CENTURY 21
North Homes Realty

A BUYER'S GUIDE

YOUR GUIDE TO BUYING A HOME

What to know before you start your search

SERVING SNOHOMISH, KING, SKAGIT, PIERCE & THURSTON COUNTIES

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Meet Your Agent

Jim Wegielewski

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SERVING BUYERS & SELLERS SINCE
2016

COVERAGE AREA
Snohomish, King, Skagit, Pierce & Thurston Counties

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I bring focused local knowledge, genuine commitment, and a data-driven approach to buyers, sellers, and investors across Snohomish, King, Skagit, Pierce, and Thurston Counties. As a real estate advisor with CENTURY 21 North Homes Realty, I've built my practice on clear communication, honest guidance, and a deep familiarity with the communities I serve. I made Southwest Snohomish County my home in the fall of 2016, and that personal connection to the region shapes the perspective I bring to every transaction.

Working with me means having a steady, knowledgeable guide through one of the most significant decisions a person can make. I back every recommendation with data, tracking market trends and pricing closely so you can make informed decisions with confidence. I take time to understand your goals before mapping out a clear path forward, and once I'm committed to a goal, I bring a relentless follow-through to seeing it through.

Outside of real estate, I bring that same attention to detail to motorcycle touring, high-performance driver education, photography, and hiking. I follow the Seattle Kraken and Mariners, and my wife and I share our home with a rescue pup, Willow, who keeps us on our toes. Those interests reflect what I value — craftsmanship, preparation, and community — qualities that shape how I show up for clients.

If you're buying, selling, or investing anywhere in the region, I'd be glad to help you move forward with confidence.

The CENTURY 21 Story

In 1962, Seattle hosted the Century 21 Exposition — a World's Fair built around a bold question: what would life look like in the 21st century? The fair reshaped the Seattle skyline, giving the region two enduring landmarks built for the occasion and still icons of the city today: the Space Needle and the Monorail.

Nine years later, two Southern California real estate agents borrowed that same forward-looking spirit when they named their new company CENTURY 21. Today it's one of the most recognized real estate brands in the world — built on the same optimism that filled the Seattle skyline in 1962.

CENTURY 21 North Homes Realty

Right here at home, CENTURY 21 North Homes Realty has been locally owned since 1963, with our Snohomish office rooted in the same historic downtown location since 1971. We're proud to be the largest CENTURY 21 firm in the Northwest, with offices spanning Tacoma, Seattle, Lynnwood, Everett, Snohomish, Mount Vernon, and Bellevue.

Our team has been recognized by REAL Trends for Best Overall and Best Mobile website design, and named a 2024 T3 Sixty Fusion Awards finalist. But the recognition that matters most is simpler — award-winning offices and outstanding personal service, unmatched in the Northwest.

1963
Locally Owned Since

7
Northwest & Oregon Offices

#1
Largest CENTURY 21 Firm in the Northwest

The Home Buying Journey

A high-level look at what's ahead — we'll walk through every step together.

1

Get Pre-Approved

Connect with a lender and secure your written pre-approval letter — the true starting line for any serious search.

2

Search & Tour

We'll define your goals, set up a custom listing search, and tour homes that fit what you're after.

3

Make an Offer

When you find the right home, we'll build a competitive, well-structured offer together.

4

Under Contract

Inspection, appraisal, and loan underwriting all happen here. I manage the details — you stay informed.

5

Closing Day

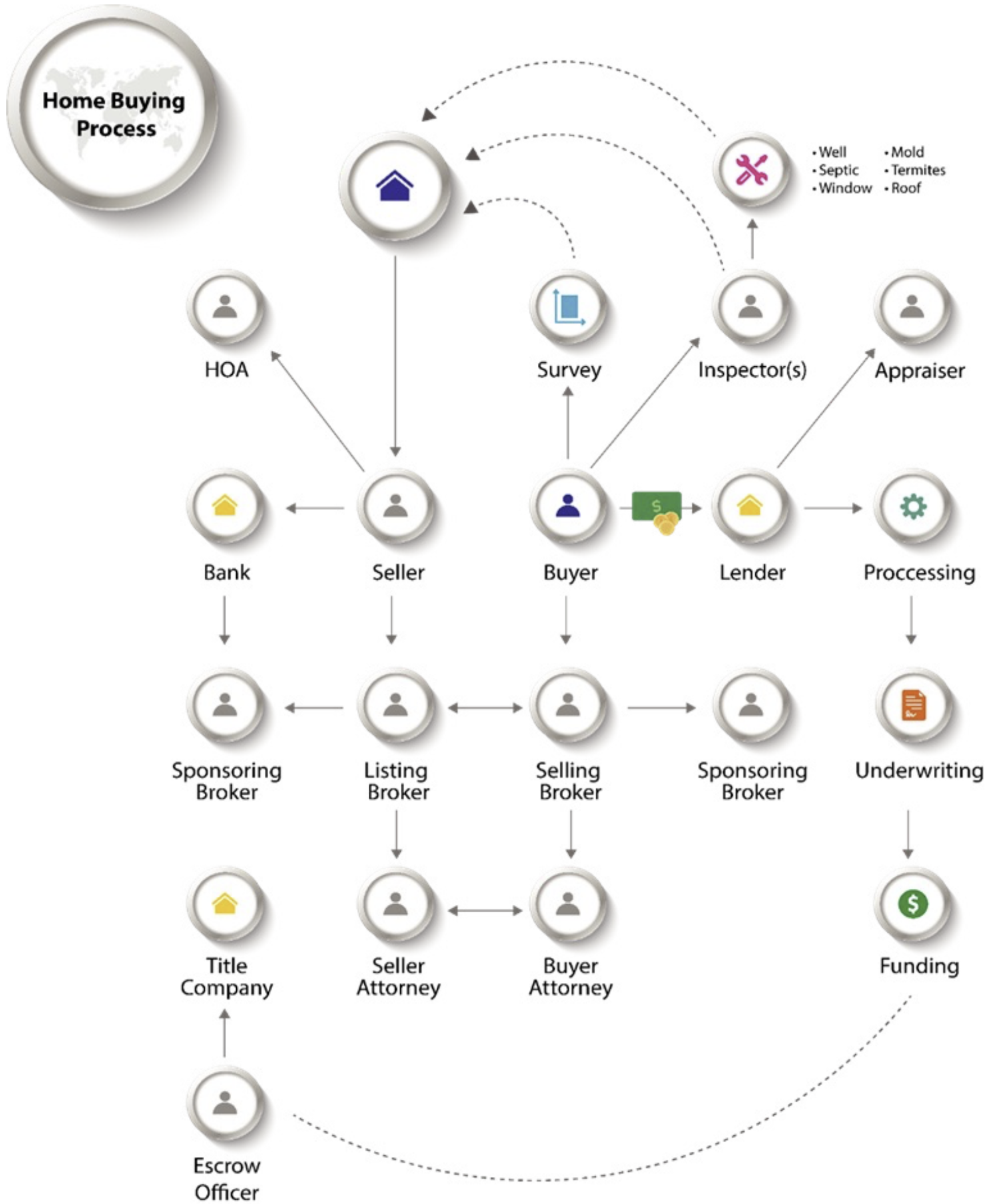
Sign your documents, get your keys, and start moving into your new home.

Curious who else is involved?

More people work behind the scenes on a real estate transaction than most buyers realize. Turn the page for a look at your full home buying team.

Your Home Buying Team

Buying a home involves more moving parts than most people realize. Here's a look at everyone working together behind the scenes to get you to closing.



Get Pre-Approved First

Of everything on this list, this is the step to do first — and here's why it matters so much.

Pre-Qualification

A quick, informal estimate based on unverified information you self-report. It's a helpful ballpark — but it carries little weight with sellers.

Pre-Approval

Your lender verifies your income, assets, credit, and debt, then commits in writing to a specific loan amount. It shows sellers you're a serious, qualified buyer.

Why It Matters

- Know your true, comfortable budget before you fall in love with a home.
- Strengthens your offer in a competitive market — sellers take pre-approved buyers seriously.
- Surfaces any credit or financial issues early, while there's time to address them.
- Speeds up the process significantly once you're under contract.

The Lender Is Entirely Your Choice

You're free to work with any mortgage lender you choose — a bank, credit union, or independent mortgage broker. I'm happy to share names of lenders past clients have had great experiences with, but the decision, and the relationship, is yours. Shop around and choose whoever offers the best rate, product, and service for your situation.

Getting Ready for Pre-Approval

Documents Your Lender Will Likely Request

- [ ] Photo ID (driver's license or passport)
- [ ] Employer names & addresses (past 2 years)
- [ ] Last 2 years of W-2s or tax returns
- [ ] Documentation of additional income
- [ ] Last 30 days of pay stubs
- [ ] Info on current debts (auto, student loans, cards)
- [ ] Last 2 months of bank & asset statements
- [ ] Landlord or mortgage payment history

Smart Questions to Ask Any Lender

- What loan programs do I qualify for?
- What's my estimated interest rate, and can it be locked in?
- What are the estimated closing costs?
- How long is this pre-approval valid?
- What could change my approved amount before closing?

Good to Know

A pre-approval letter is typically valid for 60–90 days. If your search takes longer, your lender can usually refresh it — just keep your financial picture steady (avoid new debt or big purchases) in the meantime.

Washington Agency Disclosure

Washington state law (RCW 18.86.120) requires that every prospective buyer or seller receive the official "Real Estate Brokerage in Washington" pamphlet before entering into a brokerage relationship. It explains how agency relationships work and the legal duties a broker owes you — whether I'm acting as your buyer's agent, representing the seller, or serving as a limited dual agent.

I want you to have this information before we ever begin working together. Scan the code below to view the current pamphlet any time, or just ask me for a printed copy.

Scan for the Official Pamphlet

"Real Estate Brokerage in Washington"

RCW 18.86.120 • A printed copy is available any time upon request

Before You Step Foot in a Home

A quick checklist to make sure you're ready to search with confidence.

Financial Readiness

- [ ] Get pre-approved with a lender of your choice
- [ ] Know your comfortable monthly payment — not just your max approval
- [ ] Set aside funds for earnest money, inspection & closing costs
- [ ] Check your credit report for errors

Search Readiness

- [ ] List your must-haves vs. nice-to-haves
- [ ] Identify the neighborhoods or counties that fit your commute & lifestyle
- [ ] Set up your custom home search with me
- [ ] Keep your pre-approval letter handy — you'll need it fast for the right home

Ready to get started? Let's talk.

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Your Search Doesn't Stop With This Guide

Scan the code below to visit my website, realtybyjim.com — you'll find listings powered by CENTURY 21, Northwest Multiple Listing Service (NWMLS), and RealScout.

In addition, you'll find more buyer resources, a guide to selling your home, recommended vendors, and testimonials. Be sure to bookmark it!

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