SYNERGY UNITED REAL ESTATE GROUP



DAVIS COUNTY AND THE WASATCH FRONT

The Home Buyer Guide

Everything you need to buy a home in Utah, in plain words, from the first conversation to the day you get your keys.

Todd Porter | Tammy Swain | Christine Anderson

Utah's Real Estate Essentials
Every Sunday at 4:30 PM
abc4 UTAH
TELEMUNDO UTAH
hulu + LIVE TV

Real Estate Essentials, brokerage #11197769-CN00

WELCOME

Buying a home should feel clear, not confusing.

Buying a home is one of the biggest decisions you will make, and it comes with a lot of moving parts: a lender, a contract, an inspection, an appraisal, a title company, and a handful of deadlines. Most people do not buy a home often enough to know how it all fits together. That is our job.

We are three Realtors who work as one team. Together we have more than 50 years of experience helping Utah buyers and sellers, and we serve Davis County first, with reach across the Wasatch Front. When you work with one of us, you have all three of us behind your purchase.

This guide is the plan we walk every buyer through. It covers the whole path in order: how to get ready, how to search, how to write an offer that holds up, what happens between "accepted" and "closed," and the mistakes we see most often so you can skip them.

You do not need to read it all at once. Keep it handy, mark it up, and bring your questions. We would rather answer ten questions before you act than fix one problem after.

Todd, Tammy and Christine



> **Our promise:** plain words at every step, honest advice even when it is not what you hoped to hear, and a plan built around your goals.

YOUR TEAM

Meet the people on your side.



Todd Porter, aka "Utah Todd"

Founder, Realtor® | Utah license 5472386-SA00

More than 30 years helping Utah buyers and sellers. Todd teaches clients what the numbers mean before they decide, and he is known for market analysis and pricing strategy. He appears on ABC4's Real Estate Essentials, where he explains the Utah market in plain words.

801-755-1882 | Todd@SUREUtah.com



Tammy Swain

Founder, Realtor® | Utah license 9747017-SA00

A calm, strategic negotiator with a deep command of contracts and paperwork. Tammy builds a plan for buyers before the search starts, so you know what matters and avoid preventable surprises once the file reaches the lender, the title company and escrow. She is an ABC4 personality on Real Estate Essentials.

602-350-5325 | TammySwainRealtor@gmail.com



Christine Anderson

Sales Agent, Realtor®, ABR®, SRS | Utah license 6510219-SA00

Licensed since 2007, with experience from first homes to luxury properties and investment property. Christine takes time to learn what matters most to you and explains each step in plain words. She also helps buyers sort through new construction before they register at a model home. Her promise: "Going the extra mile so you can walk through the right front door."

801-750-6908 | christinesalesre@gmail.com

HOW WE WORK

Four steps, every buyer, every time.

We guide every buyer through the same four steps. The order matters more than the speed.

1

Ready

Pre-approval, a clear budget and a plan for your down payment and closing costs.

2

Educated

What the market is doing right now, so you set expectations from facts and not from headlines.

3

Aligned

A search built from your real criteria, so you see fewer homes and better ones.

4

Locked in

An offer written to win, inspections handled, and a clear path to closing.



Why buyers choose us

- **Local first.** We serve Davis County first, including Farmington, Kaysville, Layton, Fruit Heights, Centerville, Bountiful and North Salt Lake, with reach across the Wasatch Front.
- **Three Realtors, one plan.** The three of us talk to each other about your purchase, so you are never starting over.
- **Strong, well-prepared offers** and careful negotiation on your behalf.
- **Plain words.** You always know what is happening, what comes next and why.

THE ROADMAP

Ten steps from "thinking about it" to "welcome home."

01 **Find your agent.** Partner with a trusted, local Realtor.

02 **Prepare your finances.** Check your credit and organize your budget.

03 **Get pre-approved.** Meet a lender and get your pre-approval letter.

04 **Start house hunting.** Search, tour and compare.

05 **Submit an offer.** We write a strong offer and negotiate the terms.

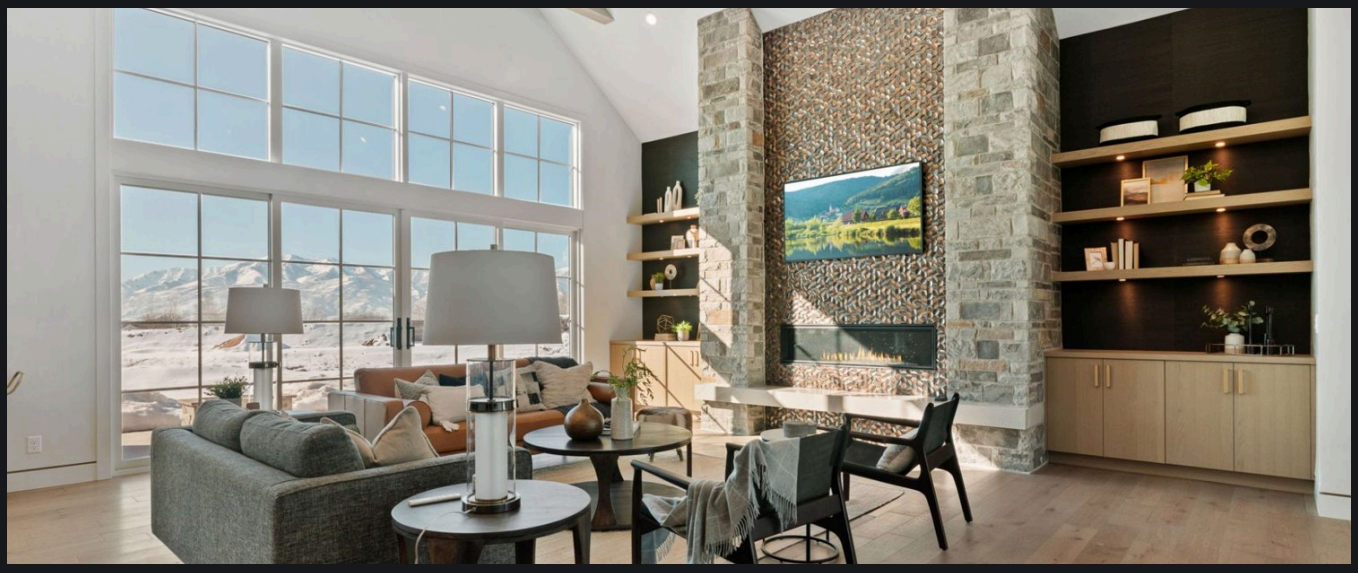
06 **Escrow and your loan.** Deposit earnest money and finish your loan.

07 **Inspections.** Inspect the home and negotiate any repairs.

08 **Value and protect.** The appraisal and your homeowners insurance.

09 **The last steps.** Clear to close, closing disclosure and the final walk-through.

10 **Closing day.** Sign, fund, record, and get your keys.



BEFORE YOU START

The 5 biggest mistakes home buyers make.

Small mistakes can cost thousands, and most of them are avoidable once you know what to look for.

1. Starting the search before getting pre-approved

Shopping without knowing what you can borrow wastes time and can lead you to fall for a home that is out of reach. **Instead:** get fully pre-approved, not just pre-qualified, so you can move fast and with confidence.

2. Focusing on the price and not the payment

Taxes, insurance and your interest rate all change your monthly payment. **Instead:** focus on what fits comfortably in your monthly budget, so you are not house-rich and cash-poor. We run the real numbers together.

3. Underestimating the total cost

The down payment is not the only expense. Closing costs, inspections, the appraisal and moving costs add up quickly. **Instead:** plan for closing costs on top of your down payment, and keep a cushion after closing. Your lender gives you a written estimate.

4. Waiting too long to decide

In a competitive market, hesitation can cost you the home. **Instead:** know your criteria ahead of time so you can act when the right home appears.

5. Skipping or weakening protections

Some buyers skip inspections or important contract protections to make an offer look better, and it can backfire. **Instead:** be strategic, not reckless. There are ways to stay competitive and still protect yourself.

> **Two more we see all the time.** Comparing homes by price per square foot alone (it is one factor, never the whole picture), and waiting for the perfect rate or the perfect price. Nobody can time either one, so we run the numbers both ways.

01

STEP 1

Finding your agent

Buying a home is a major milestone, and the right agent makes every step clearer. Here is what to look for.

- **Someone who listens.** A great agent learns your goals, timeline and preferences and builds the experience around what matters most to you.
- **Local market expertise.** They know the neighborhoods, the pricing and the trends in the cities you want.
- **Clear, consistent communication.** You are never left guessing.
- **A strategic negotiator.** They work for fair terms and protect your investment.
- **A calm problem-solver.** Every transaction has hiccups. The right agent stays steady and fixes them quickly.

Our partnership: the Buyer Agreement

Before we tour homes, we sign a Buyer Agreement. It makes official that we represent you and sets out what you can expect from us and what we ask of you. You can customize terms such as length and any special conditions.

What we do for you

- Search for homes that match your goals and budget
- Share local market insight so you decide with confidence
- Go with you on tours and point out what we see
- Negotiate price, terms and repairs for you
- Coordinate every step from inspection to closing

What we ask of you

- Work with us throughout the term of the agreement
- Tell us when your finances, timeline or wish list change
- Send required documents promptly
- Ask questions early and often

How your agent is paid

How a buyer's agent is paid is negotiated and agreed in writing before we tour homes, so there are no surprises. In general it is handled one of three ways: the seller offers to cover all of it; the seller offers to cover part of it and the rest is agreed between you and your agent ahead of time; or the seller offers nothing and you and your agent agree how we are paid. It is always negotiable, and we will explain exactly how it works for the home you choose.

02

STEP 2

Prepare your finances

How much can you afford? A common rule of thumb is a home that costs about three to five times your yearly household income. It is only a rough guide. Your lender tells you what you actually qualify for, and we help you find the monthly payment you are comfortable with. That number is not always the same as the most a lender will approve.

If you are not paying cash, you need a mortgage pre-approval before you start shopping. Some buyers prioritize the lowest monthly payment. Others prefer the stability of a payment that never changes. Your lender can show you the options.

Cash to plan for

- Your down payment (it does not always have to be 20%)
- Earnest money, delivered after your offer is accepted
- Closing costs
- Inspections and the appraisal
- Moving costs, and a cushion after closing

Your credit

Your credit affects both your approval and your interest rate. To improve your score: pay down credit card balances, make every payment on time, and avoid opening new credit until after you close.

What your budget buys in Davis County

Your city matters more than the county number. Over the last 12 months, based on MLS figures through early November 2026, the typical home sold for about $530,000 across Davis County. By city it ran from about $410,000 in Clearfield to about $730,000 in Fruit Heights. With a spread that wide, we look at sold homes in the cities you are considering before you start touring. Individual results vary, and these figures describe the past, not a promise.



03

STEP 3

Get pre-approved

A **pre-approval** means a lender has reviewed and verified your income, savings and credit. A **pre-qualification** is only an estimate. Sellers take an offer more seriously when the financing is already checked, so we ask every buyer to be pre-approved before touring.

What to expect

- Complete a full mortgage application
- Share your income, assets and debts
- The lender pulls your credit report
- You receive a pre-approval letter showing your maximum loan amount

Documents to gather

- ☐ Government-issued ID
- ☐ Recent tax returns and W-2s
- ☐ Pay stubs and proof of income
- ☐ Bank statements and asset information
- ☐ A list of monthly debts
- ☐ Job verification, if requested

Which loan fits you?

LOAN	WHO IT OFTEN FITS
Conventional	Buyers with strong credit and stable income who want flexible terms. Often needs a credit score around 620 or higher, and a down payment that can start as low as 3%.
FHA	Buyers with lower credit scores or a down payment under 20%.
VA	Active-duty military, veterans, reservists and some surviving spouses, often with low rates and no down payment.
USDA	Income-qualified buyers purchasing in approved USDA areas, with low or no down payment.
Adjustable-rate	Buyers who plan to keep the loan briefly, or expect their income to rise.

These are general descriptions. Your lender confirms the current rules and which loan fits your situation.

> **Once you are pre-approved, protect it.** Avoid big purchases, new credit accounts and job changes until after closing. Any of them can change your approval.

04

STEP 4

Start house hunting

The search is on. Once you are pre-approved, we explore homes that fit your needs and your lifestyle. We schedule the showings, and we share what we see in the home, the neighborhood and the value, including red flags and hidden perks.

Tip: do not rely on memory alone. Take photos, video and notes at every home so each one stays fresh when you compare.



Questions to answer together

- What are your deal breakers?
- Move-in ready, or willing to renovate?
- How far is too far from work and the places you go?
- Which neighborhoods do you want to look at, and which school boundaries do you want to check for yourself?

Your must-have checklist

Kitchen

- ☐ Island or breakfast nook
- ☐ Walk-in pantry, cabinet storage
- ☐ Updated appliances, countertops
- ☐ Flooring you like

Bathrooms

- ☐ Primary bath size, double vanity
- ☐ Walk-in shower or tub
- ☐ Guest bathroom, storage

Layout and extras

- ☐ Open floor plan, or defined rooms
- ☐ Office, formal dining room
- ☐ Walk-in closet, laundry room
- ☐ Fireplace, parking, garage size

Type, condition, lot

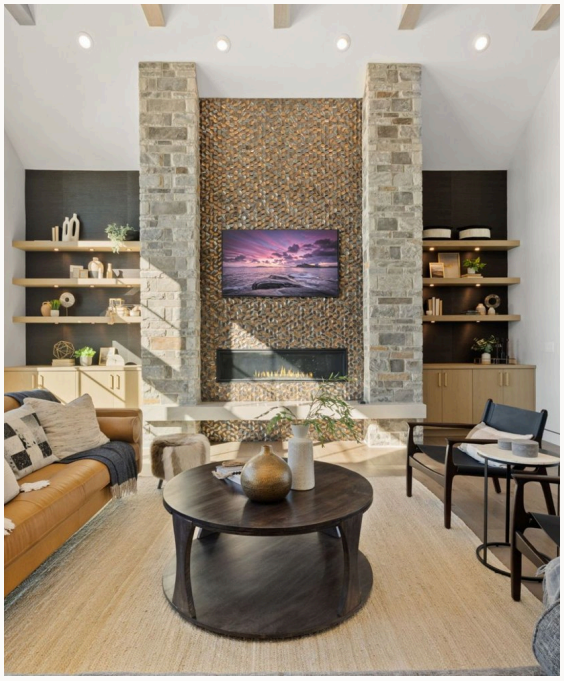
- ☐ Townhome, single-family or condo
- ☐ Move-in ready or needs work
- ☐ Yard size and exterior

Ask us about the age and type of home. A home built before 1970 and a newer home behave differently over time, and a townhome and a condo are different things in Utah. A **condo** is a legal form of ownership, and a **townhome** is a style of construction. We explain what that means for your costs and your rights.

SPECIAL TOPIC

Buying new construction? Do not go in alone.

It is not as simple as it looks. The agent at the model home works for the builder, not for you. Their role is to protect the builder's interests and guide you through the builder's process. They are helpful, but they are not your advocate.



Model homes are beautiful and the process feels easy. But new construction comes with contracts, timelines and upgrade decisions that can change your final price. When you bring your own Realtor, you have someone focused on your best outcome.

We can help you

- Break down the builder's contract
- Understand what is included and what counts as an upgrade
- See where you may be overpaying
- Work through timelines, financing and inspections
- Ask for incentives when they are available

> **Before you register at a model home, call us first.** Some builders do not let you add an agent after your first visit. Ask us how we are paid on a new-construction purchase before you go, so there are no surprises.

There is still strategy in new construction. Even with set pricing, there may be room to ask for closing cost incentives, a rate buy-down, upgrade credits, a better lot or better timing. The difference comes down to guidance and timing.

Two things to do on any new build

- **Inspect it.** A brand-new home can still have problems. We recommend a professional inspection during construction milestones and before closing.
- **Get every promise in writing.** If a builder or a sales agent says it, it belongs in the contract.

05

STEP 5

Submit an offer

When you find the home, we write an offer built to be accepted on terms that make sense for you. A strong offer is more than the price.

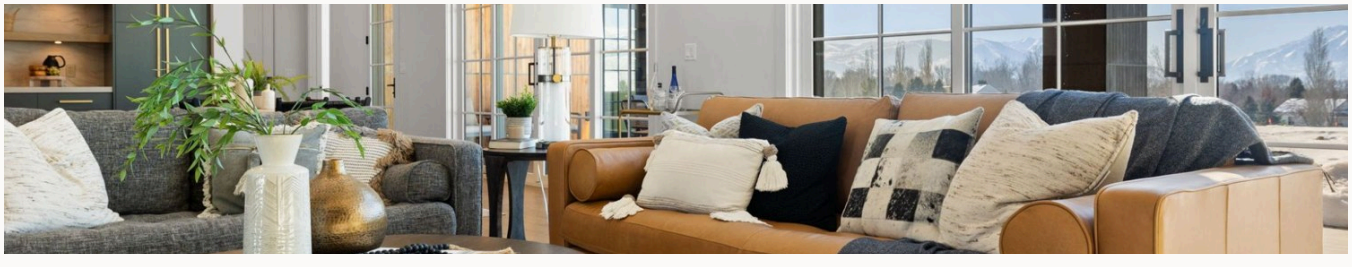
WHAT HELPS	WHY
A competitive price	We use recent sales, the home's condition and market trends to judge its value, so you do not overpay.
Strong financing	A solid pre-approval letter builds credibility. Cash is faster and lower risk for a seller.
A timeline that fits the seller	Sellers often like a quicker or more flexible closing. Matching their timeline can make your offer more appealing.
A meaningful deposit	A larger earnest money deposit shows you are serious and committed.
Clean terms	Fewer complications make an offer easier to say yes to.

Buying in a competitive market

When inventory is low and homes sell quickly, you need a strategy, not a bigger number.

- **Be ready.** The strongest buyers are pre-approved, clear on their budget and priorities, and ready to decide.
- **You do not always have to be the highest offer**, but you do need to be competitive: clean terms, a flexible timeline and strong earnest money.
- **Understand value, not just price.** We look at recent sales and pending deals together.
- **Know when to walk away.** Not every home is worth stretching for.
- **Stay flexible.** Even in a fast market there is room to negotiate, just in different ways.

> **Never waive protections just to look stronger** without talking with us first. Waiving the inspection to make an offer look better can cost far more than it saves. We plan with you how to compete and still protect yourself.



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STEP 6

Escrow and your loan

Your offer is accepted. You are under contract, and your loan process begins. **Escrow** is a neutral third party, usually the title company in Utah, that holds important funds and documents and protects both sides until every part of the agreement is complete.

Your lender verifies your documents, locks your interest rate if you have not already, and orders an appraisal to confirm the home's value. Send any updated paperwork quickly, cooperate with the appraisal, and avoid big purchases or credit changes.

From accepted offer to closing in Utah

These are typical estimates. Your own contract sets the real dates.

WHAT	WHEN
Earnest money	Delivered to the brokerage that holds it
Seller disclosures	Usually within 3 to 5 calendar days
Due diligence	About 10 calendar days. This is your time for inspections and document review.
The appraisal	Usually about 15 to 18 days in
Financing	Usually finishes about 20 to 25 days in
Settlement (the "signature party")	About 30 to 35 days after acceptance

Signing is not the finish line. Closing means your lender funds the loan and the sale is recorded, which is the same day as settlement or within a business day or two. We track what is due next and keep every deadline in front of you.

> **The one rule during escrow:** do not buy furniture on credit, open new accounts, change jobs or move money around without talking to your lender first. When in doubt, ask us.



07

STEP 7

Inspections

During your due diligence period, we arrange for a trusted inspector to examine the property. The inspection protects you from unexpected issues and gives you peace of mind. You get a detailed report, and if repairs are needed, you may be able to negotiate with the seller. Schedule inspections right away after going under contract. The length of your inspection period is set in your contract, and we talk it through before you make an offer.

Common inspections

- Whole-home inspection
- Radon testing
- Wood-destroying organisms
- Mold
- Foundation
- Heating and cooling
- Lead-based paint (older homes)
- **Sewer line**

THE ONE WE RECOMMEND ON EVERY HOME

A sewer line inspection

We recommend a sewer line inspection on every purchase, whatever the age of the home. It costs about $250 and can save a buyer $20,000 to $30,000 in repairs. A damaged sewer line is expensive and hidden. Todd Porter learned this in 2010, and it is the reason we bring it up with every buyer.

After the report

- We sort what is a safety or structural issue from what is routine wear.
- We decide together what to ask the seller for: repairs, a credit or a price change.
- If something is bigger than expected, we talk through whether to proceed, renegotiate or walk away.



08

STEP 8

Value and protect

The appraisal

Your lender orders an appraisal to verify the home's value supports the loan amount. If your contract includes an appraisal contingency and the appraisal comes in lower than your offer, we may be able to renegotiate the price.

Homeowners insurance

You need a homeowners insurance policy that starts on your closing day. If you do not have a provider, we can give you a list of trusted recommendations.

09

STEP 9

The last steps

You are nearly at the finish line. These final steps help closing go smoothly.

- ☐ **Review your closing disclosure.** You receive it at least three business days before closing. Compare it with your original loan estimate, and call your lender right away if anything does not match.
- ☐ **Organize your documents.** Valid ID, proof of homeowners insurance, and anything else your lender requires.
- ☐ **Do the final walk-through.** Usually within 24 hours of closing. Confirm the home is in the agreed condition and any repairs are complete.
- ☐ **Arrange your funds.** Confirm the exact amount you need for your down payment and closing costs, then arrange a wire transfer or certified funds. Personal checks are usually not accepted.

> **Wire fraud warning.** Criminals send fake wiring instructions that look real. Before you send money, call the title company at a phone number you already know to confirm the instructions. Never trust an email that changes them.



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STEP 10

Closing day

The big day has arrived. You are about to become a homeowner.

Sign

You meet with the title company's closing officer to review and sign the paperwork, including your loan documents and title documents. Take your time and ask questions.

Fund

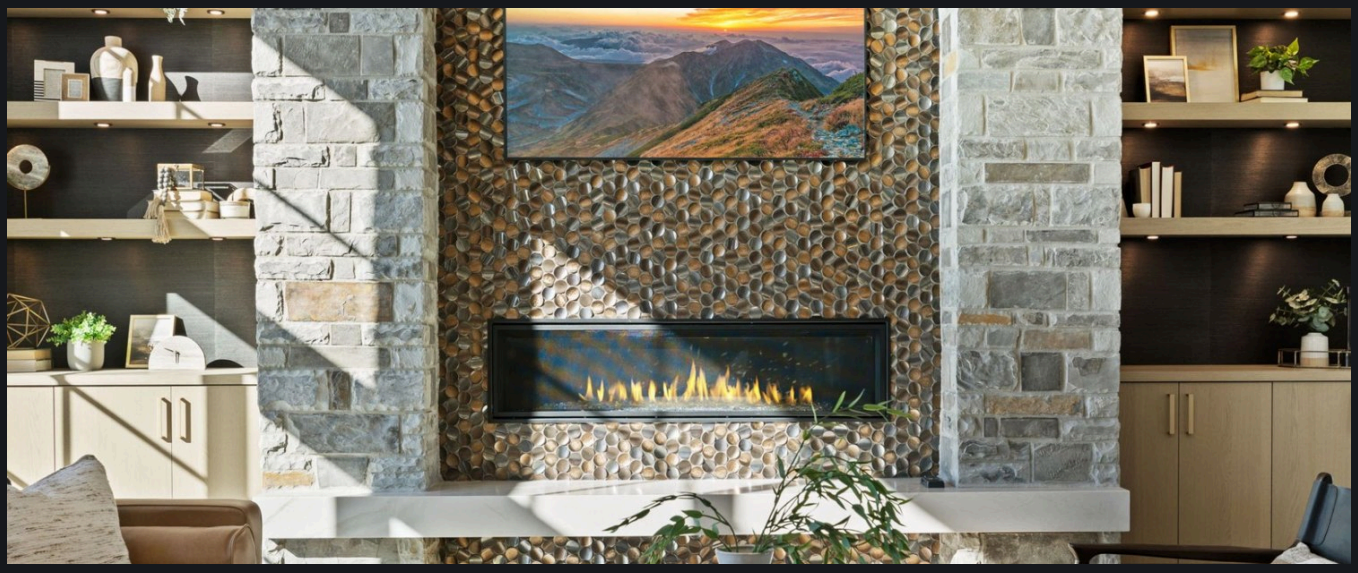
Any remaining funds you owe are collected, if you have not wired them ahead of time. Your lender funds the loan.

Record

Once everything is signed and funded, the deed is recorded with the county. That makes you the legal owner.

Keys

You get your keys. Go celebrate.



After closing

- Change the locks and the garage codes.
- Set up your utilities and update your address.
- Keep your closing documents together in one safe place.
- Save our numbers. We are glad to help long after closing, from a vendor recommendation to a question about your home's value.

QUICK ANSWERS

Questions buyers ask us most.

Do I need to be pre-approved before I tour homes?

We ask every buyer to be. A pre-approval shows what you can borrow and tells a seller your financing is checked, so your offer is taken seriously.

How long does it take to close on a home in Utah?

Settlement typically comes about 30 to 35 days after your offer is accepted, with closing the same day or within a business day or two. Your contract sets the exact dates, and all of these figures are estimates.

Do I need 20% down?

Not always. Your lender can show you the loan options for your situation, and we help you decide what down payment fits your plan.

Why do you recommend a sewer inspection on every home?

A damaged sewer line is expensive and hidden. An inspection costs about $250 and can save a buyer $20,000 to $30,000 in repairs, so we recommend it on every purchase, whatever the age of the home.

Should I buy before I sell my current home?

It depends on your equity, your lender and your timing. Todd, Tammy and Christine buy and sell every day, so talk to us before you decide. We will map out the options with your lender.

How is my agent paid?

It is agreed in writing before we tour homes, and it is always negotiable. See page 7 for the three common ways it is handled.

Is it worth hiring an agent for new construction?

Yes. The agent at the model home works for the builder. We work for you. See page 11.

PLAIN-WORDS GLOSSARY

The terms you will hear.

Pre-approval	A lender's verified review of your finances, with a letter stating the most you can borrow.
Earnest money	A deposit that shows you are serious. It goes toward your purchase at closing.
Due diligence	Your window to inspect the home and review documents before you are committed.
Appraisal	An independent opinion of the home's value, ordered by your lender.
Escrow	A neutral third party, usually the title company in Utah, that holds funds and documents.
Title	Legal proof of ownership. The title company confirms the seller can sell and that nobody else has a claim.
Closing disclosure	A final statement of your loan terms and costs, delivered at least three business days before closing.
Settlement	In Utah, the "signature party," where documents are signed.
Contingency	A condition in your contract, such as an appraisal or financing condition, that has to be met.
Walk-through	Your final look at the home, usually within 24 hours of closing.
Buyer Agreement	The written agreement that sets out how we work together and how we are paid.
Condo	In Utah, a form of legal ownership. A townhome is a style of construction.



SYNERGY UNITED REAL ESTATE GROUP

A FINAL NOTE

Let's find the home that fits your next chapter.

There is a lot of information out there, and it is easy to feel unsure about timing, pricing or whether you are making the right move. Our job is to simplify that. We give you clear advice, honest insight and a strategy built around your goals, so you are not just reacting to the market. You are making confident decisions within it.

Whether you are ready to look now, still exploring or just have questions, we are glad to be a resource.

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