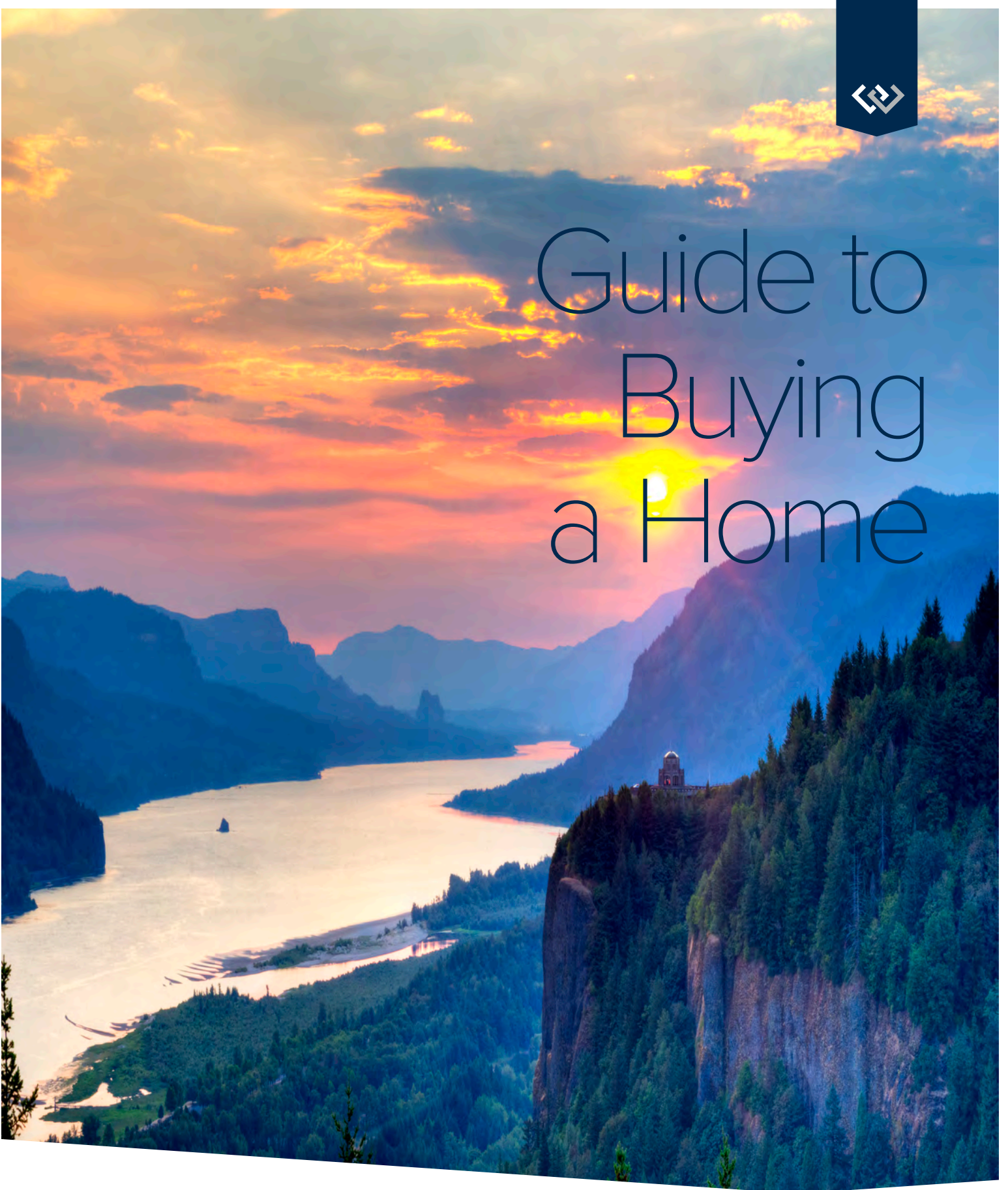




Guide to Buying a Home



Windermere
REAL ESTATE



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Over the years I have had the opportunity to work in a variety of environments. Including the management of 200+ rental units, event coordination and promotion for one of the largest regional combative sports promoters in the country, Director of Facilities & Engineering for Alaska Airline's 120+ airport locations throughout the continental United States, Hawaii, Mexico, Canada, and the Caribbean and as the owner of a janitorial services company. I obtained my real estate license in 2021 and knew immediately it was the best decision I had ever made.

My husband and I live on 5 acres in Goldendale, WA where we are building our custom home. We have two dogs, Angus a rottweiler and Sophie an Akita, 2 cats and some chickens. We have three daughters, all of whom are grown and on their own. We both grew up in western Washington and moved to Goldendale in 2020. We were looking to escape the rain, the traffic, and the busy city. And escape we did. When I'm not selling real estate and he's not screen printing (our other business) you'll find us working on the house, digging in the garden, watching the sunset (I'll always be obsessed), planning all the things we're going to do with our property or hiking one of the Gorge's stunning trails with the dogs. We're in love with Gorge life.



Why Windermere?

IT'S ABOUT RELATIONSHIPS.

In 1972, John Jacobi set out to change the real estate industry by putting relationships before sales quotas, with an emphasis on service to our clients and our community. Nearly 50 years later, this mission has helped grow Windermere into one of the largest independent real estate companies in the nation, with more than 300 offices and 6,500 agents throughout the Western U.S. and Mexico.

While the real estate industry has changed substantially over the years, our core values of relationships, community, collaboration, and professionalism have remained central to how we do business, and will continue to do so for years to come.

EXCEPTIONAL SERVICE

UNSURPASSED INTEGRITY

A STRICT CODE OF ETHICS

**LOCALLY OWNED AND
OPERATED OFFICES**

NEIGHBORHOOD KNOWLEDGE

MARKET EXPERTISE

**PREMIUM TOOLS AND
SERVICES**

**GIVING BACK TO OUR
COMMUNITIES**





Setting the Standard

Something you may not know is that Windermere takes its standard of service to its clients very seriously. As members of the National Association of REALTORS®, we agree to abide by a strict code of ethics that is based in professionalism and consumer protection.

To further reinforce our commitment to our clients, Windermere has built upon the REALTOR® code of ethics by establishing what we call our Windermere Standards of Practice outlining how we believe our clients deserve to be treated.

WINDERMERE AGENT EXPECTATIONS

- › Always put the clients' interests first.
- › Be up-to-date on the latest real estate laws and local issues.
- › Do not discriminate against any party based on race, religion, sex or other legally protected classes.
- › Treat you and everyone involved in your transaction with the greatest respect.
- › Follow all MLS rules as well as the NAR code of ethics.
- › Keep you informed promptly and regularly.

In short, our Standards of Practice ensure that Windermere agents hold themselves to an even higher level of competence and accountability. We hope this translates into a more satisfying real estate experience and peace-of-mind for our clients, knowing that doing right by them is our highest priority. If you would like a copy of our Standards of Practice, I would be happy to provide one to you.





Commitment to Community

Windermere understands the importance of giving back to our community. Enriching the neighborhoods in which we live and work is an integral part of how we do business.



WINDERMERE
Foundation

THE WINDERMERE FOUNDATION

- › We donate a portion of our commission from every transaction to benefit the Windermere Foundation.
- › Since 1989, the Foundation has collected and contributed over \$45 million.
- › Assistance is provided to non-profit agencies dedicated to helping homeless and low-income families in our community.



WINDERMERE COMMUNITY SERVICE DAY

- › Since 1984, Windermere agents have dedicated an annual day of work to those in need.
- › These hands-on projects benefit a wide variety of community-based organizations.
- › Projects have included maintenance at a senior center, construction of a children's playground and sorting duties at a food bank.
- › I am pleased to be a part of such an important mission. It's just the right thing to do.


Windermere
REAL ESTATE





How I Help You

Buy Your Home

Helping you find and purchase a home is only one facet of my job.

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 most fit your needs
- › Arrange tours of homes that meet your criteria
- › Provide you with detailed information about homes you're interested in
- › 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 necessary steps after inspection
- › Work with the 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 meets all your criteria
- › 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





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 & Sell
- › Explain buyer agency agreement
- › Explain required disclosure documents
- › Explain deeds
- › Explain title work
- › Obtain & 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 & 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
- › Title resolution
- › Multiple offers
- › Seller concessions
- › Earnest money
- › Inclusions & exclusions
- › Conditional sale contingency
- › Survey resolution
- › Due diligence resolution
- › Closing & possession date
- › Payment for failed or untimely possession

