect with the Right Agent:**

Choosing a REALTOR® you connect with both professionally and personally is vital. Find someone skilled who resonates with your needs.

## **Timing Matters Less Than You Think:**

Don't wait for an ideal moment. If you find your dream home, seize the opportunity without overthinking market fluctuations or interest rates.

**Limit Opinions:** While advice is valuable, too many opinions can cloud decision-making. Focus on the preferences of your immediate family to ease the decision process.

**Prioritize and Compromise:** No home is flawless. Identify your top priorities and be flexible about minor imperfections to find a suitable match.

**Negotiate Wisely:** Negotiation is crucial but avoid trying to dominate. It's about finding common ground rather than winning. Pushing too hard might cost you your dream home.

**Consider Surroundings:** Look beyond the physical aspects. Consider noise levels, amenities, and location, as they profoundly impact your quality of life.

**Plan Ahead:** Get mortgage approval, explore home insurance, and plan your moving schedule before hand. A solid offer without unresolved issues attracts sellers.

## **Account for Maintenance Costs:**

Budget for maintenance and repairs post-purchase. Even new homes incur expenses. Prepare to maintain your property adequately.

**Embrace Buyer's Remorse:** Feeling uncertain after a purchase is natural. Remember why you chose homeownership and focus on the benefits.

## **Prioritize Love Over Appreciation:**

While home appreciation matters, prioritize a property that suits your lifestyle and needs over its potential market value.

Navigating the home buying process can be smoother when approached with a balanced perspective and guidance from the right REALTOR®.



# Avoid These Common Mistakes as a First-Time Home Buyer

- **Inadequate Inquiry:** Failing to ask thorough questions of your lender can lead to missing out on the most favorable deals available.
- **Hesitation Costs:** Delaying decisions might result in losing out on a desired property to another buyer who acts promptly.
- **Agent Fit Matters:** Not finding the right agent who is committed to guiding you through the home buying process can create unnecessary hurdles.
- **Offer Presentation:** Insufficient efforts in crafting an appealing offer may impact its attractiveness to sellers, potentially affecting your chances.
- **Resale Consideration:** Overlooking the resale aspect before purchase could be detrimental. On average, first-time buyers only stay in a home for about four years.



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## Essential Tips for Your Home Search

- 1. Prioritize Your Must-Haves:** Research and decide on key home features, preferred neighborhoods, and your monthly housing budget before you start your search.
- 2. Be Realistic:** While it's okay to have preferences, remember there's no perfect home. Use your priority list to evaluate properties realistically.
- 3. Prepare Financially:** Review your credit report, ensure funds for down payments and closing costs, and get prequalified for a mortgage to avoid falling for homes beyond your budget.
- 4. Seek Limited Opinions:** Avoid overwhelming yourself with opinions. Select a couple of trusted individuals for a second opinion, but be ready to make the final decision yourself.
- 5. Plan Your Move:** Determine your moving timeline based on lease expiration, sublet options, and local rental market conditions to schedule your move efficiently.
- 6. Consider Long-Term Goals:** Decide if you're aiming for a starter home or a more permanent residence; this guides both your home choice and the ideal mortgage terms.
- 7. Insist on Inspection:** Prioritize a thorough home inspection and consider negotiating a warranty with the seller covering defects for at least a year.
- 8. Engage a REALTOR®:** Enlist a buyer's agent, dedicated solely to your interests, to navigate the market. They work exclusively for you and bring the calm to a big transaction.

# Choosing the Ideal Neighborhood

Your neighborhood significantly shapes your lifestyle. Follow these steps to discover the perfect community for your new home:

**Proximity to Your Necessities:** List your frequent activities and preferred stores. Check the distance from each neighborhood to these places to gauge convenience.

**Evaluate School Districts:** Assess school quality and its impact on property value. Research educational statistics such as test scores, class sizes, and special programs. Visiting schools in prospective neighborhoods can provide deeper insights.

**Assess Safety:** Contact the local police department for crime statistics. Consider not only the frequency but also the type and trend of crimes. Identify any concentrated crime areas within the neighborhood.

**Economic Stability Check:** Investigate the neighborhood's economic stability. Look into income trends and property values. Evaluate the ratio of homes to apartments and observe any vacant properties or long-standing listings.

**Future Investment Potential:** Gather data on price appreciation in the area. While past performance doesn't guarantee future outcomes, it offers insights into potential investment returns. Learn about upcoming developments or changes that could impact property value.

**Personal Observations:** Visit your shortlisted neighborhoods. Assess the overall upkeep of homes, street ambiance, and community atmosphere. Engage with locals to gather personal insights about the neighborhood vibe.



# Tips for Buying in a Tight Market

## Strategies for Securing Your Dream Home in a Competitive Market

Maximize your chances of landing your dream home in a competitive market while reducing the risk of losing out to other buyers:

### **Get Prequalified for a Mortgage:**

Secure a strong commitment to buy by prequalifying for a mortgage, making your offer more enticing to sellers.

### **Stay Connected with Your Agent:**

Keep close contact with your real estate agent to stay updated on the latest listings. Act swiftly as great homes tend to sell rapidly.

**Scout for New Listings:** Explore your agent's website, scan local newspaper real estate sections, and drive through neighborhoods to spot available properties. Note down addresses of potential homes for your agent to arrange showings.

### **Prepare for Decision-Making:**

Dedicate time upfront to identify your non-negotiables in a home, ensuring confidence when it's time to make an offer.



**Competitive Bidding:** Strike a balance when offering a price. Starting with the highest you can afford might not be necessary, but offering too low could result in losing out. In a competitive market, a balanced bid is crucial.

**Minimize Contingencies:** Limit contingencies like selling your current home before buying or delaying the closing date. In a tight market, reduce restrictions to make your offer more attractive. Consider a bridge loan if needed.

**Avoid Impulsive Purchases:** Competition shouldn't push you into hasty decisions. Maintain diligence by prioritizing home inspections to ensure your chosen property's structural integrity.



# Preparing Your Finances: Essential Steps



- **Track Actual Spending:** Use receipts to create a realistic budget that reflects your actual spending habits, covering both regular and unexpected expenses.
- **Reduce Debt Load:** Aim for a total debt load below 36% of income, balancing mortgage and other debts to around 8-10% of your net monthly income.
- **Identify Savings Opportunities:** Monitor all expenses for a month to uncover areas for potential savings, like cutting unnecessary costs or adjusting habits.
- **Boost Income Streams:** Consider seeking a raise or taking on extra work to increase your income and meet home purchase qualifications.
- **Save for Down Payment:** Regularly allocate funds to savings. While a 5% down payment is possible, aiming for 20% can secure better mortgage rates.
- **Sustain Employment Stability:** Job stability matters. While not mandatory, a shorter job duration may impact mortgage rates.
- **Maintain Good Credit:** Use credit responsibly, timely payments on credit cards and bills contribute to a positive credit history, improving mortgage eligibility.



# LENDER CHECKLIST: GET A MORTGAGE

When it comes to preparing paper work for your lending appointment there is a bit of a grey area because different banks (or alternative lending institutions) may require different things. However, there are some key items that usually required when you apply.

- W-2 forms or business tax return forms if you're self-employed for the last two or three years for every person signing the loan.
- Copies of at least one pay stub for each person signing the loan.
- Account numbers of all your credit cards and the amounts for any outstanding balances.
- Copies of two to four months of bank or credit union statements for both checking and savings accounts.
- Lender, loan number, and amount owed on other installment loans, such as student loans and car loans.
- Addresses where you've lived for the last five to seven years, with names of landlords if appropriate.
- Copies of brokerage account statements for two to four months, as well as a list of any other major assets of value, such as a boat, RV, or stocks or bonds not held in a brokerage account.
- Copies of your most recent 401(k) or other retirement account statement.
- Documentation to verify additional income, such as child support or a pension.
- Copies of personal tax forms for the last two to three years.



# Key Questions for Your Lender

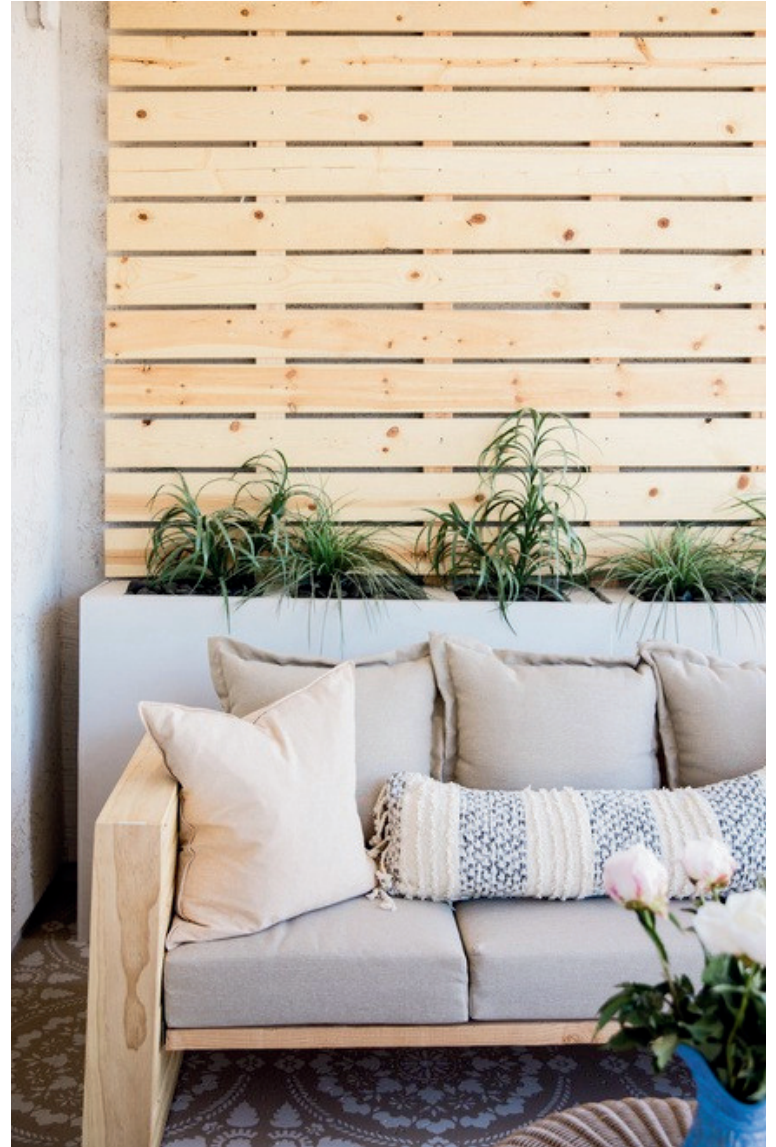
**Mortgage Options:** Which mortgages are commonly offered? What makes them popular?

**Tailored Mortgage Plan:** What mortgage plan suits my situation best? Why this recommendation?

**Flexibility on Terms:** Are rates, terms, fees, and closing costs negotiable?

**Private Mortgage Insurance (PMI):** Will I need PMI? Cost and duration specifics?

**Loan Servicing:** Will the loan be serviced in-house or by another company?



**Escrow Details:** What are the escrow requirements associated with the loan? **Lock-In Period:** How long is the interest rate locked in? Can it be adjusted if rates drop? **Approval Timeline:** What's the expected duration for loan approval? **Closing Timeframe:** How long does the loan closing process usually take? **Prepayment Conditions:** Are there charges or penalties for early loan repayment?

# Boost Your Credit for Better Home Loan Terms

Your credit score significantly impacts loan approval and terms. Maintain a high score by:



- Reviewing and fixing errors in your credit report.
- Reducing credit card balances, aiming to clear them monthly.
- Avoiding maxing out cards—keep balances below the limit.
- Wait 12 months after credit issues before applying for a mortgage.
- Postpone buying significant items on credit until loan approval.
- Avoid opening new credit cards before mortgage applications.
- Compare mortgage rates at once to limit credit inquiries.
- Steer clear of finance companies, as they may indicate credit risk.



**Mortgage Term:** Typically, mortgages span 15, 20, or 30 years. Longer terms mean lower monthly payments but higher overall interest costs.

**Fixed vs. Adjustable Rates:** Opt for a fixed rate to secure a low rate over your mortgage term, especially when prevailing rates are low. Adjustable-rate mortgages (ARMs) initially offer lower rates but may rise as market rates do. They suit periods of high fixed rates or anticipated income growth.

**Balloon Mortgages:** These provide low initial rates for a brief period, usually 3-7 years. However, they require full payment of the remaining principal after the initial period. Suitable if you plan to sell the property soon.

## Choosing the Right Mortgage: Key Types to Consider

**Government-Backed Loans:** Agencies like FHA or VA offer these loans with special terms, including lower down payments or reduced rates for eligible buyers.

**Considerations:** Slight differences in rates, loan amounts, and terms notably impact monthly payments. Fannie Mae's online mortgage calculators can help estimate monthly payments for various loan scenarios.



# Understanding Homeowner's Insurance

1. **Exclusions in Coverage:** Be aware that standard policies often exclude certain damages like floods or earthquakes. Consider separate coverage for such risks.
2. **Claim Limitations:** Even when covered, policies might have claim limits. For instance, there could be capped reimbursements for certain items like jewelry unless specifically insured.
3. **Replacement Cost vs. Coverage:** Understand your policy's maximum coverage for home replacement. Ensure your coverage matches the actual replacement cost to avoid gaps in compensation.
4. **Actual Cash Value:** If not opting for home replacement after destruction, you'll receive the replacement cost minus depreciation, known as actual cash value.
5. **Liability Coverage:** Homeowner's insurance typically covers accidents on your property for others' injuries or damages. Confirm the coverage limit to align with your assets.



# Understanding Title Insurance:

When it comes to safeguarding your property rights, title insurance stands as a crucial shield against potential losses due to title defects. Here are five essential aspects to grasp about title insurance:

**Protects Your Ownership:** This insurance secures your rightful ownership, guarding against fraudulent claims and past errors like misspelled names or inaccurate property descriptions from prior sales.

**One-time Cost:** Typically, this insurance is a one-time expense, generally determined by the property's price.

**Payment Responsibility:** Sellers usually cover the cost, yet this can vary based on state regulations and local practices.

**Lender and Owner Policies:** There exist two types: lender policies, safeguarding the lender, often mandatory, and owner policies, offering protection to you as the homeowner.

**Potential Premium Discounts:** Homes purchased recently may qualify for discounted premiums, as less scrutiny is required to verify the title. Inquire with the title company about this potential discount.

# Understanding Home Warranties:

A home warranty, usually lasting for one year, serves as a safeguard for homeowners, mitigating unexpected costs arising from covered repairs or replacements of major systems and appliances due to regular wear and tear. Here's what to consider:

Covered Systems and Appliances,  
*This service contract typically covers:*

- Plumbing
- Electrical systems
- Furnace
- Water heater
- Heating ducts
- Water pump
- Dishwasher
- Garbage disposal
- Stove/cooktop/ovens
- Microwave
- Refrigerator
- Washer/dryer
- Swimming pool (optional coverage)

**Policy Scope:** Ensure your policy covers items in good working order at the contract's initiation. Assess whether it encompasses the complete replacement cost for any covered item. A home warranty acts as a safety net, addressing unforeseen expenses related to essential home systems and appliances. Be sure to review the specifics of your policy to understand the extent of coverage provided.



# Essential Home Inspection Checklist

A home inspection varies based on the property type; however, these fundamental elements should be examined by a home inspector. Use this list to assess potential properties you're considering:

**STRUCTURE:** Evaluate the foundation and framing as they define the home's resilience against weather and gravity.

**EXTERIOR:** Assess sidewalks, driveways, windows, doors, siding, trim, and surface drainage for any concerns.

**ROOFING:** Note the roof's age, flashing condition, drainage systems, shingles, gutters, downspouts, skylights, and chimneys.

**PLUMBING:** Inspect water supply, drainage systems, water heating, fuel storage, drainage pumps, and sump pumps for issues like poor pressure, corrosion, or banging pipes.

**ELECTRICAL:** Check the condition of wiring, service entrance wires, panels, breakers, fuses, and the number of outlets in each room.

**HEATING:** Examine the heating system's condition, venting, flues, chimneys, water heater age, adequacy, speed of recovery, and energy efficiency.



**AIR CONDITIONING:** Review the cooling system's energy source, central, and through-wall equipment, considering its age and energy rating.

**INTERIORS:** Detect plumbing leaks, insect damage, rot, and construction flaws by assessing walls, ceilings, floors, stairs, railings, countertops, cabinets, and garage doors.

**VENTILATION/INSULATION:** Inspect insulation and ventilation in attics, crawlspaces, and walls for energy efficiency and to prevent moisture buildup.

**FIREPLACES:** Examine proper installation of fireplaces, including the vent, flue, and solid fuel-burning appliances for safety.

For information contact Mark & Daniela Real Estate for additional recommendations on home inspections.

# Final Walk-Through Checklist: Must-Check Items

Before the excitement of closing day, reserve time for a final walk-through, a crucial step to ensure your new home meets your expectations. Here's a list to cover during this critical inspection:

## **REPAIR VERIFICATION:**

Confirm that all requested repairs have been completed. Obtain copies of paid bills and warranties for reference.

## **PROPERTY INTEGRITY:**

Check for any major alterations to the property since your last viewing.

## **INCLUDED ITEMS:**

Ensure items agreed upon in the sale, such as draperies, lighting fixtures, etc., are intact and present.

## **EXTERIOR CONSIDERATIONS:**

- Confirm screens and storm windows are in place or properly stored.
- Verify that no plants or shrubs have been removed from the yard.

## **APPLIANCE FUNCTIONALITY:**

Test all appliances, dishwasher, washer, dryer, oven, etc. to ensure they are fully operational.

## **HOME SYSTEMS:**

Review the home systems with the seller. Ensure the intercom, doorbell, and alarm systems are functioning. Verify the hot water heater is in working condition. Check the functionality of the heating and air conditioning systems.



## **GARAGE AND REMOTES:**

Ensure the garage door opener and all related remotes are available and functional.

## **DOCUMENTATION AND CLEANLINESS:**

Verify the availability of instruction books and warranties for appliances and fixtures. Confirm the removal of all personal items and debris from the property, including the basement, attic, every room, closet, and crawlspace.

The final walk-through serves as your last opportunity to ensure the home is in the expected condition before closing. Prioritize these checks to avoid any surprises post-purchase.

# PACK LIKE A PRO

Transitioning to a new home can be overwhelming. However, a strategic approach and thorough planning can significantly ease the process. Here's a comprehensive checklist to ensure a smooth relocation:

**Strategic Planning:** Organize tasks and create a budget. Develop a comprehensive list of essential tasks and estimate moving expenses.

**Declutter:** Discard unwanted items through garage sales, donations, or recycling.

**Discern What to Keep:** Assess items before discarding. Consider their utility and sentimental value.

**Systematic Packing:** Group similar items together, facilitating an organized unpacking process.

**Personal Items:** Safeguard precious belongings like family photos and valuables separately. Pack a 'necessities' bag with essential items for moving day.

**Handling Plants:** Movers typically don't transport plants. Plan to move them yourself if desired.

**Appropriate Packing:** Use suitable boxes for various items to prevent breakage.



**Weight Distribution:** Place heavy items in smaller boxes to facilitate lifting, keeping the weight manageable (ideally under 50 pounds).

**Avoid Over-Packing:** Ensure boxes aren't overstuffed to prevent items from breaking.

**Protect Fragile Items:** Wrap delicate items individually and cushion box bottoms and sides with padding.

**Labeling:** Clearly label boxes on all sides for easy identification during unpacking.

**Room Allocation:** Employ color-coded labels to indicate each item's designated room, aiding movers during unloading.

**Documentation:** Maintain a file containing essential moving information like contact numbers, van details, and a moving checklist.

**Directions for Movers:** Print and distribute maps with directions, highlighting the route and including your contact details.

**Tech Precautions:** Back up computer data before moving and keep it in a secure location.

**Inspection:** Check every box and furniture piece for damage upon arrival at the new location.

**Children and Pets:** Plan for their comfort during the move, ensuring a less stressful experience.

# MOVING CHECKLIST TWO MONTHS BEFORE

Go through every room of your house and decide what you would like to keep and what you can get rid of. Get appraisals on your expensive items, like antiques, so you can insure them before your move. Start investigating moving options. Get estimates from professional movers or truck rental companies. Do not rely on a quote over the phone from a moving company; request an on-site estimate. Get an estimate in writing from each company and hire/book one as soon as you have your moving date. Movers and trucks can book up fast during certain times of year.



- Create a moving folder or booklet. Use this binder to keep track of everything—all your estimates, your receipts, and an inventory of all the items. Take photos and make videos of your possessions before you start packing.
- Go to your children's school and arrange for their records to be transferred to their new school district.
- Determine what packing supplies you will need
- if you are packing your own items and start purchasing/ordering them.
- Research banks in the area you will be moving to if you must switch banks and establish new accounts.
- Get routine check-ups from your current doctor, dentist, &/or eye doctor.
- Schedule upcoming pet exams and vaccinations to happen before the move and get recommendations for veterinarians in your new town so that your pets' records can be transferred.
- Use up things that will be difficult to move like frozen food and pantry items.

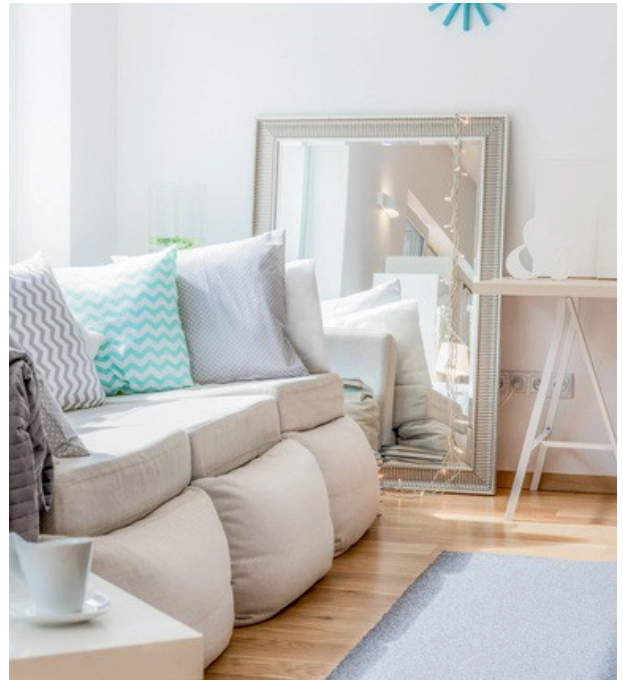


## ONE MONTH BEFORE

- If you haven't already booked a mover, select a company and get written confirmation of your moving date, costs, and other details.
- Start packing the things that you won't need before the move like seasonal decorations or infrequently used items. Clearly label and number each box with its contents and the room it's destined for. This will help you to keep an inventory of your belongings.
- Pack and label "essential" boxes of items that you'll need right away.
- Add items such as jewelry and important files to a safe box that you'll personally transport to your new home. Make sure to put the mover's estimate in this box. You'll need it for reference on moving day.
- Go to your local post office and fill out a change of address form, or do it online at [usps.gov](https://usps.gov).
- Alert the following of your move: banks, brokerage firms, your employer's human resources department, magazine and newspapers you subscribe to, and credit card, insurance, and utility companies.
- Discuss tax-deductible moving expenses with your accountant and begin keeping accurate records.
- Arrange for medical records to be sent to any new health-care providers or obtain copies of them yourself. Don't forget your pets too!
- Make sure your car is ready for the trip to your new home. Make sure to get an oil change and check tires before the move or arrange a car carrier service to transport your car if you need one.

# TWO WEEKS BEFORE

- Hold a yard sale to get rid of any items that you don't want to move.
- Arrange for a charity pick-up of any items that are not sold.
- Notify your employer of your moving date and arrange to have the day off. Remember to include the day when your mover will arrive at your current home and the day that the mover will deliver to your new home.



- Change utilities including power, gas, trash, water, internet, & cell. If you are moving to a new area you will need to cancel service and arrange new service at your new address.
- If you'll be changing banks, remove the contents of your safe-deposit box and put them in a safe box that you'll take with you on moving day.
- Make special arrangements for moving or donating items that the moving company won't take like plants, cleaning products, paint, propane tanks, etc. Check with your moving company and get a list of items that they will not take.



## ONE WEEK BEFORE

- Finish up packing any items that have not been packed yet.
- Book a professional cleaning company to clean your home after you move.
- Stock up on prescriptions you'll need for the next 2-3 weeks.
- Pack suitcases for everyone in the family with clothing and toiletries for a week.
- Gather all keys, alarm codes, garage door openers, and warranties and place them in a drawer or cabinet with your contact information so you can give them to the new owner.
- Pack a 1st Day box of items you will need before other boxes are unpacked. Include items like scissors, pens, paper towels, garbage bags, toilet paper, soap, etc.



# MOVING DAY

- Have refreshments on hand and order food delivery for your family and anyone helping you move.
- Keep a list of every item and box loaded on the truck and keep it with you.
- If you are not using a professional cleaner, make sure your home is clean before leaving.
- Double check all closets, cabinets, and drawers for any left behind items.
- Make sure to get contact information from your movers and let them know how to reach you if needed.

## A FEW DAYS BEFORE

- If your refrigerator is moving with you, make sure to empty, clean, and defrost it at least 24 hours before moving day.
- Double check with your moving company to confirm arrival time and other specifics.
- If you haven't already arranged to pay your mover with a credit card, get a money order, cashier's check, or cash for payment and tip.
- Don't forget that refreshments are always appreciated.
- Have cash on hand for the day of the move so you can tip movers, cleaners, etc.
- Set aside boxes that include personal items or legal documents that you don't want the moving company to take.
- Make arrangements for a final garbage pick-up if needed.



**IDAHO REAL ESTATE QUESTIONS?**

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