



Morrison Real Estate Group

# 2026 Buyer Guide



Windermere Heritage





# YOUR JOURNEY

## What You Need to Know

Buying a home is one of the largest financial decisions you will make. My role is not to sell you a house, it's to help you make a smart, grounded decision that aligns with your long-term goals, finances, and life.

This packet is designed to give you clarity, not hype. You will not find pressure tactics here. You will find strategy, honesty, and local insight.

## How I Help Buyers Win

Winning as a buyer does not always mean getting a "discount" or a "deal". (even though negotiation is a key part of my role – more on that later). It means understanding value, leverage, and market strategy.

How I help you:

- Evaluating true market value, not just list price
- Identifying when competition is real, or if seller motivation can work in our favor
- Structuring offers that make sense
- Advising you when to push, when to pause, and when to walk away
- Guiding you through necessary inspections
- Negotiating repairs, credits or concessions
- Coordinating with your lender, escrow/title officers and vendors to get you to the finish line.

**In 2026, buyers who succeed are informed, prepared, decisive, and strategic – not reactive. My job is to help you understand your position in the market so you can move with confidence.**





## THE PLAY-BY-PLAY

### **Not all agents are created equal.**

Per the National Association of REALTORS®, roughly 74% of agents sell four homes or fewer per year. Experience, negotiation skill, and transaction exposure matter. The gap between part-time and high-producing agents is significant.

Working with a knowledgeable, active agent can mean the difference between saving tens of thousands of dollars or making a costly mistake that can't easily be undone. Below are six core stages of the buying process where having a competent, experienced real estate advisor in your corner makes a big difference.



#### **1. Strategy & Alignment**

We start with a clear conversation about your goals, timeline, comfort level, and non-negotiables. This sets the foundation for every decision that follows.



#### **2. Financial Readiness**

Strong offers start with financial clarity. I work closely with trusted local lenders to ensure you understand your options and limits before we go shopping.



#### **3. Property Tours & Evaluation**

Every home is evaluated through three lenses: value, condition, and long-term fit. I'll help you funnel your top choices and weigh the pros and cons.



#### **4. Offer Strategy & Negotiation**

I will help advise you so we structure offers that makes sense for a specific property and your motivations. There is no one-size-fits-all approach, and sometimes terms matter as much as price.



#### **5. Due Diligence & Inspections**

This is where an experienced agent helps protect their client. I help you interpret inspections, prioritize issues, and negotiate realistically.



#### **6. Closing & Beyond**

From appraisal to closing, I manage the details and communication so you can stay focused and informed—not overwhelmed.





# Q & A

**Q: “Should I wait for the market to crash before purchasing?”**

A: A true housing “crash” typically requires excess inventory and widespread foreclosures — conditions that don’t exist in today’s market, where housing supply remains limited. If prices did decline, it would likely happen alongside higher unemployment or tighter lending standards, making it harder — not easier — to buy. The most effective time to purchase is when your finances and lifestyle needs align. Historically, homeowners who hold property long term tend to recover from short-term market shifts and continue building equity and wealth over time

**Q: “Are homes selling way over asking price like they did during COVID?”**

A: That level of competition has cooled in most markets. While desirable homes can still receive multiple offers, buyers today often have more negotiating power and contingencies available.

**Q: “How long does the buying process actually take?”**

A: From accepted offer to closing, most purchases take about 30–45 days. The home search itself can vary, but we move at your pace based on readiness and market conditions.

**Q: “What if something expensive breaks right after I buy?”**

A: We mitigate that risk through inspections, repair negotiations, and optional home warranties. You’ll have a clear understanding of the home’s condition before closing.

**Q: “What if the inspection uncovers major issues?”**

A: That’s exactly why we conduct inspections — to uncover risks before you’re committed. You’ll have the ability to negotiate repairs, request credits, or walk away if needed.



# 2026 Market Info

01

**Inventory is still tight locally (not a “flooded” market).** WVMLS shows 2,613 active listings and 3.88 months of inventory (Dec 2025). That’s more breathing room than the frenzy years, but it’s still not a true balanced market—great homes can absolutely create competition.

02

**Prices in the Valley are holding—not collapsing.** WVMLS’s 2025 median sale price: \$460,000 and average: \$511,807 (ytd/annual figures shown in the WVMLS report). Translation: buyers can negotiate selectively, but the market isn’t “down” in the way headlines sometimes imply.

03

**2025 was an active market (and 2026 is expected to thaw further).** WVMLS recorded 12,138 closed sales in 2025. Nationally, NAR is forecasting home sales to jump 14% in 2026 as conditions improve. More buyers returning = the best listings get more attention.

04


**Rates are lower than a year ago—and hovering around the “move the market” zone.** Freddie Mac’s weekly survey shows the 30-year fixed at 6.09% (Jan 22, 2026) (vs. 6.96% a year prior). Even small rate shifts meaningfully change monthly payments and buyer demand.

05

**Most top forecasters expect a “low-to-mid 6%” rate environment in 2026 (not a return to 3%).** Realtor.com forecasts ~6.3% average in 2026, and NAR messaging has pointed to rates easing to around 6%. Plan for normalization, not a miracle drop.







Answers to

# Frequently Asked Questions

## How does my offer get presented to the seller?

In today's electronic world, offers are sent via email to the seller's agent. I will call the agent to let them know it's coming and tell them a little bit about you and the details of your offer. Then I will follow up with the agent again to confirm receipt of your offer.

## Does it cost me money to make an offer?

When you write the offer on the home you've chosen, you will be expected to include an earnest money deposit. The deposit is a sign of your good faith that you are seriously interested in buying the home.

## Where does my earnest money go?

Once the buyer and seller have a mutually accepted offer, the earnest money is deposited into a trust account. That deposit becomes a credit to the buyer and becomes part of the purchase expense.

## Is that all the money that's involved?

Some lenders require the cost of the appraisal and credit report at the time of the loan application.

## Can I lose my earnest money?

Real estate contracts are complicated legal transactions. This is another area where having a knowledgeable and professional agent is a necessity. Rarely does the buyer lose the earnest money. Most often, if the transaction falls apart, there are circumstances beyond the buyer's control that cause it to happen. If the buyer willfully decides, however, that they no longer want to buy the house and has no legal reason for rescinding their offer, then the seller has the right to retain the earnest money.

## What happens if I offer less than the asking price?

If you offer less money, the seller has three options. They can accept the lower offer, counter your offer or reject it completely. Remember that there could be another buyer who is also interested in the home you've chosen. If they happen to write an offer at the same time you do, the seller will have two offers to compare. There are usually many aspects of each offer to consider, but ultimately the seller will want to accept the best and most complete offer. In active real estate markets, homes often sell for their listed price. In hot markets, there may be many buyers vying for the same house, which sometimes drives the final sale price above the original listing price.

As a real estate professional, I can help you plan your strategy, based on the current real estate market in our area.

## What if I need to sell my home before I buy a new one?

To put yourself in the best negotiating position before you find the new home you want, hire a qualified real estate agent to help you put your home on the market. Once you write an offer on a new home, your offer will be "contingent" upon the sale of your home. A buyer in this position may not have the same negotiating power as one whose home has already sold (or at least has an accepted offer). The seller may be hesitant to accept your offer because there are too many things that must happen before the sale can close.



# How Do Realtors® Help Buyers?

## MARKET INSIGHTS

- Provide market overview
- Produce Comparative Market Analysis
- Show what comparable homes are selling for
- Provide relevant neighborhood information on:
  - Schools
  - Parks
  - Dining
  - Recreation
  - Commute times
  - Arts, culture & entertainment

## BUYER NEEDS

- conduct pre-showing interview to determine needs
- Help find the right home to purchase
- Connect buyer with mortgage broker to determine how much home they can afford

- Set up customized property search
- Promote needs within office
- Promote needs to sphere of influence showings

## PREVIEW HOMES

- Schedule showings
- Show homes
- Community tour

## CONTRACTS

- Explain contract to buy and sell
- Explain buyer agency agreement
- Explain required disclosure documents
- Explain deeds
- Explain title work
- Obtain and review qualification letter

## COMMUNICATION

- Explain the buying process
- Review & arrange financing options
- Guide through the inspection process
- Guide through the appraisal process
- Explain closing procedure
- Schedule and manage vendors
- Guide through TRID requirements
- Track due diligence deadlines
- Recommend providers & coordinate with
  - Lenders
  - Appraisers
  - Inspectors
  - Title company

## NEGOTIATION

- Offer strategy
- Price
- Inspection Resolution
- Appraisal Resolution
- Multiple offers
- Seller concessions
- Earnest money
- Inclusions and exclusions
- Conditional sale contingency
- Survey resolution
- Due diligence resolution
- Closing and possession date
- Payment for failed or untimely possession





# Buyer's Terms

## LOAN AMOUNT

The amount of the mortgage based on the purchase price, minus the down payment.

## DOWN PAYMENT

Cash that the buyer provides the lender as their portion of the purchase price. The down payment is considered the buyer's equity (or cash investment) in their home.

## POINTS

Fees charged by the lender to offset their interest rate, if it's below the prevailing market rate. One point equals one percentage point—so one point on a \$100,000 loan would be \$1,000.

## APPRAISAL FEE

The amount paid for the lender's appraisal of the property.

## CREDIT REPORT FEE

The fee charged by the lender to obtain a credit report on the buyer.

## TITLE INSURANCE FEE

A one-time premium that a buyer pays for protection against loss or damage in the event of an incorrect search of public records or misinterpretation of title. The title insurance policy also shows what the property is subject to in terms of liens, taxes, encumbrances, deed restrictions and easements.

## ESCROW FEE

The amount a buyer pays the escrow company or closing agent for preparing papers, accounting for all funds and coordinating the information between all parties involved in the transaction.

## CLOSING COSTS

A general term for all the estimated charges associated with the transfer of ownership of the property.

## PREPAID INTEREST

The amount of interest due on the loan during the time period between closing of escrow and the first mortgage payment, due at the time of closing.

## PITI

The estimated house payment, including principal, interest, taxes and insurance.

## PRINCIPAL AND INTEREST

The loan payment, consisting of the amount to be applied against the balance of the loan, and the interest payment, which is charged for interest on the loan.

## TOTAL CASH REQUIRED

The total amount of cash the buyer will need, including down payment and closing costs.

## PREMIUM MORTGAGE INSURANCE (PMI)

Insurance for the lender, to cover potential losses if the borrower defaults on the loan.





# What's Most Important in Your Next Home

	VERY IMPORTANT	NICE TO HAVE	NOT IMPORTANT	COMMENTS
LOCATION				
Neighborhood				
Short commute to work				
Near public transportation				
Near airport				
Near parks				
Near schools				
Near shopping				
Near entertainment				
Near recreation areas				
Views				
Privacy				
Quiet street				
Neighborhood association/ restrictions				
Other				
STRUCTURAL				
Age & condition of home				
Style of home				
Number of stories				
Off-street parking				
Garage				
Other				
EXTERIOR FEATURES				
Deck or patio				
Porch or sunroom				
Yard size				
Fenced-in yard				
Pool or hot tub				
Gardens / landscaping				
Shed				
Other				

## WISH LIST

# What's Most Important in Your Next Home

	VERY IMPORTANT	NICE TO HAVE	NOT IMPORTANT	COMMENTS
<b>INTERIOR FEATURES</b>				
Number of bedrooms				
Number of bathrooms				
Den or office				
Ample closet space				
Handicap accessible				
Open concept				
Eat-in kitchen				
Dining room				
Hardwood floors				
Finished basement				
Laundry room				
Rear entry / mud room				
Other				
<b>UTILITIES</b>				
Energy efficient				
Forced air heat				
Central A/C				
Fireplace				
Wood stove				
Gas / electric stove / oven				
Other				



“Decide what kind of life you want to live—and then say no to everything that isn’t that.”  
— Naval Ravikant

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