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Jenessa Kell 360-703-4618







\$415,000 ~ Longview 4 Bdrms, 1 Ba, 1,640 sq. ft. Move in Ready! 4 Bedroom, 1 bath home with views of Lake Sacajawea. New roof in 2018, New vinyl windows and trim, Refinished hardwood

flooring, New custom blinds and New forced air furnace in 2022. #2394807



\$479,000 ~ Longview 3 Bdrms, 1.75 Ba, 1,640 sq. ft. Beautifully updated one level home in a desirable West Longview location! Pristine home, formal living room w/vaulted ceiling, great room w/vaulted ceilings. #2395759

**NEW LISTING!** 



Vicki Johnson 360-751-8031



Trish Olson 360-560-2710

360-751-3798



\$595,000 ~ Longview 3 Bdrm2 Ba, 3,146 sq. ft.

Old Westside Dutch Colonial historical home on RARE DOUBLE LOT! So much to see in this home! Formal dining room w/ built-in cabinetry, formal living room w/gas fireplace, large modern open kitchen. #2395848



*Kex Suizsieder* 360-560-7808



Nicole Bernet 503-560-0550



Maddy Carriker 360-560-5356



\$519,000 ~ Longview 3 Bdrms, 2.25 Ba, 2,106 sq. ft. Northwest Contemporary Home in a Magical Wooded Setting! Beautiful home, Great Room w/cedar tongue and groove vaulted ceilings-wall of light filled windows. #2374900



\$699,900 ~ Longview 4 Bdrms, 2.5 Ba 1,794 sq. ft. Country Living close to town! Completely remodeled. Split level floor plan. Upper floor-open floor plan with Vinyl plank flooring. Custom kitchen by Selix with knotty alder cabinets, quartz countertops. #2392924



\$769,000 ~ Kalama 5 Bdrms, 2.75 Ba 3,124 sq. ft. Custom built home located in Daves View neighborhood.Great, light

bright open floor plan with vaulted ceilings, skylights, bamboo flooring and an updated farm kitchen, quartz countertops & 2 pantries. #2391742





\$499,900 ~ Kelso 4 Bdrms, 1.75 Ba, 2,400 sq. ft. Commanding views from this Mount Brynion Country Home on 2.44 Acres! Stately home boasting 2,400 SF, 4 bdrms, 2 bthrms, living rm w/wood stove-bamboo hardwood floors-FR door to viewing deck. #2363305



\$659,000 ~ Longview 3 Bdrms, 2.5 Ba 3,600 sq. ft. First time offered on the market! Stunning 2020 West Longview home, Main floor living features open floor plan. Open kitchen W/ concrete countertops and custom cabinets. #2386693





Laura Yoder, MS, SRS, RENE Your Running Realtor

360.431.9637 LauraYoder@windermere.com



209 W Main Street, Suite 200 Kelso, WA



# **NEW LISTING** \$599,000 Check Out This Treasure!



Looking for the amenities of living in the country but less than 10 minutes to town? Check out this treasure! One Level stunner offering tons of upgrades and major system improvements. Situated on (2) acres with space to play, relax, and grow. Enhance the garden & fruit tree already there or ?? Home offers open kitchen-dining space to living room. Bonus room has door from garage plus slider to back patio-great flex space. Level yard-partially fenced. A complete kitchen overhaul done-with SS appliances! New trim, interior and exterior paint, plus floor coverings, PLUS bathrooms. Majority of windows have been swapped out. Oversized attached garage is a bonus! **NWMLS 2388486 / RMLS 575509545** 



# NEW LISTING \$375,000 Multi-Family In Kelso!



Tired of renting? Or wanting to invest your 401(k) funds into real estate? 405 Redpath is the answer! City of Kelso has property permitted as a duplex with separate power meters and fire wall in the attic. Main door opens into a private entrance to each unit, giving an extra touch of security. Each unit consists of (2) bedrooms, (1) full bath, laundry area, living/dining space, and kitchen with door out to new covered back patio. Tenants pay for power while landlord pays for w/s/g. Duplex offers covered parking space for each unit. Upgrades include newer roof, LVP flooring, vinyl windows, Cadet wall heaters, plumbing, and some bathroom fixtures. All improvements done in 2019. NWMLS 2379429 / RMLS 445292609



# **NEW LISTING** \$1,125,000 20-Unit Mobile Home Park!



First Time on the market - situated in quaint rural community of Castle Rock, WA. Owner says it's time to retire. Park sits up off main road limiting noise and backed by parks own timber all situated on 11 acres. Park has 17 units in place with additional (3) pads open with never used septic tanks. 14 units are tenant-owned paying space rent of \$490 and park owner owns (3) units. Sale includes a 2115 square foot metal pole building with concrete floor and recent power added by PUD. This well-maintained park provides residences with private community well, septic systems, and garbage. Be the one to continue providing low maintenance and affordable housing in Washington State! NWMLS 2369948 / RMLS 539329711



**TOLEDO** \$315,000 *Flat* 5 Acre Lot!



Great opportunity to purchase a FLAT 5-acre lot where the heavy work has already been done! Meander down the park-like driveway to the cleared build-site, surrounded by trees providing a sense of privacy. Driveway is in, power transformer AT build-site including Toledo-Tel fiber optics along with the well producing at 17gpm. Sturdy outbuilding storing pressure tank, power for well pump, plus power for RV. Enjoy the gated community's private river access with a concrete boat launch, perfect for floating, kayaking, and of course the best steelhead fishing on the Cowlitz River! Corners are marked and partially fenced. NWMLS 2356743 / RMLS 722742484

Going the extra mile for YOU!

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### \$575,000 ~ CASTLE ROCK

The Magical Life on a Real Functioning Farm with Mount Rainier and Silver Lake Views! Live the dream life in this meticulously kept farm home boasting 1,372 SF, 4 bdrm, 2 bthrm, living rm w/ pellet stove, country kitchen w/breakfast nook, laundry/mud rm, primary bdrm & 2nd bdrm on main & 2 bdrms on upper floor, large viewing deck, a basement 1 car garage and a newer architectural roof. The grounds feature fenced pastures, 2 shop/garage/carports totaling 1,728 SF, large barn w/stalls and a wind shelter/lean-to, chicken coop, fenced orchard/fruit trees/garden space, black top driveway, 6 gorgeous acres w/Fir & Maple trees and a creek flowing at the back of the property! This farm home is a MUST SEE! MLS #2369802



### \$499,000 ~ KELSO

Beautifully Remodeled View Home on Old Kelso Hill! Your guests are greeted with a nautical theme & beautiful gate at the cozy front entrance to a pristine home boasting 2,040 SF, 3 bdrm, 3 bthrms, Great Room Living w/wall of viewing windows, living room w/FP, light and bright dining rm w/ FR doors to large viewing deck for entertaining, spacious updated kitchen w/SS appls-island eating bar-new cabinetry-quartz countertops-rock back splash-natural gas cooktop, primary bdrm on upper floor w/ensuite-tile floor-full bath, 2nd primary bdrm on main w/full bath-dual sinks, spacious family rm w/FP on lower level-door to covered patio & private back yard, lower level 3rd bdrm, new hardwood floors throughout, vinyl windows, utility rm & 1 car garage. MLS #2362547



### **\$967,500 ~ GRAYS RIVER**

Live the amazing life only a farm on a river can provide! Remodeled farm home on 69.39 level acres with 7,000 feet on the peaceful Grays River. Pristine home boasting 3 bdrm, 2 bthrm, open concept living w/walls of windows to take in the panoramic views, living rm w/wood stove & slider to covered deck, spacious kitchen w/eating bar & tongue & groove pine ceiling, dining rm, custom staircase to primary bdrm -3/4 bthrm-skylights-viewing deck, den/office, pantry/utility rm, crafts/exercise rm, ductless heat pump, vinyl windows, 806 SF attached garage/shop & 1 car carport. The grounds feature a 60x100 barn-shop-hanger, a 1,000 foot turf air strip w/taxi way, pastures, fruit trees & gardens. Additional home on the property w/remodel potential.MLS #2342691



### \$519,000 ~ LONGVIEW

Pristine Northwest Contemporary Home in a Magical Wooded Setting! Beautiful home boasting 2,106 SF, 3bdrms, 3 bthrms, Great Room w/cedar tongue and groove vaulted ceilings-wall of light filled windows, frml living rm w/wood FP & sliders to wrap around viewing deck, dining rm w/large windows to take in the serene wooded views, kitchen w/ vaulted ceiling-LVP flooring-all appliances-slider to side viewing deck, spiral staircase to large lower level family rm w/wet bar-wood FP w/insert-slider to lower covered patio & a private wooded sanctuary, spacious laundry room & oversized 594 SF garage. The wooded grounds offer an additional .20 acre parcel, flower beds and an incredible "Sea of Trees" view! The home is located minutes to Longview & Kelso. MLS #2374900



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\$1,550,000 ~ VADER Stunning Victorian Estate on 20.55 waterfront acres! Luxurious residence boasting 5187 SF, 4 bedrooms, 3 bathrooms, Great Room living w/9' coffered ceilings, frml living rm w/FR doors to large patio, frml dining rm, gourmet oak kitchen w/replica stove/oven-island w/eating bar, immense family rm w/wet bar-Fr doors to viewing decks-FP, spacious primary bdrm-jetted tub-walk-in closet, heat pump & 4 car garage. The manicured grounds feature a gated entry-2 rail fence-creek frontage-pond w/covered bridge, 2740 SF shop w/kitchen-half bath-720 SF awning-144 SF porch, a 2350 SF shop w/half bath-utility rm-12,000 lb car lift, 720 SF RV carport w/hook-ups & an ADU-("2019" 40' RV w/3 tip outs). The 2 shops are on a separate .54 acre commercial parcel. MLS #2348400



### \$479,000 ~ LONGVIEW

Beautifully updated one level home in a desirable West Longview location! Pristine home boasting 1640 SF, 3 bdrms, 2bthrms, formal living room w/vaulted ceiling, great room w/vaulted ceilings, gourmet kitchen w/oak cabinetry-quartz countertops-new SS appls-island eating bar-recessed lighting, dining room, cozy family room w/slider to large deck for year round entertaining, primary bdrm w/ensuite, oversized 528 SF garage, vinyl windows, heat pump ready & new leaf filter gutters. The beautifully landscaped grounds feature an inviting covered entry, a private fully fenced back yard, tiered deck w/covered cooking area, large storage building & water features. Truly your own resort at home! MLS #2395759









\$619,900 ~ LONGVIEW Check out all the amazing updates on this beautifully appointed Columbia Heights home. New fully tiled kitchen with stone counters and SS appliances that all stay! Beautiful stone tiled showers in both updated main floor bathrooms. Newer floors throughout the entire home. Enjoy the end of summer evenings on the new deck, and the spacious backyard with raised beds for your growing aspirations. Park all of your toys in the detached carport and in your oversized breezeway connected 2 car garage. Upgrade possibilities with plumbing in place for a wet bar in the basement, and electrical panel in place in the garage to add your EV charging port to. This one is a must see!. MLS #2291519





\$314,900 ~ LONGVIEW Curb appeal abounds in this one level home near Fairgrounds and Kaiser Permanente! 792 SF, light filled formal living room & dining area w/laminate flooring, updated kitchen w/white cabinetry, large primary bedroom with ample closet space, hall bathroom w/walk-in Jacuzzi bathtub, ceiling fans, spacious utility room, huge deck w/hot tub & gazebo, Trane heat pump, vinyl siding w/scalloped dormers, vinyl windows and a newer 30 year architectural roof. The grounds feature a manicured boxwood hedge, vinyl picket fence, flower gardens & trellises. The 396 SF oversized one car garage/shop has an attached carport, 220 outlet and ample parking. MLS #2377921





### \$329,000 ~ LONGVIEW

Beautifully updated Craftsman home! Pristine home. 2 spacious bedrooms, updated bathroom w/soaking tub, large light and bright living room, remodeled kitchen w/new cabinetry-countertops-SS appliances-bay window/eating area, new fixtures, large utility room, new luxury vinyl flooring throughout, new interior and exterior paint, new fixtures, newer roof, new heating system, oversized garage/ shop & additional storage area, private fenced back yard w/2 apple trees & cherry tree, alley access, nicely landscaped. Minutes to parks-shopping-restaurants-recreation and I-5. This home is a true Gem! MLS #2381137



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\$499,900 ~ KELSO Commanding views from this Mount Brynion Country Home on 2.44 Acres! 2,400 SF, 4BD, 2BA, living rm w/wood stove-bamboo hardwood floors, dining rm w/built-in china hutch, spacious kitchen w/alder cabinets. Primary bdrm w/ensuite & walk-in closet, huge family rm w/built-in closets & door to back yard, vinyl siding, newer roof, 30x50 shop/ garage & RV parking, includes a communication tower that can be utilized for a Ham operator or leased for additional income. MLS #2363305







\$79,900 ~ LONGVIEW #2390263



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360.431.5915

esse Cop

(NWMLS 2394960)

(NWMLS 2389910)

(NWMLS 2389000)

.54 Acres

Kelso

Castle Rock

2 Acres

\$189,000

.14 Acres Longview \$150,000

\$125,000

360.355.0646





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John L.Scott

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nicolecathcart@johnlscott.com



NEW LISTING! \$769,000 KALAMA

Custom built home! Great, light bright open floor plan with vaulted ceilings, skylights, bamboo flooring and an updated farm kitchen, with tiled backsplash, quartz countertops & 2 pantries. Main floor features primary bedroom w/ his and her closets, electric fireplace, en-suite bathroom w/ soaking tub and tiled shower. 2 additional bedrooms and a full bath on the main. Downstairs there are 2 additional bedrooms, bonus room, HUGE utility room and a family room! Patio and deck that leads to large level private back yard with a pool and hot tub. Large circular driveway and lots of extra parking with a 3 car garage!





NEW LISTING! \$415,000 Longview Move in Ready! Views of Lake Sacajawea. New Roof in 2018, New vinyl windows and trim, Refinished hardwood flooring, New custom blinds and New forced air furnace in 2022. Spacious Master with a Large walk in closet. Large utility Room. 1 Car Garage. Walk to the Lake!





### **NEW LISTING! \$699,900 Longview**

COUNTRY LIVING CLOSE TO TOWN! COMPLETELY REMODELED. SPLIT LEVEL FLOOR PLAN. CUSTOM KITCHEN BY SELIX WITH KNOTTY ALDER CABINETS, QUARTZ COUNTERTOPS, TILE BACKSPLASH AND FULL SIZE UNDERMOUNT SINK. LARGE ISLAND WITH SEATING AND BEVERAGE FRIDGE. DOUBLE OVENS. RENOVATED BATHS. BEDROOMS HAVE NEW CARPET. DOUBLE CAR GARAGE, DOUBLE CARPORT, FULLY FINISHED 40 x 60 SHOP WITH OVERHEAD MEZZANINE STORAGE AND RV PARKING ALL ON 4.5 PRIVATE WOODED ACRES WITH A FENCED GARDEN AREA, BLUEBERRIES, FRUIT TREES AND A CREEK.



### \$599,000 Castle Rock

ON 3.72 ACRES. LIVING ROOM W/WOOD BURNING FIREPLACE, HARDWOOD FLOORING AND UPPER DECK OVERLOOKING SILVERLAKE. SPACIOUS KITCHEN WITH ACCESS TO BACK DECK. 3 CAR GARAGE, LARGE SHOP/ BARN WITH STALLS AND RV PARKING WITH SEPTIC BEHIND SHOP. BACKS UP TO SEAQUEST STATE PARK.



NEW LISTING! \$659,000 Longview First time offered on the market! Stunning 2020 West Longview home. Sweeping views! Main floor living features open floor plan. Open kitchen w/ concrete countertops and custom cabinets. Dining area with view and living room w/ bio-ethanol fireplace. Oversized mud room and laundry with lots of storage space. Primary has walk in closet and full en-suite w/ tiled shower and soaker tub. 1800sf unfinished basement offers lots of possibilities, w/ roughed in electrical and ducting. Landscaped terraced back yard and oversized decks with hot tub. Close to shopping and schools, approx. 45 min to Portland.



3 BD • 2 BA • 1,589 SF • #2310901



### \$499,900 Silverlake SILVER LAKE VILLAGE. ONE LEVEL. GREAT ROOM WITH VAULTED CEILINGS, PROPANE FLOOR TO CEILING STONE FIREPLACE, R HARDWOOD FLOORING. CRAFTSMAN STYLE PAINTED MILLWORK, U-SHAPED EAT-IN KITCHEN WITH ALDER CABINETS, QUARTZ COUNTERTOPS. RV/BOAT PARKING ON A LARGE CORNER LOT.



## Your Key To The Perfect Home! **Columbia Region**

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## Your Local Cowlitz County Title & Escrow Team

## **COWLITZ COUNTY**

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# **COWLITZ COUNTY**





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# REALTY WEST



\$999,900 MLS # 2374113 3 BR | 2 BA | 5.01 Acres 5238 Willow Grove Rd Longview WA



\$985,000 MLS # 2394788 4 BR | 2.5 BA | 0.16 Acres 1810 S Dusky Dr Ridgefield WA



\$900,000 MLS # 2358098 3 BR | 2.5 BA | 0.54 Acres 1192 E State Route 4 Cathlamet WA



\$859,900 MLS # 2392656 3 BR | 2 BA | 12.42 Acres 874 W State Route 4 Cathlamet WA



\$799,900 MLS # 2378450 4 BR | 2.5 BA | 5.10 Acres 108 Reynolds Rd Castle Rock WA



\$749,900 MLS # 2389150 4 BR | 2 BA | 5.00 Acres 152 Simme Valley Ln Winlock WA



\$695,000 MLS # 2389229 3 BR | 2 BA | 0.17 Acres 2951 Premiere Pl Longview WA



\$575,000 MLS # 2331423 3 BR | 1.75 BA | 0.26 Acres 211 N Welcome Slough Rd Cathlamet WA



140 Third St Ste 1, Cathlamet WA | www.realtywestrealtor.com | 360.795.3636

# FULL LISTING DETAILS CAN **BE FOUND ON OUR** WEBSITE!





\$439,00 MLS # 2335486 3 BR | 1 BA | 9.94 Acres 5130 Pacific Way Longview WA



\$425,000 MLS # 2391249 4 BR | 1.75 BA | 0.14 Acres 516 26<sup>th</sup> Ave Longview WA



MLS # 2317488 Bath & Laundry | 5.10 Acres 280 E Valley Rd Skamokawa WA



\$199,900 MLS # 2370477 2 BR | 1.5 BA | Condo Living 2005 Tibbetts Dr Unit 303 Longview W

# VACANT LAND LISTINGS

MLS # 2386250	4949 Jackson Hwy N
MLS # 2393898	XX W State Route 4
MLS # 2337938	213 Sudden Valley Dr
MLS # 2330054	889 Altoona Pillar Rock R
MLS # 2397348	50 Sunnyfield Dr
MLS # 2324454	52 Sunnyfield Dr
MLS # 2351320	43 Sunnyfield Dr PENDIN
MLS # 2349174	8 Twin Springs Dr
MLS # 2355514	381 F State Route 4

	Toledo WA	37.00 Acres	\$475,000
	Skamokawa WA	19.62 Acres	\$250,000
	Castle Rock WA	5.00 Acres	\$205,000
	Rosburg WA	5.01 Acres	\$110,000
	Cathlamet WA	0.23 Acres	\$105,000
	Cathlamet WA	0.25 Acres	\$105,000
â	Cathlamet WA	0.40 Acres	\$100,000
	Cathlamet WA	1.73 Acres	\$90,000
	Cathlamet WA	0.97 Acres	\$69.900



Debi Trull **REALTOR®** | Owner 360.270.3185



**Chelsea Paulsen REALTOR®** | Broker 360.751.7883



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**Kyliegh Harlin REALTOR®** | Broker 360.430.8223



David Nelson **REALTOR®** | Broker 360.430.0676



# So, you're ready to buy a home. Here's your next 111 to-dos."

### Get Informed - Do Your Research

arch the real estate industry and legal services to understa valiable to you, including the entire process and necessit resentation.

Achieve proficiency in federal and state fair housing laws that protect your rights. You want to be sure that you're not being denied the apportunity to make an offer on a home or nearce financing based on your rose, religion, national origin, sex, disability, and/or family status.

Research local and national down payment assistance resou se programs can help make your home purchase more afford 9. The

4. Check your eligibility for down payment assistance programs If you're a Veteran, research home services and loan programs

If you're a Veteran, determine whether you qualify for a zer If you're a veeran, areamine whether you quality for a zero-down VA home loan. Making a down payment is a significant hurdle for many home buyers. Programs like these can open the door to homeownership, for those who know about them and qualify.

Learn about local home prices, inventory levels, and market demand in your desired area. If you are in a hotter market, high demand for homes may affect your buying process and offer strategy.

Ensure that all personal and financial information remains confidential to mitigate risk of identity theft. Research the steps that you can take to protect your identity when buying a home.

9. Throughout the process, know the risks of posting home search details on social media to avoid being targeted for fraud.

Do some research on what home features are currently popular to help identify your preferences and how this may affect the value of the home.

Set Homeownership Goals and Budget

th. Obtain a copy of your credit report, including your credit score, to assess where you stand, and ensure you have time to dispute errors and improve your score. The better your credit score, the more likely you are to be approved for a mortgage and receive a better rate.

12. Consider all your homeownership ats and non-neasticible

needs. You may need a certain number of bedrooms based on the size of your family, or a first-floor bedroom and bathroom if you plan

Court approximation of the mindful of the complete cost of homeownership. Consider the purchase cost of the home and any regioning living and maintenance expenses. Those engaining save may include but are not limited to real extant taxes, heating, AQ, water yard and applicance maintenance, repairs, homeowners association fees, and commuting costs.

14. Assess your financial ability to purchase a home. The typical rule of thumb is that your total monthly housing payment (mortgage, taxes, Insurance, etc.) shouldn't be more than 30% of your gross monthly household income, but individual attuations may vary.

Assess your desired market's compatibility with your budget based on current income and other considerations.

 Professionally advocate for yourself throughout the entire process. To do that, you should promote and defend your interests while keeping emotions in check to ensure you get your desired while keep outcome.

### Start Your Home Search

17. Establish and adhere to a schedule for house hunting, mortgag approval, and closing to meet your desired timeline. If you miss any milestane deadlines, you could be at risk of losing your down payme or losing the home for purchase.

Learn how local markets could affect your buying and owning process. Fewer homes for sale, future development plans, school ratings, access to transportation, and community amenities are all elements that may affect demand in a given market.

19. Scout listings and online marketplaces for suitable properties Bet up real-time alerts on home search marketplaces to get notifications when matching homes hit the market, and for open houses and price reductions.

Compare properties to your wants and needs list to ensure they align with what you're looking for.

Tap your personal network to uncover additional properties of interest that are not yet publicly listed and may become available for sale soon.

Contact homeowners in desired areas to see if they are considering selling.

24. Oather information about any homes that might be for sale but are not actively being marketed.

25. Virtually preview properties that you're interested in.

26. Select homes for viewing that align with your specific needs

22. Schedule multiple in-person home viewings by contacting each home's listing agent. Schedule separate appointments at times that suit the listing agent but may not always suit you.

28. Periodically reevoluate your needs and refocus your property search, as necessary.

29. Explore all available resources to learn more about prospective neighborhoods. Be sure to speak to local experts who understand the neighborhood and will give you hanest feedback.

Tour the amenities, schools, and points of interest, and test commute times in your chosen search area.

31. Cross-reference local crime registries for the neighborhoods you

are searching. 32. Educate yourself on what to look for in property disclosures of

home listings while you search to make informed decisions. Required property disclosures vary by state and may include, but are not limited to rights of way, upporting a pacial assessments, whether the home is in a flood zone, past termite damage, and the presence of lead point.

33. Stay ournent with the listing months of market inventory. As with days on the market, this indicates how competitive a given market is and should inform your offer.

S4. Consider measures of home value beyond price per square foot. These include neighborhood, praximity to work and community amenities, and community development plans. Be sure to consult with a local expert to get the most comprehensive information.

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35. Research municipal services and other relevant neighborhood information.

Be informed about patential neighborhood negatives such as noise levels, venues, or operations that could impact your property venue.

Check applicable zoning and building restrictions if you plan to rent out your home or add a unit to generate short-term or monthly rental income.

38. Understand public property and tax information for potential homes. It's important to be informed about the possibility of future t increases and property assessments, which will affect the property taxes you awe from year to year.

Gather and consider important data on utility availability and costs. For example, you'll want to confirm if the home has good high-speed internet access.

40. Research any environmental factors and risks that could affect your home, such as floading, wildline, head, air quality, and noise. Some of these factors will offect the cost of ownership. For example, if the home you purchase is in a fload zone, you will need to obtain fload insurance.

Narrow down your top home choices for a closer look before considering making any offer.

Prepare Financing

ine the total down payment and Analyze your finances to det closing costs you can afford.

Oother and assess quality lender resources.
 Ask friends and family for recommendations.

44. Consider at least three mortgage lenders during the pre-approval process. Mortgage rates, terms, and eligibility may vary from lender to lender.

45. Familiarize yourself with the mortgage pre-approval process. Pre-approval means that a lender has verified your income, credit background, and other factors can bas provided a conditional commitment for an approved mortgage amount. With pre-approval your offer will be considered for more seriously.

 Prepare and collect personal financial information like pay stubs, result and statements, and other existing loans/debt, and share that orealt card statements, and other existing loans information with the lenders you're considering.

Collect and compare multiple financing options. Beyond traditional mortgages, look into lesser-known alternative options like seller financing or rent-to-own programs.

48. Explore various financing options to find the best fit for your needs. Many people use a conventional, fixed-rate 30-year mort gape, but mart gapes with other lennes (e.g., 15- and 10-year fixed rate, adjustable rate, and assumable) might ofeo be optione.

49. Coordinate with your lender to discuss discount points, which you can pay to lower the interest rate on your loan.

Analyze loan estimates. Loan duration, size of your down payment, fees, and other loan terms can affect your overall mortgage

51. Obtain a pre-approval letter from your lender, which is more comprehensive than pre-apualitication. Pre-approval is a written commitment from a lender that stipulates the amount they will lend you for a home purchase.

Carefully review the pre-approval letter from your lender to understand its contents and ask necessary questions.

### Making Your Offer

53. Review statistics to see what percentage of the list price selers in your area are currently receiving. This will help you decide whether to affer the asking price, or adjust your offer below or above the asking price, to make your bid more competitive.

54. Consider the current, local average days on the market to gauge property pricing and market competitiveness. Fewer d on market indicates greater demand, which means you may need to raise your offer or offer odditional incentives to make your offer

S5. Pay for a professional comparative market analysis (CMA) before making an offer to ensure it's competitive. A CMA is a report that details recent home sales, local market activity, and sales prices to help you critic a successful affer.

56. Research independent home valuation information from online resources like Rootszorom to assess an offer orise that considers the sale of similar homes in the area. It's insortant to make an offer that's in line with local market conditions. You don't want to overpoy for a home, or make an affer that's so low it won't even be considere oit's good to bait to an independent adviser which has food in market.

Consider hiring a real estate lawyer for legal representation as you build your offer and for legal due diligence as you review contractual documentation.

S8. Review a sample sales contract to prepare to make an offer. This document outlines every face of the transaction, but it may not include everything you work in the transaction or from the selier, so don't assume everything is there.

59. Understand common contract contingencies and the importan of including protective clauses in your offer. These may include but are not limited to your oblity to socure fincencing that covers the appraised home value, inspections fihame, roder, lead, eta.), classing dots, dote of possession, and owner lease-back terms.

60. Learn about any purchasing incentives that you might be eligible for Home sellers may offer concessions like a pre-poid homeowner warranty, closing oasts, or allowance for home improvement/hepains as indicated by a home inspection. You will need to negotiate these as your own representative.

61. Ensure your offer will stand out as the most attractive in the aurrent market. Be ready to compete—many homes today are receiving multiple offers and bidding wars are common.

62. Craft on offer that is well positioned to be accepted, and submit it to the seller's agent. An offer typically includes how much you are willing to pay for the home, how much econes mone you can provide, when you want to close on the home, and the deadline for the seller to respond.

### Negotiations and Offer Acceptance

\*Actual services or to-dos will depend on the needs of the buyer and the transaction - not all fit things will need to be done in every transaction.
\*Based on a 2023 proprietary survey among recent home buyers and sellers.

63. Identify and prioritize your main goals for contract negotiations 64. Familiarize yourself with negotiation best practices

Be mindful of how your body language and facial expressions can influence a successful negotiation.

65. Develop a negotiating strategy to secure the best terms addition to price, consider terms such as repairs, closing cost the timeline for closing.

Request the final closing figures from the closing agent. This is the total amount of money that you will have to bring to the closing table.

99. Be aware of wire fraud risks, and verbally verify all wiring instructions with the seler's agent before transferring funds. Get the detailed instructions from your closing company, and be leavy of any messages you receive that request changes to the original instructions.

100. Provide receipt of escrow deposit to the seller's agent/broker to verify this financial step has been completed.

101. Gather all required forms and documents for clasing. Typically, you'll need a photo ID and a cashier's or certified check (or receipt of a wire transfer).

102. Perform any remaining closing activities to complete the

104. Distribute final documents to all involved parties for their records. You'll want to keep this important paperwork safe.

105. Verify receipt of all keys, access codes, garage door openers, and manuals for all equipment and appliances.

106. Prior to moving, consider rekeying your locks and changing access codes as an extra precoution to safeguard your home from anyone who may have had access prior to your ownership.

107. Remember to transfer all utilities and services to your new residence so you do not incur casts on your former residence. This ensures everything is up and running in preparation for your move-in date.

108. Turn your home inspection report into a maintenance to-do list 109. File claims with your homeowner's warranty company as needed. A home warranty is a policy that covers the cost of major repairs or appliances.

110. Stay engaged and proactively follow up on any pending items or concerns post-closing. Keep a running checklist handy to ensure you stay on top of any potential warranties, including their expiration dates.

Arrange for the move-in day in your new home by contacting movers. Buy yourself a bottle of champagne. Congratulations, you're a new homeowner now.

Or, do 1 thing.

Find a buyer's

No one is better aualified

to represent your interests

when buying a home than a

professional buyer's agent.

Because they work for you.

They represent your interests

in negotiations with the seller's

agent, in probably the biggest

financial decision of your life.

Is it any surprise that nearly 9 out of 10" home buyers say

they'd use a buyer's agent

\* \* \* \* \*

-

Mike Wallin

360-560-3636

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realtor.com

STAR TEAM

agent.

103. Review all closing documents with the closing agent or attorney. Be prepared to sign a ton of paperwork.

Post-Closing Activities

Review your title insurance commitment carefully to ensure all information is accurate.

66. Negotiate the best price with the selier's agent. The selier's agent will be negotiating on the homeowner's behalf. You will be negotiating with a parfessional who likely has extensive experience in this area, and you may be at a disadvantage.

Be prepared for multiple-offer situations. Don't get discouraged, and have your negotiation strategies read

68. Consider using offer strategies like an escalation clouse, which raises the price you're offering by a certain annount over the price that consolver buyer is offering, offering flexibility on move-in/ possession date, or waiving various contingencies.

69. Explore optional contingencies, and understand their advantages and disadvantages. If you agree to waive the inspection contingency, for example, you are accessing the inits of purchasing a home that may have myriaid defects or require additional hands to readar or bring unto 6 code.

70. Be aware that all known material defects should always be disclosed to you. Know what questions to ask, and ensure you reactive and comprehend all required disclosure forms by state and federal lows. These forms vary by state.

Agree to final terms with the seller, and sign the contract. In some states an attorney may be required.

72. Verify the final offer is signed by all parties.

73. Prepare your lender for listing agent calls. The agent representing the home selfer will contract your lender to confirm pre-approval and arrange other settlement details. These details will likely favor the home selfer, since that agent is representing their interests, so you may want to participate in those calls to negations on your behalf.

### Facilitate Closina

Coordinate communications effectively among all parties, including your lender; the seller's agent, the closing attorney, and any additional third parties.

76. Seek additional guidance for transactions involving short sales, foreclosures, or bank-owned properties. These transactions often involve additional title, ownership, and financing considerations, and they may be at-is -meaning, the properties may be damaged or require costs for epairs that the buyer is accepting as a condition of purchase.

76. Estimate the gross out-of-packet cost of completing the transaction. This may include, but is not limited to, closing costs, a title search, financing points (to "pay down" the mortgage interest rate), and transfer taxes.

Acquaint yourself with flood insurance. If the home you purchase is in a FDM-4 identified flood zone, you must abtain flood insurance as a condition of evenethy. You may also consider adding flood insurance to your regular home insurance policy because most regular policies do not cover domage from flooding.

28. Learn about title insurance, and consult a qualified insurance broker. Title insurance covers any pre-existing title problems that you may discover after you've purchased the home (eq., tax liens, unpaid/joutstanding mortgages, previous ownership claims).

70. Fully investigate your options for a hame inspector, title company, appraise, and other services. Forgaing a home inspection is not advised as these professional inspectors wi provide a comprehensive assessment, of a home's current condition and risks.

Create a list of required and optional home inspections, including environmental, roofing, and mold. This will help you determine whot inspection contingencies to include in your purchase offer.

81. Ensure that necessary property surveys are ordered. A property survey will help you understand where your property begins and ends, and determine any potential issues—such as easements or encroachment—before you take wwwerkip of the property.

82. Discuss any concerns arising from the home inspection. Use any negative findings from your home inspection report as leverage for repairs or credits

83. Track and meet all contract deadlines. Depending on the terms of your offee, these may include deadlines for inspections, final financing/loan, down payment and earnest money deposits into escrow. the searches, and settlement date.

84. Order the appraisal. Confirm whether your lender will occ an independent appraiser or require an appraisal managem company to conduct the appraisal.

85. Question the oppraisal report if it affects your financing. Check for errors like square footage, incadequate home comparisons, or incorrect descriptions of the home or neighborhood.

86. Order the title search. A clean property title means the buyer and lender agree there are no claims on the property that could become an issue after awnership is transformed.

Regularly contact your lender to ensure the loan process is on track to meet the closing requirements.

88. Ensure any necessary funds, like earnest money or down payments, are received by the stated deadlines to avoid any risk of the selier terminating your contract.

91. Take note of the location and details of your closing meeting

92. Confirm and communicate the closing date and time to the seller's agent, noting any changes.

93. Schedule and conduct a final property walk-through. Create a comprehensive checklist of your concerns regarding the home, and then confirm that any agreed-upon repairs were addressed or fixed by the seller.

Confirm the clear-to-close status, indicating all documents and conditions to approve your loan have been met, with your lender.

95. Review your closing statement. It explains the terms of the mortgage, the projected monthly payments, and how much your fees and closing costs will be.

96. Double-check all taxes, dues, and prorations related to your

 Ensure all parties have all forms and information needed to close the sale. Missing or late paperwork can cause delays. 90. Check addendums and alterations for agreed-upon terms.

### ONE **REALTYONEGROUP**

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Fox 360.269.1952 Taylor

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BELIEVAB



5807.250835 5807.258A Beautifully restored 1915 Centralia classic blends historic charm with modern luxury. Thoughtfully renovated from the foundation up. Showcases original oak & cedar hardwood floors, 5 minutes to 15 corridor. #2365353



4BD/1.75BA 1908 Craftsman on 0.62 acres just blocks from downtown Winlock and local schools. Classic details like leaded glass windows, wainscoting, and refinished clawfoot tub. Newer 30-year roof. #2384958



Brittany

Martin

253.686.1315

\$249,999 2BD/1BA charming home in Ryderwood! Featuring new carpet throughout, the space exudes a fresh and cozy atmosphere. The spacious living area is perfect for both relaxation and entertaining. Finished Garage! #2389658



3BD/2BA lovely rambler nestled in the highly desirable gated Clearwood Community in Yelm! Open floor plan with vaulted ceilings, generously sized rooms, walk-in closets and abundant natural light. #2379857



\$359,500 3BD/2BA Beautiful 7 Acre Country Setting w/ 450'+ of Riverfront! Woods, Pasture & all the swimming, fishing & recreation that comes with! 24x 24' garage & 24x 30 shop. House is above the 500 year flood mark. #2389305





253.686.1315

\$405,000 4BD/2BA Comfortable home on a private, peaceful lot. 1404 sqft home, sitting on 1.65 acres, with a spacious yard, out front and in back Nice pergola style, trex deck in the back to enjoy on beautiful days. #2385124



\$429,000 3BD/2BA Blends modern comfort with a hint of country. It was built in 2022 and is 1530 sqft with an open floor plan. The kitchen was built for function and style with stainless steel appliances. Fully fenced yard. #2375486

Staci Jake Perez Sebens 360.388.7169 360.762.7218



Tyson Simonson

253.230.9228



Woodruff 360.623.6833

Amber Wrzesinski

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Katie Keaton 360.751.6258





Kyle Strum 425.443.9690

NEW LISTING

\$587,900 4BD/2.25BA Additional room for home office

or den. Laminate floors throughout with carpet in bedrooms. Open concept For living, dining and kitchen Fully fenced, level backyard. Great location for shopping and eating. #2396028

Alisa

King

360.309.9557



Lisa Thompson

Jamie Trusclair

360.431.4645 253.719.4668



\$1,200,000 2BD/1.75BA 30 beautiful wooded acres. Several ther building sites if your looking for a multi residential compound. Privacy away from hussle of the city while being minutes from the city limits or use for investment property. #2395217



Lisha Baker 360.749.4206

Blake 360.762.7523



Cassandra Kobavashi-Gallager Realtor®/Broker 360.608.4759



Heather White





\$640,000 5BD/2.5BA Nestled in the picturesque Cole Creek area off Carlon Loop Road. The spacious 2,800 sqft main home features 5 bedrooms and 2.25 baths, filled with natural light for a welcoming atmosphere. atmosphere #2385697



.].]

Boyd



Jenny Boyet

Bryan Crisp 360.901.1007









Roz Mallett 360.703.8246

Amy McMahon 360.355.4494

Sherri Ollom 360.932.7837

A HOME SOLD! (by a RealtyONEGroup rockstar!) **EVERY 15 MINUTES!** 



3BD/2BA Premier 55+ Community. Move in ready spacious home has new flooring, updated kitchen, new stove, dining area, and vaulted ceilings. New roof and exterior paint in 2023. Wired for a generator. #2385655



\$532,500 4BD/2.25BA First time on 4BD/2.25BA First time on the market! Spacious home and yard, private location in a lovely area with great neighbors. It's close to town but far enough out to feel serene. Main floor living with fully finished basement. #2389633





## 1322 Commerce Ave Longview, WA 98632

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Tracee

Stoner

360.751.1700

Chris

Wills

360.360.0433



Shelby Hiatt 360.747.0355

Emily

Strum



I MIS O





James Wonser











### Briana Guthrie 406.490.3157

\$369,000 3BD/1.5BA Move in Ready! Updated inside and out two story on large corner lot in quiet neighborhood! Large open living and dining downstairs with new floors and paint. New floors. Fully finished attached two car garage. #2384941

Ryan Osmialowski 360.559.4333

Tammy 360.431.8970

360.562.7873

Listings services can include:

Jazmine Ribelin

360.355.4494

Darrell Whittle 360.957.3887



## \$2387349 3BD/2.5BA Nestlec

.5BA Nestled in wooded setting, this spacious home offers the perfect blend of privacy and comfort. Move-in ready home w/ bamboo flooring throughout, new luxury plank, slab granite countertops. #2387349



\$399,000 3BD/2BA Spacious home with lots of parking. Gated and fenced in for your fur babies. Home vinyl windows Jetted Garden tub, vaulted





3BD/1.75BA Beautiful 1925 3BD/1./5BA Beautiful 1925 bungalow within walking distance to Lake Sacajawea in the sought-after Old Westside. Classic charm meets modern updates: 9' ceilings, hardwood floors, crown molding, and vintage built-ins. #2391430



\$260,000 2BD/1BA Charming and unique log home located in the historic Old Jamestown neighborhood of Castle Rock! Cozy residence and versatile upstairs den/office/ bonus room—perfect for your lifestyle needs. #2381652



360.431.4410



Kevin Sheehv

360.431.7024



Sharae

Pam Whittle

360.560.3885



ceilings. Open concept kitchen. Has additional living space on home #2385849

# PLAN OF THE MONTH





### FLOOR PLAN AVAILABLE ON OUR WEBSITE!

START AT	\$412,000
ТҮРЕ	SINGLE FAMILY RESIDENCE
SIZE	2,130 SQFT



LIVING ROOM



KITCHEN



MASTER BEDROOM



BATHROOM

### PLAN OVERVIEW

This home boasts 3 spacious bedrooms and 2 bathrooms. It also comes with a large laundry room and a centrally located office/play room. Don't forget about the large covered back porch!

Bedrooms

3



<mark>ලි</mark>ට්දු 2 Garage Space



2

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