



A Buyer's Guide for Puget Sound

Your Journey Home Starts Here.

Everything you need to know about buying a home across Seattle, Bellevue, Renton, Federal Way, and the greater Puget Sound region — from pre-approval to negotiation to the day you get your keys.

SEATTLE · BELLEVUE · RENTON · FEDERAL WAY · PUGET SOUND REGION



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WELCOME

This isn't just a house. It's where your story happens next.

Think about it — the holidays you'll host, the mornings coffee tastes better because it's *your* kitchen, the quiet pride of unlocking a door that's yours. Buying a home in Washington isn't just a transaction. It's the next chapter of your life, and it deserves someone who's walked this road hundreds of times before.

I've spent 15+ years helping people find that feeling — first in Philadelphia, now right here in the greater Seattle and Puget Sound area. I know the nerves. I know the excitement. And I know exactly how to get you from "just looking" to "welcome home."

START THE CONVERSATION

Ready to talk it through? **Call or text anytime at 215-688-7861** — no pressure, just answers.

Yes, that's a Philadelphia number — fifteen years of East Coast hustle, now working the Puget Sound market. I answer it myself, on Pacific time.

MEET YOUR AGENT

Real experience. Real results. Right here in Washington.



I'm Brian Mack, a licensed Washington real estate broker with Coldwell Banker Danforth. But this isn't my first rodeo — I bring over 15 years of real estate experience from Philadelphia, where I also served as Managing Director for a nonprofit affordable housing organization. That means I don't just know contracts and closings — I understand housing access, market dynamics, and how to advocate hard for the people I serve.

Three years ago, I relocated to Washington and brought that same drive here. Now I help buyers across Seattle, Bellevue, Renton, Federal Way, and the greater Puget Sound region find homes that actually fit their lives — not just their budget.

15+

Years of real estate experience,
Philadelphia & Washington

#26014709

Licensed Washington State real estate
broker

5

Communities served: Seattle, Bellevue,
Renton, Federal Way, and the greater
Puget Sound region

PUT THAT EXPERIENCE TO WORK

Let's talk about your goals. Schedule a free buyer consultation whenever you're ready.

215-688-7861 · bmackcoldwell@gmail.com



THE MARKET, RIGHT NOW

More room to negotiate than Puget Sound buyers have seen in years.

As of August 2026, the median home price in King County sits at **\$845,000**, and inventory has climbed to **4.3 months of supply** — up from just 2.9 months a year ago, per NWMLS. Mortgage rates are hovering around **6.7%**. Put together, that means more listings to choose from, more room to negotiate on price and terms, and less of the frantic, waive-everything bidding we saw a few years ago.

None of that changes the math on renting: every month you rent, you're paying down someone else's mortgage — not building any equity of your own.

- Are you tired of rent increases with no say in the matter?
- Do you dream of a space that's truly, permanently yours?
- Are you ready to put down roots in a community you love?

If you answered yes to any of these, you're more ready than you think — and the current market gives you more leverage than buyers have had in a long time.

KNOW YOUR NUMBERS

Let's find out what you can afford — no obligation. **Get a free pre-approval intro call.**

HOW THIS WORKS

How I'm paid — and what that means for you.

Real estate practice changed in 2024. Washington now requires buyers to sign a written buyer-agency agreement before touring homes with an agent, and sellers are no longer required to offer buyer-agent compensation through the MLS. I think that's a good thing — it means you know exactly what you're getting, and exactly what it costs, before you ever set foot in a house.

- We'll sign a simple representation agreement before our first showing, spelling out exactly how I'm compensated.
- Compensation is negotiable, and I'll walk you through the options — flat fee, percentage, or a seller-paid concession — so you can choose what fits.
- If a seller offers a concession toward your agent's fee, that reduces your out-of-pocket cost — it doesn't get added on top.
- No surprise line items at closing. Ever.

ASK ME ANYTHING

Questions about how representation or compensation works? Let's talk it through before you tour a single home. [Call or text 215-688-7861](tel:215-688-7861)

THE PROCESS

Buying a home doesn't have to feel overwhelming.

Here's exactly what happens, step by step.

01 Get pre-approved

Know your budget before you shop, so you search with confidence and offer with strength.

02 Define your must-haves

Location, size, style, schools — we'll build a clear picture of your ideal home.

03 Tour homes with a plan

I'll help you see past staging to real value, so no detail gets overlooked.

04 Make a confident offer

Backed by local market data and 15+ years of negotiation experience.

05 Negotiate & inspect

Protect your investment with a thorough inspection and smart negotiation.

06 Close & get your keys

The best day of the whole process — and the start of your next chapter.

FINANCING OPTIONS

Understanding your options makes you a stronger buyer.

Conventional Loans

Good for buyers with strong credit and 3–20% down.
Often the most flexible option for long-term homeowners.

FHA Loans

Lower down payment options, great for first-time buyers who want an accessible path to ownership.

VA Loans

For eligible veterans and service members, often available with \$0 down and competitive rates.

First-Time Buyer Programs

Washington State offers down payment assistance programs worth exploring — I can point you in the right direction.

FIND THE RIGHT FIT

Not sure which option fits you? I'll connect you with trusted local lenders. **Call or text 215-688-7861**

The power of pre-approval.

In a market like ours, good homes can still see multiple offers within days of listing. A pre-approval letter isn't a formality — it's what tells a seller you're serious, ready, and financially able to close. Before you fall in love with a house, let's get you pre-approved so you can move with confidence the moment the right one shows up.

Pre-approval helps you understand your true financial picture, know exactly how much home you can afford, and strengthen your purchasing power when it's time to make an offer. Here's what your lender will typically ask for — I'll help you gather it and connect you with a lender I trust.

Income

- Current pay stubs, usually for the last two months
- W2s or 1099s, usually for the last two years
- Tax returns, usually for the last two years

Assets

- Bank statements
- Investment / brokerage firm statements
- Net worth of businesses owned, if applicable

Debts (if applicable)

- Credit card statements
- Loan statements
- Alimony or child support payments

LET'S GET YOU READY TO SHOP

I'll connect you with a Puget Sound lender I trust and walk the paperwork with you. Call or text 215-688-7861

Know the market before you bid.

Spending 15+ years running negotiations — from vendor contracts to multi-site property acquisitions in Philadelphia — taught me that the strongest offers are the best-informed ones. Before we ever submit a number, I'll walk you through exactly what's driving the value of the home you want, so your offer is confident, not a guess.

1. I Build Your CMA

I'll prepare a comparable market analysis, comparing the home's price and features to similar homes nearby that are on the market or recently sold, so we set a purchase price you're comfortable with.

2. We Present the Offer

I submit your offer directly to the listing agent, backed by the data and terms we've agreed will protect your interests.

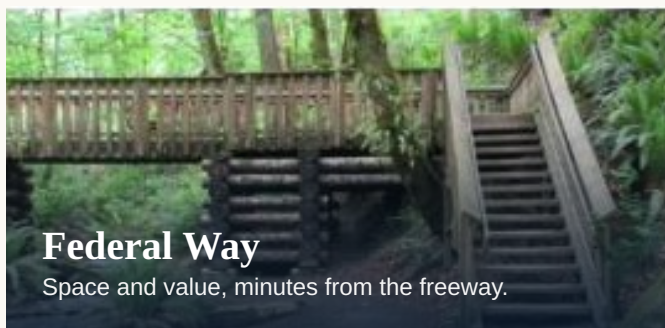
3. I Navigate the Response — Whether the seller accepts, rejects, or counters, I'll guide you through the negotiation from there, advocating for the best possible price and terms, while keeping the relationship with the seller's side professional and moving forward.

- How long has the home been on the market?
- Has the property had any price changes?
- Has it been under agreement previously, or are there multiple offers now?
- What's included in the sale, or what might be negotiated as part of it?
- What are current conditions in the area — like list-to-sale price ratio?
- Is the seller offering an assumable loan or seller financing that could work in your favor?

READY TO MAKE A MOVE

Found a home you love? Let's build your offer strategy together. [Call or text 215-688-7861](tel:215-688-7861)

Where do you see yourself?



Federal Way

Space and value, minutes from the freeway.



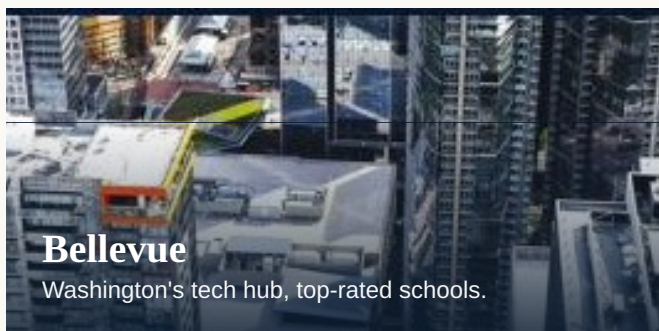
Renton

Waterfront living with room to grow.



Seattle

Where the Pacific Northwest comes alive.



Bellevue

Washington's tech hub, top-rated schools.



And Beyond

Tacoma, Kent, Auburn, Des Moines, Kirkland, Puyallup — if it's in the greater Puget Sound region, we cover it. Affordability and community, close to it all, ideal for first-time buyers and growing families.

A NOTE FOR OUT-OF-STATE BUYERS

Washington closes through escrow rather than attorney closings, sellers complete a Form 17 disclosure describing the property's condition, and it's typically the seller — not the buyer — who pays the state's real estate excise tax at closing.

AFTER YOUR OFFER IS ACCEPTED

What happens between "yes" and keys in hand.

Once your offer is accepted, there's a clear runway of steps before closing day — and I'll be managing every one of them alongside you. Here's what to expect.

Home Inspection

Paid for by you, typically within 10 days of acceptance. It covers the roof, siding, and windows, kitchen and bath fixtures, and major systems like heating, plumbing, and electrical. If issues turn up, we'll negotiate repairs or credits with the seller.

Title Search & Insurance

A historical review of all legal documents tied to the property, to confirm there are no claims against the title. I always recommend title insurance in case the records contain errors.

Appraisal

A standard part of the mortgage process — your lender orders an appraisal to confirm the loan amount is backed by the home's actual value.

Final Walk-Through

Your last chance to confirm the home is in the same condition it was in when you signed the agreement, before we sit down at closing.

Typical Closing Costs

- Loan origination fees, appraisals & reports
- Surveys and inspections
- Mortgage insurance
- Hazard insurance
- Taxes and assessments
- Title insurance, notary & escrow fees
- Recording fees and stamps

NO SURPRISES AT THE TABLE

I'll walk you through every line item ahead of time, so closing day only holds good news. [Call or text 215-688-7861](tel:215-688-7861)

CLOSING DAY

You're almost there.

- ☐ Final walkthrough completed
- ☐ Homeowners insurance in place
- ☐ Cashier's check or wire ready for closing costs
- ☐ Photo ID in hand
- ☐ Utilities transferred to your name
- ☐ Locks changed after closing



Your next chapter is waiting. Let's write it together.

Whether you're just starting to dream about homeownership or ready to make an offer this month, I'm here for every step.

CALL OR TEXT

215-688-7861

EMAIL

bmackcoldwell@gmail.com

Schedule Your Free Buyer Consultation



Brian Mack

Licensed Broker · WA License #26014709



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