

# *Buying Your Home*

*I am committed to being an effective communicator by helping you navigate through the real estate process with professionalism and excellence.*



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**WINDERMERE PROFESSIONAL PARTNERS**



# My Mission

In a world full of distractions, I prioritize being fully present with the people around me. When I'm with my clients, I want them to feel like they have 100% of my attention. It's essential for me that they know I'm focusing on them and their real estate needs, ensuring they feel valued and understood throughout the process.

I live in University Place with my family, and our home is a haven where we create lasting memories. Before becoming a mom, I worked as a supervisor at Starbucks for several years. That experience taught me the importance of connection and service, values I carry into my real estate career.

Spending time outdoors with my family is a top priority for me. I absolutely love any opportunity we get to enjoy the beauty of the Pacific Northwest together. Whether it's playing baseball at the park or taking a boat ride on Lake Wenatchee, these moments are some of my favorites.

When it comes to working with clients, you can expect a personalized approach. I'm happy to communicate in whatever way is most convenient for you—whether it's via text, email, or a phone call. I understand that life doesn't always happen on a schedule, and I'm here to support you in reaching your home-buying dreams at your pace. Together, we'll navigate this journey with clarity and commitment.





# Why Windermere?



## SETTING THE STANDARD

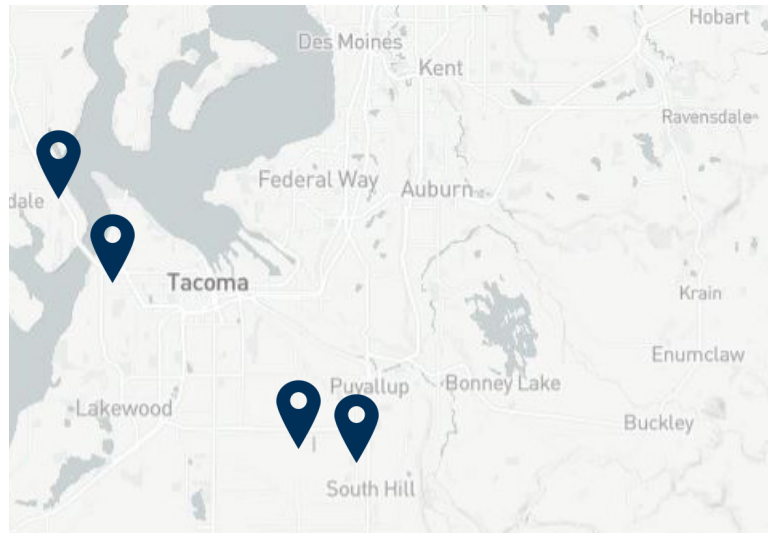
We deliver the best in our industry, including:

- Exceptional Service by Putting Clients First
- Unsurpassed Integrity
- Strict Code of Ethics
- Premium Tools and Services
- Marketing Expertise
- Top Negotiation Abilities
- Contract Management Skills
- Keeping You Informed Promptly and Regularly

## WE ARE LOCAL

Here are some of the benefits of having offices located all over Pierce County:

- Locally Owned and Operated
- Area Expertise
- Neighborhood Insight
- Committed to Community



*Windermere believes in giving back. We contribute to our communities through the Windermere Foundation. Each year our company chooses several local organizations to donate to or volunteer for. A portion of my commission will be donated to the Windermere Foundation.*





# Process Overview

## Preparing



- Pre-approval guidance
- Earnest money discussion
- Buying interview to determine your goals
- Provide local area knowledge and resources
- Buyer's agency representation



## Early Insights



- Generate statistical market overview Manual and automated inventory search setup
- Provide community tours
- Schedule and show homes
- Offer discussions on property pros/cons & criteria
- Provide comparative market analysis for target properties



## Under Contract



- Negotiate all aspects on your behalf, including:
  - Price Contingencies
  - Inclusions and exclusions
  - Inspection, appraisal, and title resolution
  - Closing and possession date



## Writing the Offer



- Prepare a competitive offer
- Discuss possible multiple offer situations and best strategies
- Review and discuss all aspects of your contract



## Communication



- Buyers agency representation ensures that I will thoroughly communicate with all parties, including:
  - Inspection and appraisal coordination
  - Title and escrow facilitation
  - Facilitate closing procedures and timeline management
  - Negotiation of all associated contracts



***Transfer keys to buyer!***

# Home Search Tools

## The NWMLS

- Customized searches (manual and automatic) via the Homespotter App
- Virtual home tours

## WindermerePC.com

- In-depth Pierce County information
- Neighborhood resource pages (featured listings, neighborhood videos, photos, and links to local resources)
- Popular searches and open house search

## Open Houses

- Great opportunity to tour homes (in person or digitally) and gather insights

## WINDERMERE SEARCH APP



SCAN ME!



### Quick Connection

Download the app using my personalized link so we can easily connect about listings.



### Saved Searches

Create and save searches for available homes matching your criteria and get alerts when they hit the market.



### Stored Favorites

Select your favorite listings and add notes about which homes and features you like best.



### Instant Engagement

I'll be able to see which listings you have viewed and any notes you've added.



### Easy Communication

We can chat, text, or call each other via the app anytime.





# Market Stats

## MY EXPERTISE IS FUELED BY ACCESS TO WINDERMERE EXPERTS

### Windermere's Chief Economist

Windermere Real Estate employs a full time expert in residential market analysis, financial analysis, land use, and regional economics. This gives us unique insights into short and long-term housing trends that are important to consider when buying or selling a home.

### Windermere Professional Partners Statistics

My company generates proprietary local statistics from data in the NWMLS. This information helps us understand the how the real estate market constantly changes in real-time, and informs us who the market is favoring (meaning who has better negotiation power between buyers and sellers). Our weekly sales meetings go over area specific stats to ensure we understand how to help you in this dynamic market.



## WHY DO CURRENT STATISTICS MATTER? MARKET TAKEAWAYS

*Understanding the current real estate market helps us determine your overall chance of selling. A high chance of selling means there is room for us to price high, or even plan for multiple offers. A low chance of selling means less margin for error. Overall, current statistics help me determine how to secure you the best deal for your home.*







# How I Help You Buy

## HOW I HELP YOU BUY YOUR HOME

### MY SERVICES

Explain real estate principles, contracts, and documents  
Refer you to a reputable lender that can help you assess your financial situation and pre-approve you for a loan  
Help you determine the types of homes and neighborhoods that suit your needs  
Arrange tours of these homes  
Determine the market value of homes you're interested in  
Assist you in writing and negotiating a mutually-accepted purchase and sale agreement  
Accompany you to the inspection  
Coordinate all necessary steps after the inspection  
Work with escrow company to ensure all needed documents are in order and completed in a timely manner

### YOUR BENEFITS

Be more likely to find the home that fit your needs  
Decrease the amount of time it takes to find your home  
Understand all the terms, processes, and documents involved  
Have current market information to make informed decisions  
Have a skilled negotiator on your side  
Have peace of mind that all the details are being handled



*Once the path to closing has completed and you own your home, I will continue to be your resource.*

The prospect of buying your home can be both exhilarating and scary at the same time. It's likely the largest purchase you've made in your lifetime—and also one of the best long-term investments. But buying a home is not a one-size-fits-all proposition. Finding the right place in the perfect neighborhood, and at a cost that's within your budget, is no small task. That's where I come in. My job is to help you navigate the twists and turns of the buying process, so that you end up with a house you're proud to call home.



# Buyers Agency

Beginning January 1, 2024, written Service Agreements are required to be executed “as soon as reasonably practicable” when you engage a real estate broker. These new changes are specifically designed to increase transparency for all parties, all across the board.

Buyers need an agent who is dedicated to the goal of finding them the right home, at the right terms, while always remaining completely protected.

What this agreement reflects is that we are going into business together, and we will each have certain responsibilities. It also shows me that you take this process seriously, and in return, I will make you a priority in my schedule.

One of the strongest benefits of such an agreement is my negotiation skills. I will review every detail of the contracts and ensure the terms best meet your needs. You will be looked out for, in every step. This agreement also improves your position in the mind of the seller. It can show that you are fully educated in this process and are making decisions with confidence, and are therefore more likely to follow through.

## MY COMPENSATION

As an independent contractor, I’m paid by commission only after a sale is complete.

As a buyers agent, my compensation typically comes from a percentage of the commission posted with the listed property. If the listed property does not offer any or adequate compensation to the Buyer’s Agent, then my compensation will be an added fee.





# Buyer's Expenses

Sale Price	+ \$
Loan Amount	+ \$
Real Estate Taxes	+ \$
Hazard Insurance	+ \$
Mortgage Insurance	+ \$
Interest Insurance	+ \$
Title Insurance	+ \$
Loan Service Fee	+ \$
Discount Points	+ \$
Document Recording Appraisal Fee	+ \$
Half the Escrow Fee	+ \$
Credit Report	+ \$
Tax Registration Fee	+ \$
Septic & Water Inspections	+ \$
Miscellaneous	+ \$
<b>SUBTOTAL</b>	=
Down Payment	- \$
<b>TOTAL BUYER'S EXPENSE</b>	= \$

## Earnest Money

This can be anything, but is usually 1-3% of the purchase price. It is due once the seller accepts your offer. Earnest money is credited towards your cash- to-close. If you terminate the purchase contract, it is refunded to you.

## Buyer Agent Compensation

I am paid by the seller's proceeds at closing. In the event the seller pays under my rate of 3%, the difference is usually 0.5% of the purchase price as a closing cost.\*

## Appraisal

Your lender will usually charge you \$700-\$1,000 for their appraiser to inspect the home for your loan. Sometimes this is just rolled into your closing costs.

## Home Inspection

A general home inspection usually costs \$600-900, depending on the size of the property. Adding a sewer scope (always recommended) can add another \$150.

## Down Payment

This can be anything. Depending on your loan product, it can be as little as 0% or 3.5% of the purchase price. 20% or more means no mortgage insurance on your monthly payments.

## Closing Costs

Closing costs are generally 1-2% of the purchase price. These are the costs of lender fees, title fees, and pre-paying some monthly charges like your property taxes.\*

# Answers to FAQ's

## **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.

## **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.





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