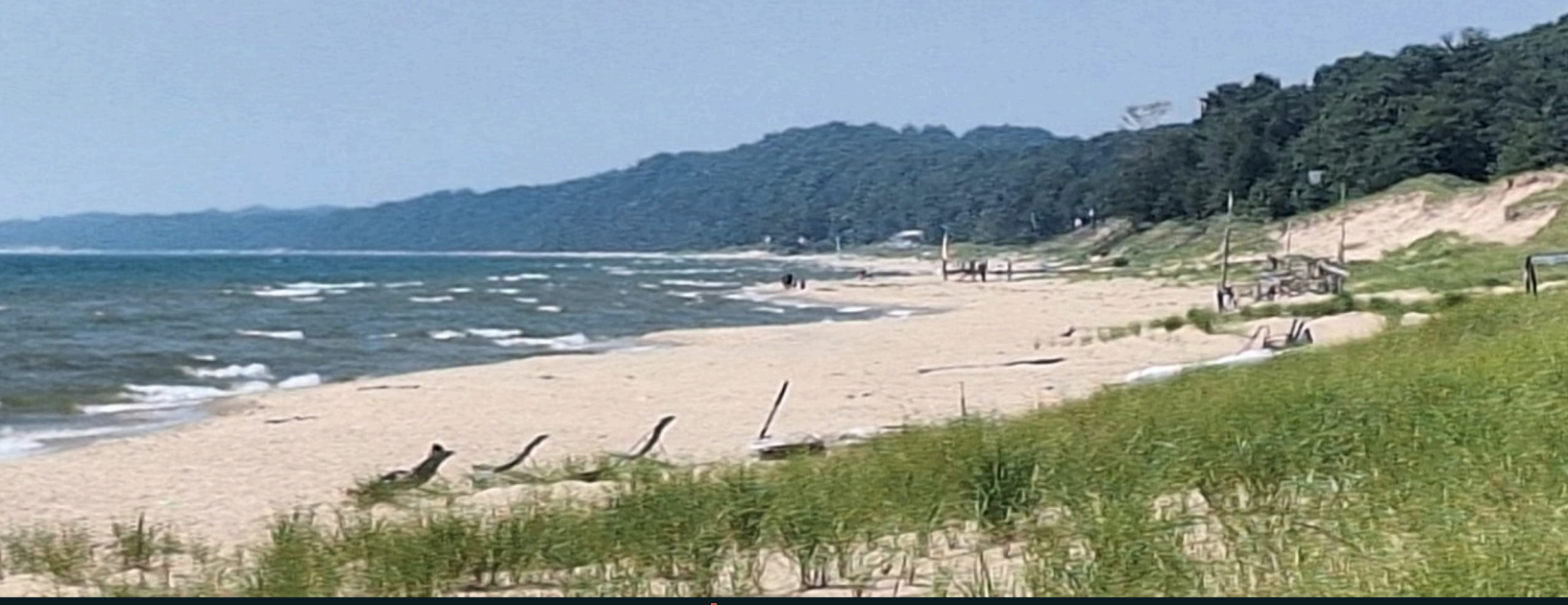
2026 EDITION

A WEST MICHIGAN LAKESHORE GUIDE

# The Lakeshore *Buyer's Edge*

A STEP-BY-STEP GUIDE

From first call to closing day



*Know the water before you buy the view.*


Tamara Hekkema
eXp Realty

REALTOR® · ABR® · (231) 340-6420
SEARCHTHELAKESHORE.COM

A NOTE BEFORE YOU START

# Hi, I'm *Tamara.*

Buying a home out here is a little different from buying anywhere else. A lot of homes have a well and a septic instead of city water. Some sit on a road nobody plows in January. And "waterfront" can mean four completely different things depending on which water it is.

None of that should be a surprise you find on an inspection report. So I wrote this guide to walk you through the whole thing in the order it happens, whether you're buying your first home in town or a cottage on the lake.

Keep it. Write in it. Come back to the six-step page whenever you wonder where we are. And when something doesn't make sense, call me. You can ask me the same question three times. That's what I'm here for.

*Tamara*

TAMARA HEKKEMA · REALTOR® · ABR®



# A lifelong local *who goes and looks first*

## 01 The Lakeshore Recon Method

Before you spend a Saturday driving up, I go look in person with your list in my hand. How the house sits on its lot. What got cropped out of the photo. Where the well and septic are. What the road is like in winter. Sometimes the honest answer is "don't bother." I'd rather talk you out of four homes and be right about the fifth.

## 02 Trained to represent buyers

I'm an Accredited Buyer's Representative (ABR®), specialized training in representing buyers, and helping buyers is most of what I do.

## 03 I live here, and I know the water

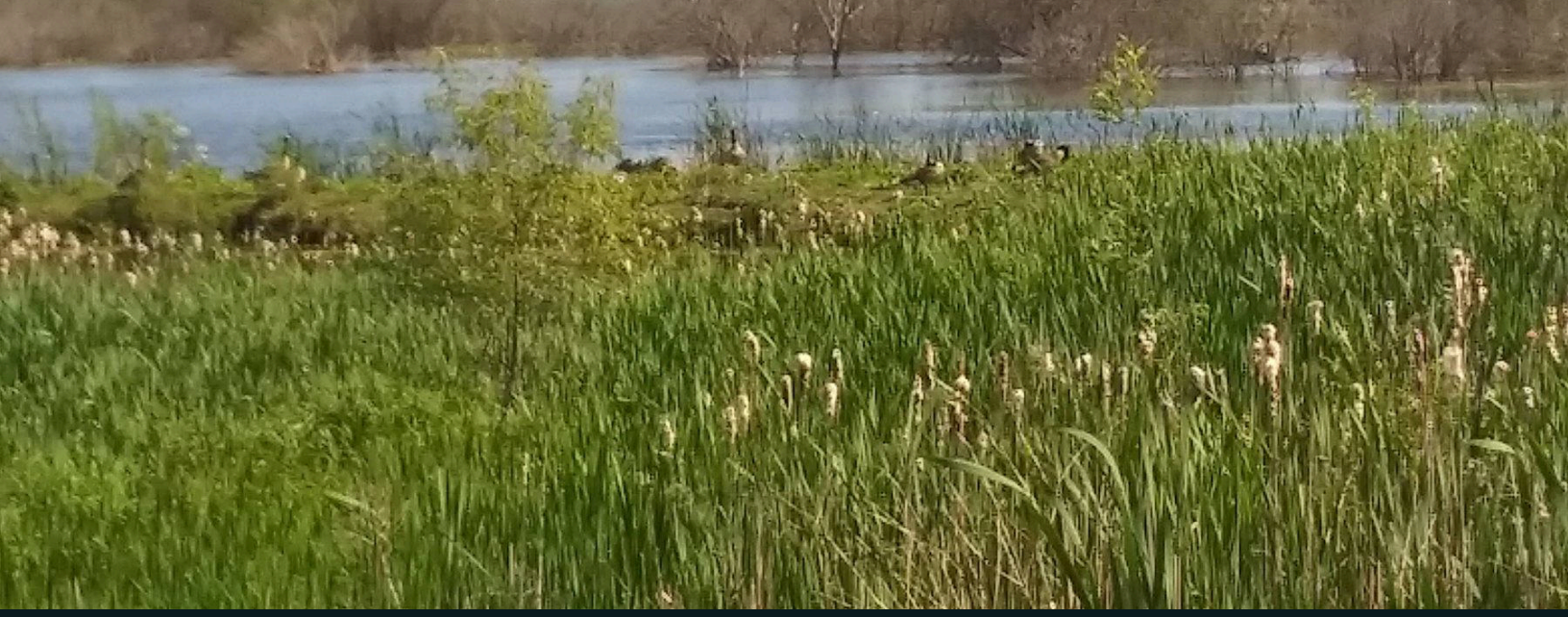
I've lived in West Michigan my whole life. Montague, Whitehall, North Muskegon, Twin Lake, Fremont and the towns in between. On the lake, on a river, on ten acres, or a first home on a quiet street in town.

## 04 You'll always know what's next

I explain each step before it happens, not after. I keep every contract deadline for you, and you hear from me before each one, not on the day it runs out.

*"She is so patient and calm, and takes the time to explain everything thoroughly. She is definitely the one you want in your corner."*

AMY KNAPP



INSIDE

# Everything, *in the order you'll need it*


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WHERE ARE YOU STARTING FROM?

# Every buyer's path *starts somewhere different*

Find yourself below. Most people turn out to be two of these.

FIRST HOME

## Buying your first home

FHA, a first-time buyer program, or conventional. I explain every step before it happens, and you can ask me anything twice.

PAGES 7 TO 8

SELLING TO BUY

## Selling one home to buy the next

The order matters. We time the sale and the purchase so your equity moves with you.

PAGE 21

CASH

## Paying cash

A cash offer is strong. Written well, it competes and still protects you with an inspection and clear title.

PAGES 8 AND 21

FROM AWAY

## Buying from two or three hours away

I go read the property first and tell you what I found, including when it means walking away.

PAGE 12

ON THE WATER

## Waterfront or lake access

Which water, what you want to do on it, and whether you're buying frontage or shared access.

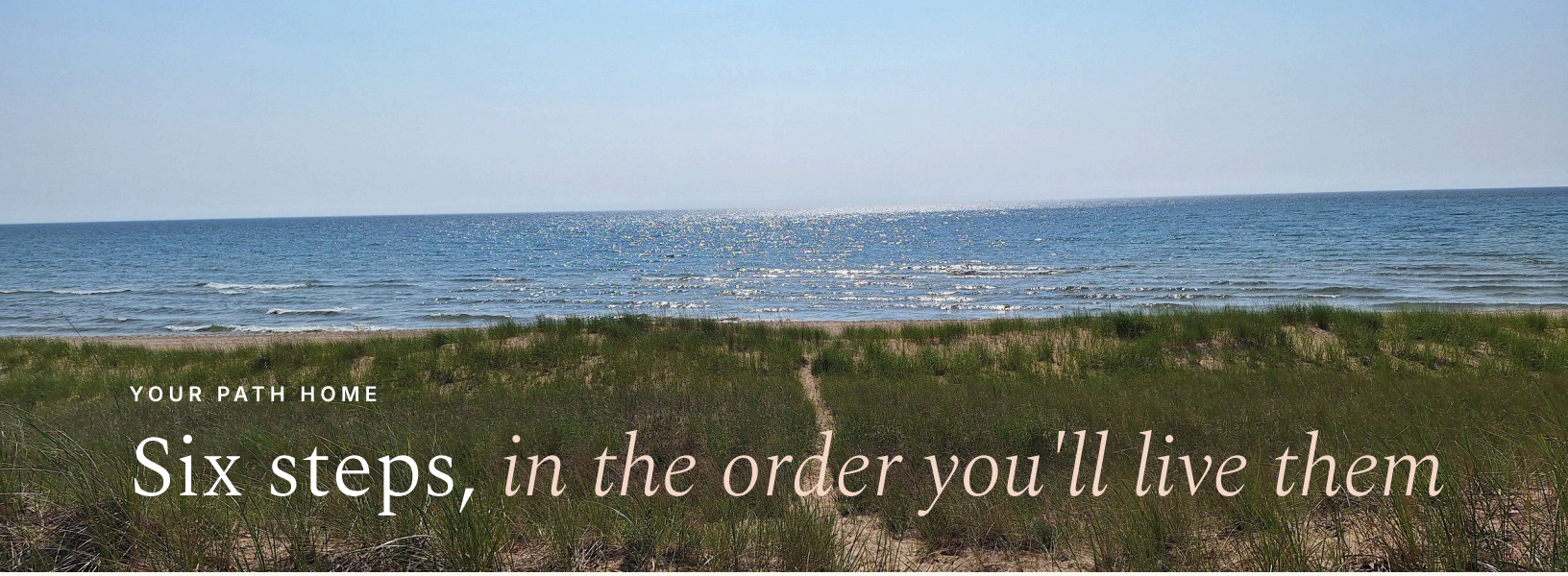
PAGE 20

LAND AND BUILDING

## Land or new construction

Buildability, septic, access in every season, and your own representation when you walk into a model home.

PAGES 20 TO 21



YOUR PATH HOME

# Six steps, *in the order you'll live them*

Come back to this page whenever you wonder "where are we?" Every step has its own pages in this guide, and I'm with you for all six.

01

### Money first

Talk to a lender, get pre-approved, and know your real monthly number before you fall in love with a house.

PAGE 7

02

### Needs vs. wants

Write down what the home must have and what would be nice. It keeps every showing honest.

PAGE 10

03

### The search

Homes come to you the moment they hit the market, and I walk land and water before you drive out.

PAGE 12

04

### A strong offer

We write it together, and I explain every term in plain words before you sign anything.

PAGE 15

05

### Inspect and appraise

The house gets its checkup, wells and septics included, from people I trust with my own clients.

PAGE 17

06

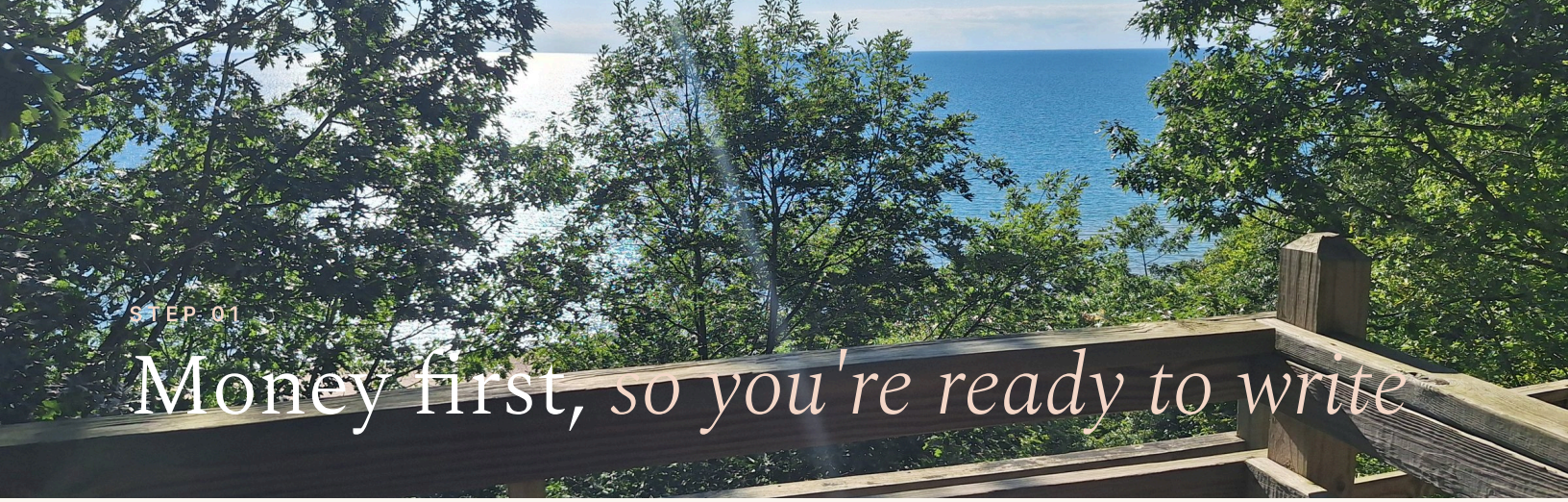
### Closing day

Final walk-through, signatures, and keys. I'll tell you exactly what to bring.

PAGE 19

*"First time buying a house and she made the process easy to understand and simple."*

JESSE RUSSELL · TWIN LAKE BUYER



STEP 01

# Money first, *so you're ready to write*

MYTH

"I have to put 20% down for a seller to take my offer."

TRUTH

Most buyers don't, especially first-time buyers. Some loans go as low as 3.5% down, and some as low as 0%.

### Pre-approved, not pre-qualified

A pre-qualification is a quick phone estimate. A pre-approval means a lender checked your income, credit and savings. The home a buyer loses is almost always the one they weren't ready to write on.

### Ask about down payment help

On your first lender call, ask: "Which down payment assistance programs do I qualify for?" Michigan has them, and most people who qualify never ask.

### Know your monthly number

A lender tells you what you can borrow. You decide what's comfortable each month, with taxes, insurance and any association fee included.

### Know your total cash to close

Beyond the down payment: closing costs, prepaid taxes and insurance. Your earnest money deposit is applied to your purchase at closing.

### What your lender will ask for

- Your two most recent pay stubs
- Two months of bank statements
- Two years of W-2s or tax returns
- Photo ID, and details on other homes you own

# The right loan *for the home you want*

Your lender decides which loan fits your file. Here's what each one is, in plain words, so the first call makes sense.

## Conventional

The most common loan. Down payments can start low, and with less than 20% down you'll usually pay mortgage insurance until you build equity.

## FHA

Popular with first-time buyers, with a lower down payment. The home has to meet condition standards, so the appraiser looks closely at things like the roof, the well and the septic.

## USDA Rural Development

Can mean no down payment on homes in eligible rural areas, and a lot of West Michigan qualifies. Ask your lender whether the address and your income fit.

## VA

For veterans and service members. Ask a VA lender early about rural properties, wells, septics and seasonal homes, because those are where VA purchases out here most often hit snags.

## Cash

No lender, no appraisal requirement and often a faster closing. You'll still want an inspection, title insurance and proof of funds ready to send with your offer.

## Bridge or HELOC

Borrowing against the home you own to buy the next one first. Ask about it early, because whether it's available changes your whole plan.

ASK ME ABOUT

## Assumable loans

Rates as low as 3% are still out there. FHA, VA and USDA loans can be taken over by a qualified buyer, rate and all. Conventional loans usually can't. Most buyers have never heard of it, so ask me which homes have one.

# Choosing your agent, *and the paperwork*

FIRST

## The Agency Disclosure

Michigan requires it before you tell me anything confidential. It explains who represents whom, and it doesn't commit you to anything.

THEN

## The Buyer Agency Agreement

How long it lasts, what it covers, and how I'm paid. **Every term is negotiable, and we agree on it together, in writing.** Often a seller covers some or all of the buyer's agent fee, and sometimes they don't. We talk it through before you write an offer.

## Ask any agent *these four questions*

### Do they actually work around here?

Ask for recent sales in your towns. Mine include homes on Dicey Street in Montague, lakefront land off Old Channel Trail, and homes in Twin Lake.

### Do they know what an address means?

A Montague address can sit on White Lake, the White River or Lake Michigan. Which water, and the road in February, decide a purchase here.

### Will they go look before you do?

Ask what they check in person, and whether they'll tell you when the answer is "walk away."

### Do they explain before or after?

You want each step explained before it happens, with every deadline tracked for you.

*My advice: talk to two or three agents before you choose. If I'm one of them, call me at (231) 340-6420.*

STEP 02

# Needs vs. wants: *write it down*

Check what applies and fill in the rest. Bring it to our first showing.

## Must have

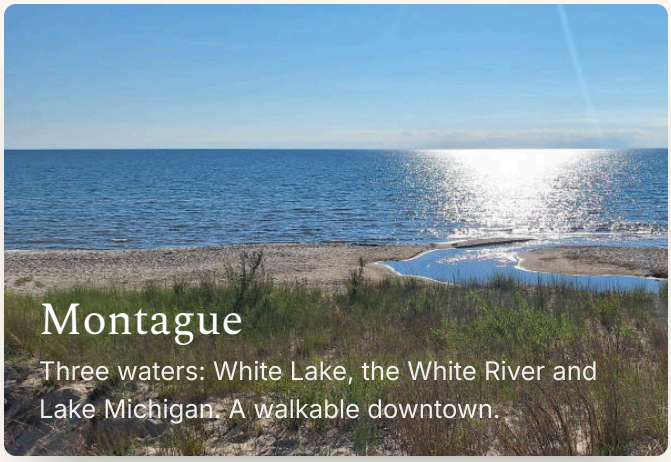
- ☐ Bedrooms _____
- ☐ Bathrooms _____
- ☐ Garage / outbuildings
- ☐ Land, about _____ acres
- ☐ On the water / water access
- ☐ Town or school district _____
- ☐ Single level
- ☐ Commute under _____ min
- ☐ Monthly payment under $ _____
- ☐ Appliances (dishwasher, disposal) _
- ☐ _____

## Would be nice

- ☐ Basement
- ☐ Move-in ready (not a project)
- ☐ Room for pets
- ☐ Dock or boat access
- ☐ Walk to downtown
- ☐ Home office
- ☐ Newer build
- ☐ Privacy / no close neighbors
- ☐ Appliances (composter, wine fridge)
- ☐ _____
- ☐ _____

THE TOWNS I SERVE

# Which town fits *your Saturdays?*



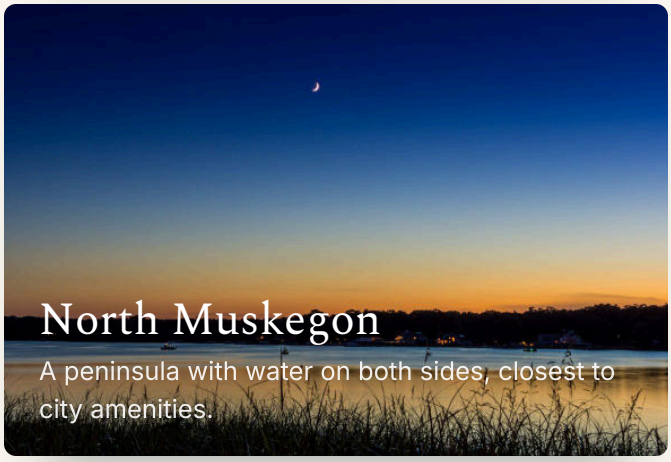
## Montague

Three waters: White Lake, the White River and Lake Michigan. A walkable downtown.



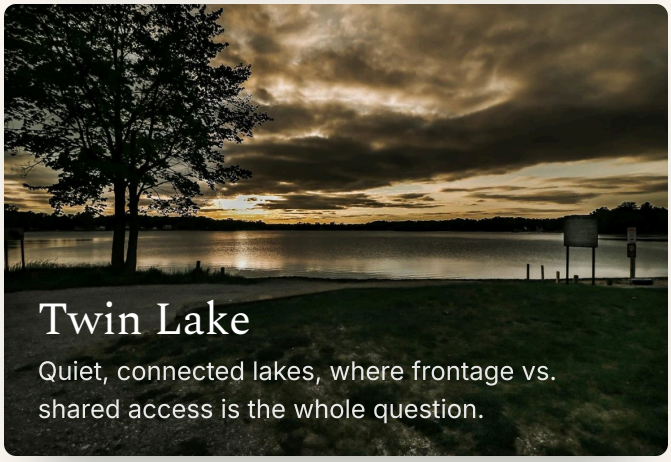
## Whitehall

The other side of White Lake, reaching four waters, Duck Lake included.



## North Muskegon

A peninsula with water on both sides, closest to city amenities.



## Twin Lake

Quiet, connected lakes, where frontage vs. shared access is the whole question.



## Fremont

Newaygo County, Fremont Lake and farm country. Where the same budget buys the most ground.

Tell me how you picture using the place and I'll narrow it to two. Each town has its own page at SearchTheLakeshore.com/areas.

*Looking just outside these towns? If it's within a reasonable drive of my area, ask me. I may already be working there.*



STEP 03

# The search, *and I go first*

### Homes come to you first

I set up a search on exactly what you want, so you hear about a new listing the same hour I do.

### The Lakeshore Recon Method

Before you drive up, I go look in person and report back honestly, including the times it means walking away.

### What I read for

How the house sits on its lot, what's next door, how the basement smells, who maintains the road and whether it's plowed, and where the well and septic sit.

### Showing days that work

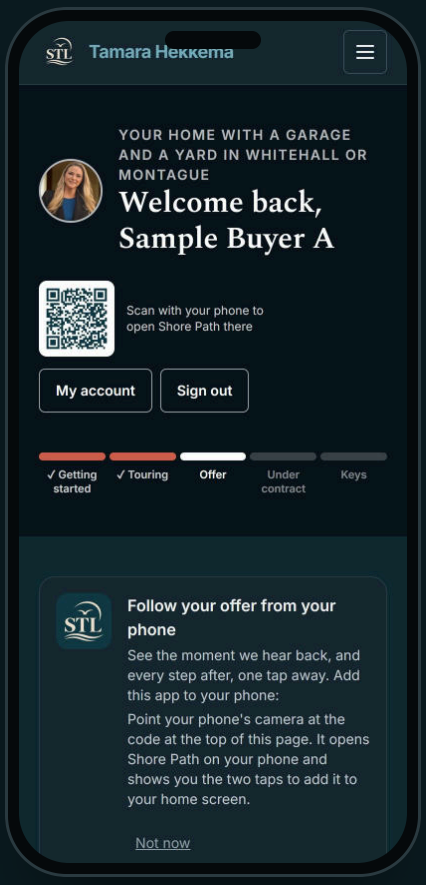
I route the day so the homes people live in come first and the empty ones last, at about 25 minutes per house.

> *"When that perfect property finally came up, Tamara knew it was the one. She called us from her car urging us to come up and see it immediately."*
>
> HARLENE ELLIN · LAKEFRONT LAND BUYER

SHORE PATH · YOUR PRIVATE HOME-BUYING APP

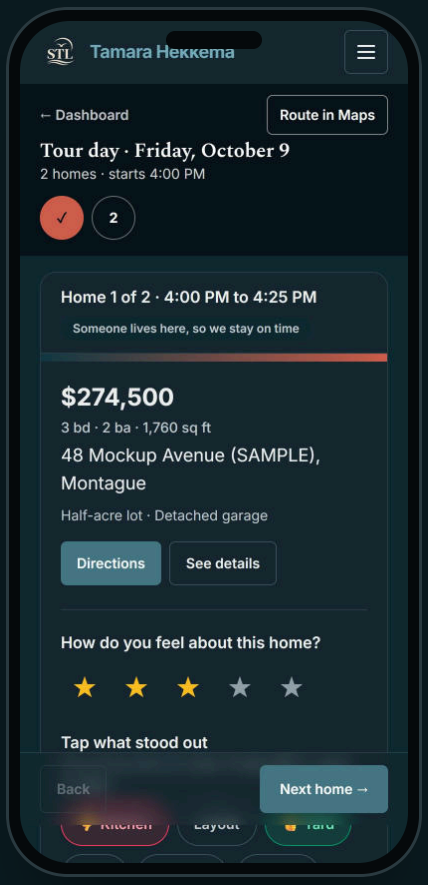
# Your whole search, *live on your phone*

The day we start working together, you get your own Shore Path dashboard. No other agent around here offers one. It saves to your home screen like an app, and you can share it with your partner.



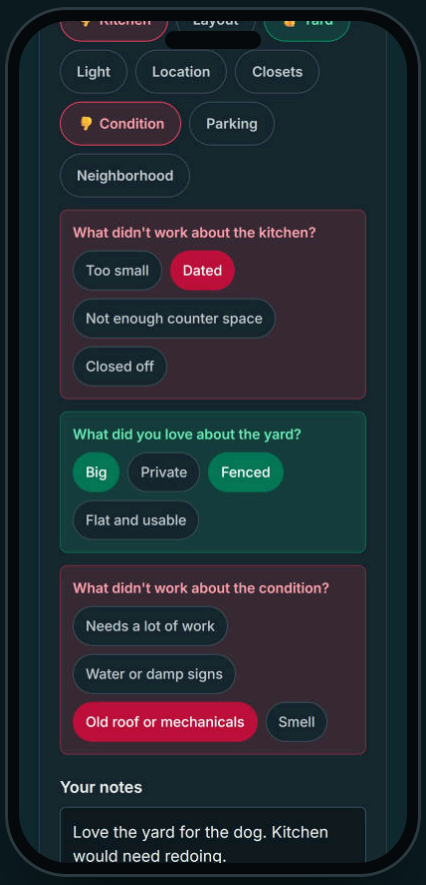

## Where we are

Your progress, from getting started to keys, at a glance.




## Tour day

Every stop, its time, and directions. Rate each home as we walk it.

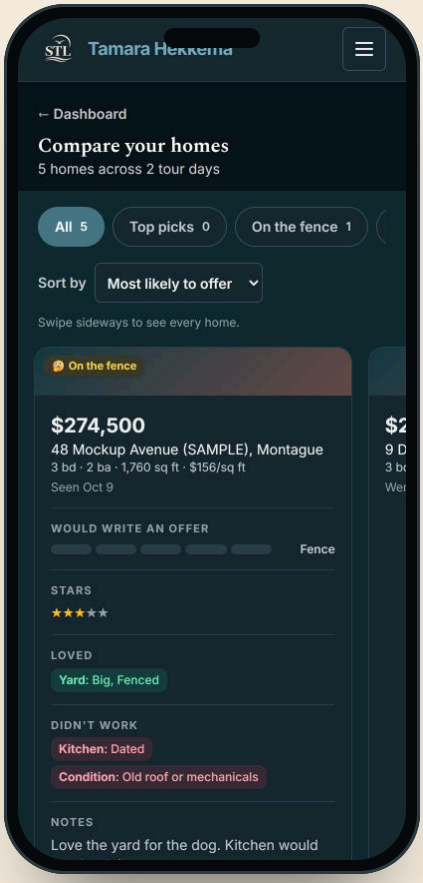



## Your score card

Tap what you loved and what didn't work, add notes and photos.

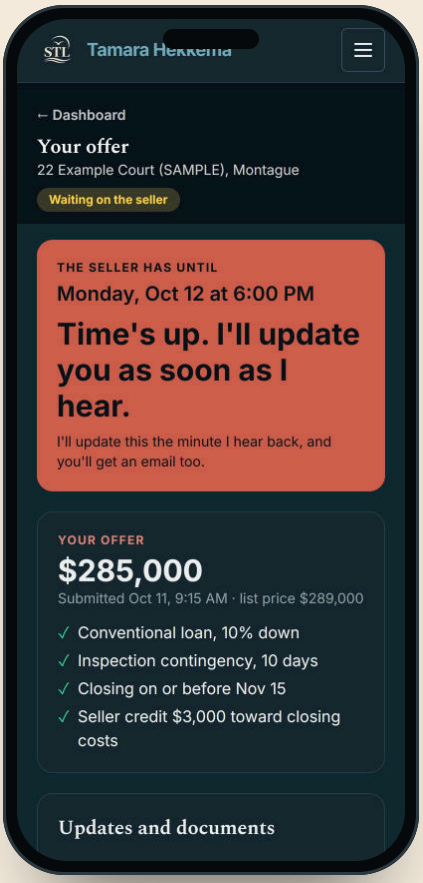
# Why I built it

Buying a home is a lot to keep track of, and you shouldn't have to call me to find out where things stand. So I built one place that walks you through the whole process, and nothing about it is confusing.



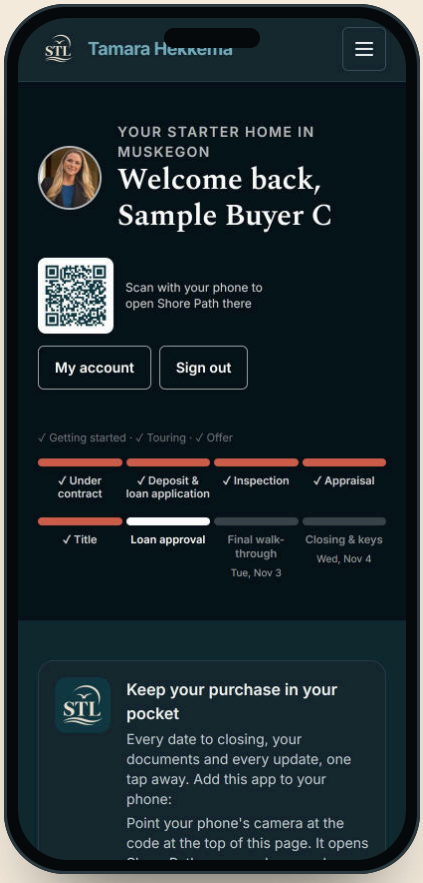

## Compare

Every home you toured, side by side, sorted by "most likely to offer."




## Your offer

Your terms, and the seller's deadline, counting down live.




## Under contract

Every date to closing, your documents, and your deal team.

- New homes that fit your must-haves, ready to tap Want to see, Maybe or Pass
- Pick tour days and times right from the home
- "Would you write an offer?" 1 to 5 after every home
- Updates the minute I hear back, by email too

STEP 04

# A strong offer *is more than the price*

These terms change what an offer is worth to a seller, and what protects you.

### Earnest money

The deposit that shows you're serious, held by the title company and applied to your purchase.

### Inspection period

The days you have to inspect, ask for repairs, or walk away.

### Mortgage contingency

Protection if your loan doesn't come through.

### Appraisal

What happens if the bank's value comes in below the price.

### Closing and possession

When you close, and when you actually get the keys.

### What stays

Appliances, window treatments, the dock, the shed. If it matters, it goes in writing.

### The clock runs in calendar days

Deadlines in our purchase agreement count weekends, and in some places not answering in time counts as agreeing. I keep every date and tell you before each one.

# Real estate, *translated*

### Pre-approval
A lender's written OK after checking your income, credit and savings.

### Contingency
A condition that must be met, like an inspection or financing, or you can walk away.

### Addendum
A signed page that adds to or changes the contract.

### Appraisal gap
The difference when the appraisal comes in below the price.

### Survey
Shows where the property lines actually run.

### Seasonal road
A road not maintained year round. Usually means not plowed.

### Bottomland
What's under the water at your shore: sand, muck, weed or rock.

### Earnest money
Your good-faith deposit, applied to the purchase at closing.

### Counteroffer
The seller's answer that changes your terms. It can go back and forth.

### Escalation clause
An offer that beats competing offers up to a limit you set.

### Title insurance
Protects your ownership against problems from the past.

### Closing Disclosure
Your final loan numbers, sent at least three days before closing.

### Perc test
Tests whether the soil can take a septic system.

### Frontage vs. access
Owning the shoreline vs. reaching the water over shared ground.

# The people I trust *with my own clients*

### General
The whole-house checkup. Everything builds on it.

### Well & septic
Always, on any home that has them, and it tests the water.

### Radon, sewer, pest
Radon is common in Michigan and inexpensive to test.

### Appraisal
Your lender's check on value. If it's low, we have options.

You choose your inspector. These are the ones I call first, because they're thorough, they explain what they find, and they show up. Then we negotiate repairs, a credit, or a price change, or you walk away within your inspection period.

MY GO-TO

## Pillar To Post

*Scott Docter*

General · Radon · Pest · Sewer camera · Mold

616-250-6920 scottdocter.pillartopost.com

MY GO-TO

## Stone River Home Inspections

*Holland to Muskegon to Grand Rapids*

General · Radon · Well & septic · Pest · Sewer camera · Mold

231-730-2690 stoneriverhomeinspection.com

MY GO-TO FOR WELL & SEPTIC

## ARCK Well & Septic

*Ryan Christensen · call or text*

Well water quality & flow · Septic tank & drain field

616-835-9113 arckwellandseptic.com

AFTER YOU APPLY FOR YOUR MORTGAGE

# The 10 Commandments *of buying a home*

Your lender checks your credit and accounts again right before closing. Keep these until you have the keys.

1. Thou shalt not change jobs, become self-employed or quit your job.
2. Thou shalt not buy a new car, van or truck. (You may end up living in it.)
3. Thou shalt not use charge cards excessively or let accounts fall behind.
4. Thou shalt not spend the money you set aside for closing.
5. Thou shalt not leave any debts off your loan application.
6. Thou shalt not buy furniture, even if payments start after closing.
7. Thou shalt not allow new credit inquiries, except for insurance.
8. Thou shalt not make large deposits without checking with your lender first.
9. Thou shalt not change bank accounts.
10. Thou shalt not co-sign a loan for anyone.

*Have a question, or already broke a commandment? Call your lender, then call me at (231) 340-6420.*




STEP 06

# Closing day, *and the keys*

### The week before

Homeowners insurance in place, utilities set to switch, and your Closing Disclosure reviewed at least three days ahead.

### Final walk-through

Usually a day or two before closing, to confirm the home is in the condition we agreed on and anything promised is done.

### What to bring

Photo ID, your certified funds or confirmed wire, and anything your title company asks for.

### And after

Keys in hand. I'm still here after closing, for the questions that come up the first winter.

## Wire fraud warning

Never wire money based on an email. Call your title company at a number you already know to confirm the instructions before you send anything.



LAKESHORE QUESTIONS NOBODY ELSE ANSWERS

# Know the water *before you buy the view*

## Lakefront or lake access?

Lakefront means the parcel runs to the water and the frontage is yours. Lake access means you reach it over shared ground. They carry different rights and different value. Ask who maintains it, whether a dock is included, how many parcels share it, and whether it's written down. I go and time the walk.

## Can my boat get to Lake Michigan?

Depends on the water. From Muskegon Lake or White Lake, yes, through the channel. From Duck Lake, no: there's a dam under the Scenic Drive bridge.

## Well and septic: what should I know?

Both are yours to maintain. A septic is sized to the number of bedrooms, and a drain field has a lifespan, so the age of the system is a real question. Inspect both, and test the water.

## What is bottomland?

What's under the water at your shore: sand, muck, weed or rock. It decides whether you swim off your own frontage or walk out a long way first, and no listing photo shows it honestly.

## What's a seasonal road?

One that isn't maintained year round, which usually means not plowed. Fine if you plan for it. A bad January if you find out in January.

## Can I rent it short-term?

It depends on the township, and the rules differ a few minutes apart and change over time. Never assume from a neighbor. We check that specific parcel before you offer.

# Lake house or not, *straight answers*

### Should I buy first or sell first?

It depends on your equity, what your lender says you can carry, and how much disruption you can live with. Selling first gives you the strongest offer. Buying first is easier to live through but means owning two homes for a while. We decide with your real numbers.

### Can I get a bridge loan?

That's a lender question, and the answer is specific to you. Ask early, because whether it's available changes which plan is open to you.

### Does FHA work on a rural home?

Often, yes. The appraiser looks closely at condition, the well, the septic and how the property is reached, so we check those before you fall in love.

### I'm paying cash. Do I still need all this?

You skip the loan, not the protection. Keep an inspection and title insurance, and send proof of funds with your offer so it's taken seriously.

### Do I need my own agent for new construction?

You don't have to, but you want one. The person at the model home works for the builder. Call me before your first visit, because some builders require your agent at that first visit.

### Have you closed VA purchases?

Not yet, and I'd rather say so here. What I bring is the property side, which is where VA purchases out here usually run into trouble: the well, the septic, the road and the condition.



WHAT MY CLIENTS SAY

# In their own *words*

*I had a very specific idea of what we wanted. An unspoiled piece of lakefront land on a wooded lot. I quickly learned that finding such a property is like looking for a needle in a haystack. Tamara diligently stayed on the search for our dream property and was always on the lookout for us.*

HARLENE ELLIN · LAKEFRONT LAND, MONTAGUE

*Tamara was absolutely the best and easiest Realtor to work with. First time buying a house and she made the process easy to understand and simple.*

JESSE RUSSELL · FIRST HOME

*Tamara was so patient and kind with our house search. From looking at disasters to beautiful homes, we had a lot of laughs. I would not want anyone else as my realtor.*

ALLYSSA LANDIS · MONTAGUE

*Going with Tamara as our realtor was a fantastic decision! She is honest, calm, professional, and a fantastic listener. I would most definitely recommend her to anyone!*

SHAWN & AMY KNAPP

## Hear it from them

Watch my client stories and video testimonials at SearchTheLakeshore.com/testimonials

Watch now



FOLLOW ALONG

# Get to know me *before we ever meet*

Town tours, market updates, home tours and the things buyers ask me every week. Watch a few and you'll know exactly how I work.

## YouTube

**youtube.com/@searchthelakeshore**

Town tours, home tours and market updates

## Facebook

**facebook.com/searchthelakeshore**

New listings, open houses and local news

## Instagram

**instagram.com/tamarahekkema**

Reels from around the lakeshore

## TikTok

**tiktok.com/@searchthelakeshore**

Quick tips and home tours

## LinkedIn

**linkedin.com/in/tamarahekkema**

For relocation and business contacts

## All my videos

**SearchTheLakeshore.com/videos**

Every video in one place, long and short



YOUR NEXT STEP

# Ready *when you are.*

A fifteen-minute call is the easiest place to start. Tell me where you're starting from, and I'll tell you the next step.

**Book a 15-minute call**

PICK A TIME
SearchTheLakeshore.com/call

(231) 340-6420

CALL OR TEXT

Tamara@SearchTheLakeshore.com

EMAIL

See homes for sale

WEBSITE
SearchTheLakeshore.com/listings


Tamara Hekkema
eXp Realty

REALTOR® · ABR® · MI Lic #6501453440 · SearchTheLakeshore.com



This guide explains my general process and is not legal, tax or lending advice. Loan programs and terms are set by lenders; ask yours what fits your situation.