



Buyer's Guide



Interested in Buying a Home?

Buying a home is an exciting milestone, but we understand that the process can also feel overwhelming, especially if you're not sure what to expect. Our goal is to make the experience as smooth and straightforward as possible by helping you understand each step, answering your questions, and providing guidance along the way.

As your real estate team, we take the time to understand your goals, priorities, and budget so we can help you find a home that fits your needs. Whether you're deciding which neighborhood is right for you, evaluating properties, or navigating negotiations, we'll help you understand your options and develop a strategy that supports your goals.

We believe a successful home purchase starts with clear communication, thoughtful planning, and having the right people in your corner. From connecting you with trusted industry professionals to coordinating the details of your transaction, we'll work to anticipate challenges, help you navigate unexpected situations, and keep you informed throughout the process.

Whether you're just beginning to explore your options or are ready to start looking at homes, we're here to help. We look forward to getting to know you and helping you take the next step toward homeownership.



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About Our Team

Our partnership extends well beyond real estate. Before entering the industry, we spent years working together in different capacities, from serving at-risk youth to building a successful online resale business. These experiences shaped the way we approach our work today, teaching us the value of patience, resourcefulness, problem-solving, and building strong relationships.

As a team, we bring different strengths to the table, but share the same commitment to helping our clients reach their goals. We understand that buying a home is about more than finding the right property. It's about finding a place that fits your lifestyle, supports your priorities, and feels right for the next chapter of your life.

We take pride in thoughtful planning, clear communication, and attention to detail. Whether we're helping you evaluate neighborhoods, develop a strategy for an offer, or navigate unexpected challenges, we work together to help you understand your options and feel confident in your decisions.

Our goal is to make the home-buying experience as smooth and rewarding as possible while building a relationship that lasts well beyond closing day.

We would be honored to be part of your journey and look forward to helping you find a place to call home.



The Buying Process

1. STRATEGY SESSION
2. DEFINE RELATIONSHIP
3. LOAN PREAPPROVAL
4. SEARCH
5. OFFER & NEGOTIATION
6. ACCEPTANCE
7. ESCROW
8. FINANCING
9. INSPECTION
10. INSURANCE
11. CLOSING
12. ONGOING SUPPORT



SEATTLE-SAND POINT



All in, for you.®

STRATEGY SESSION

We'll start by discussing your goals, budget, timeline, and priorities. This gives us a clear understanding of what you're looking for and helps us build a plan for your home search.

DEFINE THE RELATIONSHIP

Before we begin working together, we'll review the Buyer Brokerage Services Agreement (BBSA). Since January 1, 2024, Washington law has required a written services agreement when a broker begins providing brokerage services to a buyer. This agreement outlines our working relationship, the services we provide, the length of the agreement, and how compensation works.

We'll walk you through the agreement, answer your questions, and make sure you understand the terms before signing. Our goal is to build a relationship based on trust and clear communication. If at any point you feel the relationship isn't the right fit, we can discuss ending the agreement in accordance with its terms.





LOAN PREAPPROVAL

Before you start house-hunting, you need to get preapproved for a loan so you know your budget and sellers will know that you're prepared to make a serious offer. We can refer you to a mortgage consultant we trust who can help you determine how much you can afford for a down payment and monthly payment, and discuss which type of loan is right for you.

Prior to your mortgage consultation, be sure to get your finances in order and review your credit score and history to address any issues. Your mortgage consultant will let you know what documentation they will need from you, such as pay stubs, W-2 forms, and tax returns.



MISTAKES TO AVOID AFTER PREAPPROVAL

Being preapproved doesn't guarantee funding. The following can jeopardize your financing even after preapproval:

1. Large cash or credit purchases
2. Quitting or changing jobs
3. Unpaid bills or late payments
4. Opening new credit cards or bank accounts, or co-signing a loan
5. Paying off significant loans or debt
6. Making large deposits

Always consult with your lender before making any significant financial decisions or changes during your home search.





THE SEARCH

We will create a list of homes that meet your criteria that we can tour together, and we'll keep sending you new listings and checking in with you regularly throughout your home search. We subscribe to the Multiple Listing Service and tour new listings in our area every week.

When we find a home that interests you, we can answer your questions and research the home more if needed. Please send us any listings you may find and give us feedback on the homes you tour.

TIPS:

- › Take notes about the pros and cons of each home you view, as it can become difficult to remember after seeing several listings.
- › Use our personalized Search app to communicate and share listings, notes, and tour routes.
- › Create a saved search on Windermere.com to be notified automatically anytime a new listing that meets your criteria comes to market.
- › Try not to judge homes based on appearance and features you can easily change later.



Offer & Negotiation

When you're ready to make an offer on a home, we'll strategize to determine the best offer price by reviewing similar homes and market data in the area. We'll also discuss your preferred timing, any appliances and other items in the home that you want included in the sale, contingencies, earnest money, and more. Then we'll create a purchase and sale agreement outlining the details of your offer, which we'll send to the seller's agent. The seller can either accept it, reject it, or make a counteroffer. We will negotiate with the seller on your behalf to get you the home you want at the best terms possible.

When your offer is accepted and both parties have signed the agreement, we'll provide a detailed summary of the agreed-upon timing, tasks, and deadlines you'll need to meet. Then we'll coordinate with you through each step to make sure all goes smoothly and on time.

We will be your point persons in the transaction, guiding you through the process and contracts, ensuring you understand all options, documents and fees, answering your questions, and anticipating potential issues to help avoid them.



Under Contract

THE FINAL STRETCH

FINANCING

After your offer is accepted, the next step is to get final loan approval. During this process, your lender will decide if they're willing to approve your mortgage based on your creditworthiness, the home's appraisal, its title history, and other factors. A title company will provide a title report for you and your lender detailing the history of the home and ensuring that there are no legal barriers to purchasing it.

INSURANCE

After completing a title report on the property, the title company will provide a quote for title insurance based on the findings of the report. Title insurance protects both the buyer and lender against any legal disputes and liens on the property that the title search may not have found or resolved. Lenders also require homeowners insurance before they will finance a property, to protect you and the lender from what might happen to the home in the future.

INSPECTION

When making an offer on a home, we recommend making it contingent on a professional inspection to assess the home's health, safety, and major mechanical systems. Not only does this inform you of any repairs that may be needed, which we may want to negotiate with the seller about, but it also helps you understand the home's systems and ongoing maintenance needs.

ESCROW

The seller accepting your offer is also our cue to begin the escrow process. Escrow is a legal arrangement for temporarily holding the funds in a real estate transaction and making sure they distribute properly when the deal goes through. The funds, property, and documents are held by a neutral third party "in escrow" until the terms of the agreement have been filled. You will meet with the escrow agent to sign the final documents a few days before closing.

CLOSING

The closing process finalizes the terms of the agreement. This comes with its own set of costs. We can help you understand what fees each party will pay and receive, and your escrow agent will coordinate with you to schedule the signing appointment and provide instructions for payment of the final funds due for closing. They will then deliver the funds and signed loan documents to the lender, and transfer the title and keys to you when the lender releases the funds to the seller.

ONGOING SUPPORT

Our service doesn't end when your home is sold. We can help you with the purchase and/or sale of your next home, connect you with local providers and resources, and more. We will also stay in touch in the years to come to provide helpful home information and be of service anytime you or someone you know has questions or needs about real estate or our area. Think of us as your local experts and resources.





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If you are already working with an agent, this is not meant as a solicitation for that business.

