

FREE BUYER GUIDE

HOME RUN!

The Complete Utah Home Buyer's Guide

7 Steps to Buying Your Dream Home in Utah

01
Pre-Approval

02
Search

03
Offer

04
Inspect

05
Finance

06
Close

07
Keys

DR. DAVID R. HAWS

Doctor of Real Estate · Coldwell Banker Sugar House
801-915-4315 · TheHawsGroup@gmail.com · DrHaws.Homes

STEP 01

Get Pre-Approved

Know Your Buying Power Before You Shop

Before you fall in love with a home, know exactly what you can afford. A pre-approval letter from a lender gives you a clear budget, shows sellers you're serious, and speeds up the closing process. Dr. Haws works with Utah's top lenders to get you the best rates.

DR. HAWS PRO TIPS

- Pull your credit report — fix errors before applying
- Gather 2 years of tax returns, W-2s, and pay stubs
- Avoid new credit cards or large purchases during the process
- Ask about FHA, VA, USDA, and conventional loan options

STEP 02

Define Your Must-Haves

Location, Size, Style & Non-Negotiables

Make a list of your must-haves vs. nice-to-haves. Think about school districts, commute times, neighborhood feel, number of bedrooms, garage, yard size, and home style. Dr. Haws uses a proprietary needs analysis to match you with homes that fit your life — not just your budget.

DR. HAWS PRO TIPS

- Rank neighborhoods by school ratings and commute time
- Decide: new construction vs. existing home
- Consider future needs — growing family, aging in place, home office
- Research HOA fees, property taxes, and utility costs

02

STEP 03

Search & Tour Homes

Strategic Showings, Not Endless Scrolling

Dr. Haws gives you direct MLS access — see every listing the moment it hits the market. We tour homes strategically, not randomly. You'll get a detailed property report before every showing so you walk in informed and ready to evaluate.

DR. HAWS PRO TIPS

- Visit at different times of day to check traffic and noise
- Look past staging — focus on layout, light, and bones
- Check cell signal, internet providers, and storage space
- Note the age of roof, HVAC, water heater, and appliances

STEP 04

Make a Winning Offer

Competitive Strategy in Any Market

In Utah's competitive market, your offer strategy matters as much as the price. Dr. Haws analyzes recent comparable sales, days on market, and seller motivation to craft an offer that wins — without overpaying. He has negotiated \$200M+ in transactions.

DR. HAWS PRO TIPS

- Include an escalation clause in hot markets
- Offer flexible closing dates to appeal to sellers
- Write a personal letter — it works in Utah's family-oriented market
- Know your walk-away number before you negotiate

STEP 05

Home Inspection & Due Diligence

Protect Your Investment Before You Close

Never skip the inspection. Dr. Haws connects you with Utah's best inspectors — general, radon, sewer scope, and structural. We review every finding together and negotiate repairs or credits on your behalf. Your due diligence period is your safety net.

DR. HAWS PRO TIPS

- Attend the inspection in person — ask questions
- Get a radon test — Utah has elevated radon levels
- Request a sewer scope on homes over 20 years old
- Review the Seller's Property Disclosure carefully

STEP 06

Appraisal & Financing

Locking In Your Rate and Clearing Conditions

Once under contract, your lender orders an appraisal to confirm the home's value. Dr. Haws coordinates with your lender and the listing agent to keep the timeline on track. We'll guide you through every condition and document request so nothing falls through the cracks.

DR. HAWS PRO TIPS

- Don't change jobs or make large purchases after going under contract
- Respond to lender document requests within 24 hours
- Lock your interest rate — don't gamble on rate drops
- Understand your Closing Disclosure 3 days before closing



STEP 07

Close & Get Your Keys

The Best Day of the Process

Closing day is the finish line. You'll sign documents, pay closing costs, and receive your keys. Dr. Haws does a final walkthrough with you 24 hours before closing to ensure everything is in agreed condition. Then we celebrate — you're a Utah homeowner!

DR. HAWS PRO TIPS

- Do a final walkthrough 24 hours before closing
- Bring a valid government-issued ID to the title company
- Wire closing funds — never send a check
- Change locks, update utilities, and set up mail forwarding on day one

BUYER CHECKLIST

Your Complete Home Buying Checklist by Dr. Haws

PRE-APPROVAL

- Credit report pulled and reviewed
- Pre-approval letter in hand
- Budget and monthly payment confirmed
- Down payment funds verified

HOME SEARCH

- Must-have list finalized
- MLS search alerts set up
- Neighborhoods researched
- School districts checked

OFFER & CONTRACT

- Offer price and terms reviewed
- Earnest money ready
- Contingencies understood
- Contract signed and submitted

DUE DILIGENCE

- General inspection completed
- Radon test ordered
- Sewer scope completed
- Inspection report reviewed

CLOSING PREP

- Closing Disclosure reviewed
- Closing funds wired
- Final walkthrough done
- Utilities transferred

Ready to Buy? Call Dr. Haws Today!

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