FREE GUIDE

Buying Here Without Living Here (Yet)

Buying in the upper Wenatchee Valley from out of town, or out of state: how the search, the offer and the closing work when you can't be here for most of it.

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Start here: it works, in the right order

A lot of my buyers live somewhere else when they buy: Seattle, California, the Midwest. Most of the process can happen from wherever you are. What makes it work is doing things in the right order, so you're never trying to catch up on a house that's already gone.

The short version:

1. **Get pre-approved and sign on with an agent here** before touring anything. 2. **Get the right listing alerts,** so you see new homes the day they come on. 3. **Tour by video,** and when one checks your boxes, come see it right away or offer sight unseen. 4. **Write the offer, inspect and do your due diligence remotely,** with local people doing the legwork. 5. **Sign and close from home,** carefully, because remote buyers are who wire fraud targets.

Each step is below.

Before the first video tour

Two things come first, and I ask for both before I walk a house on video for anyone.

A pre-approval from a lender. It tells you your real number and it tells sellers you're serious, which matters when you can't show up in person. Use a lender who knows rural property; wells, septic and private roads all come up in underwriting. The three I trust are on my site's financing page.

A signed buyer agreement. Since January 2024, Washington law requires a written agreement between a buyer and the brokerage representing them. It spells out what I'll do for you and how I'm paid, and it's a quick e-signature.

With those two in place, I can spend my time on the homes that actually fit, and you can move the day the right one comes on.

Seeing homes from a distance

Alerts straight from the MLS. I set up a search in the NWMLS system that emails you new listings that match, the day they come on. It comes straight from the MLS, so you're not waiting on a portal to catch up. It also includes First Look, a newer NWMLS status where a home is listed before it goes fully active. Many portal searches skip those, so buyers who only watch the portals can miss them.

Video tours. When a home looks right, I walk it for you on video. Cell service is spotty in a lot of the valley, so most of the time I record the walk-through and send it to you as a Loom video you can watch when it suits you, pause and rewatch. When the signal holds, I'm happy to do it live on Google Meet or WhatsApp, and you tell me where to go. I open closets, run the water, look under sinks and walk the property line. Then I tell you the things video can't carry: how it smells, how loud the road is, what the neighbors' places look like, where the sun sits in the afternoon.

What I'll flag early. The deal-breakers out here are usually water, septic, road access and insurance, not paint colors. If a house has a question mark on any of those, I'll tell you before you fall for it.

When to fly in. Don't wait to line up several homes. Inventory is thin here, and by the time you've found your third or fourth, the first is often gone. If a house checks your boxes and you want to see it, come see it now. A one-off showing is completely normal, and so is writing the offer sight unseen with an inspection to back it up.

Offer, inspection and due diligence from afar

The offer. Everything is signed electronically. I'll walk you through the forms on a call, and we'll talk strategy: what's sold nearby, how long the house has sat, and what terms matter to that seller.

The inspection. You don't need to be there. The inspector sends a detailed report with photos, and I'd set up a call with the inspector afterward so you can ask questions. On a mountain property, add the specialists that matter: a well flow and water test, a septic inspection and pump, and anything the general inspector flags, like the roof or chimney.

The rest of the due diligence happens by phone and email, and I'll help line it up: an insurance quote, the septic and well records, the road agreement, zoning, and cell and internet at the actual address. CHECKLIST walks through all of it.

Give yourself enough time. Local inspectors, septic pumpers and well testers book up, especially in summer. A feasibility period long enough to get them all out is worth more than a few days shaved off the closing date.

Signing and closing from home

Most of closing happens on your screen. Documents are signed electronically, and the few that need a notary can usually be handled one of two ways:

- **A mobile notary** comes to your home or office with the documents, arranged by the escrow company.

- **Remote online notarization,** over video. It's legal in Washington, but your lender and the title company both have to accept it, so ask early.

Your down payment and closing funds go to the escrow company by wire, and that's the moment to be careful.

Wire fraud. Remote buyers are exactly who scammers target. The pattern: an email that looks like it's from your escrow officer or from me, with "updated" wiring instructions. Don't act on it.

- Get wiring instructions only from the escrow company, and before you send anything, **call escrow at a phone number you found yourself,** not one in the email, and confirm them.
- I will never email you wiring instructions, and I will never ask you to change where money goes.
- If anything about the money changes at the last minute, stop and call me.

The one trip worth making

If you can come out once, make it count:

- **See your short list in person,** a few homes in one or two days.
- **Drive the area, not just the house.** The Leavenworth area covers a lot of ground. If Plain is on your list, drive the Plain communities; if it's town, walk downtown and drive East Leavenworth. Curious what winter is like? Come up in winter if you can, but don't sit on a house that fits while you wait for the right season.
- **Stand on the property** and check your phone. Cell and internet vary a lot from one parcel to the next.
- **Stay nearby a night or two** in the town you're considering, on a weekday if you can. A Tuesday in November and a Saturday in December, when Christmastown is in full swing, are different towns.

Winter tells you the most. If you're buying anywhere with a private road or real snow, seeing it in January is worth the trip.

How I help

I'm your eyes and ears here: the video tours, the honest read on the things a camera misses, and the local inspectors, septic and well people who actually show up. You'll know where things stand at every step without having to chase anyone.

If you're still deciding where to buy, BUY covers the six towns and what life is like in each. CHECKLIST walks through wells, septic, roads and insurance, and BUDGET covers what your money buys in each town. Message me any of those words and I'll send it.

Text or call (509) 652-2023, or email hello@justinhorvath.com.

Sources: RCW 18.86 (written buyer brokerage agreements, effective January 1, 2024); RCW 42.45 (Washington notarial acts, including remote notarization).

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General information, not legal or tax advice. Rules and counts change; confirm the details for a specific property before you rely on them.