



A Buyers Guide



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GOOD FAITH NEGOTIATIONS

Our goal is to give you the absolute best chance to win. No buyer wants to pay too much, and no seller wants to leave money on the table. One of the key elements to a stress-free winning negotiation is understanding the needs and wants of all parties involved. A large aspect of achieving your goal is understanding not only what the other parties want but also why. For this reason, we encourage you to read both the buyer's and the seller's guide. We have found, and others have felt the same way, that a 'win win' negotiation gives everyone involved the greatest return. Employing good faith negotiation tactics will help you control the process and be prepared for all possibilities.



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BUYING REAL ESTATE WITH SUCCESS

As Windermere agents we work with a complex set of experts and specialists that cover all aspects of real estate making the process as smooth and successful as possible.

Barbara and Johnny bring different skill sets to the table. **Agents are not sales people.** Our job is to fairly represent people who buy and sell. Our function is to help you understand and control what is controllable so you will be prepared to handle the unexpected, or uncontrollable. We are constantly working, ever on duty, and always on call.

We want to help you make yourself at home.

Seattle is a patchwork of unique neighborhoods and those create unique micro-markets. Our mission is to maintain a keen sense of Seattle's diverse communities even as they evolve, and therefore always be prepared to introduce anyone to the right home or the perfect buyer.

Several years ago we were in the restaurant business in the Hamptons. It was said once that great cuisine is just a long series of menial kitchen chores. Real Estate is much the same. People go to a closing and they do not see all the intricate steps and hard work that lead to that important day when you either get the keys to your new home or the check from the proceeds of the sale.

TESTIMONIALS

The old cliché of “went above & beyond” applies to their great work on my condo sale & relocation. Their skills compliment each other perfectly & they were genuinely committed to a quality result. Highly recommend!

Alan M. Shapiro

alanmshapiro@sbs-imports.com

(206) 465-1550

“We could not have imagined a better home buying experience than the one we had with Johnny and Barb. From the first time we met, they were knowledgeable, responsive, patient, and understanding. As first time home Buyers who are new to Seattle, we needed all these qualities from our real estate agent. Perhaps most importantly, they never pressured us to do anything but to make the best decision for ourselves; they truly had only our interests in mind. As an added bonus, both Johnny and Barb also have a great sense of humor and are fun to be around. All this to say: Our only regret in buying a place is that we won't get to work with Johnny and Barb-- until our next real estate move!”

Joanne Wong/Roy Chan

jwong184@gmail.com

(617)785-7776

roychan712@gmail.com

(617)785-9843

“I can't think of two harder working, more genuine people to buy a house from.”

John Ueding

johnueding@gmail.com

(425)615-9744

“Both John and Barbara were amazing during this entire process. They were both very understanding that I had a lot of questions as this was my first purchase. They were 100% there for me.”

Mya Rohrbach

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References

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TRUSTED COLLABORATORS

House Cleaners

- Mrs. Clean
206-992-2660
- Maria Morales
206-359-5462

Inspectors

- Jeffrey Tosh
206-696-4356
- Randy Near
206-351-1841
- Jan Gruszecki
425-499-2504

Home Owners Insurance

- Orca
206-818-4133
- Snapp & Sons
206-282-3425

Landscaping/Gardening

- Creative Landscape Concepts
425-343-4318

Locksmiths

- Mr. Rekey
206-623-3388

Painters

- Richard Kennedy Painting
206-683-9666
- Queen Anne Painting Co.
206-522-5152
- Sergio Herrera
206-853-9345

Plumbers

- Mr. Simmons Plumbing
206-937-5888

Stagers

- Kim O'Donnell Ballard Home Staging
206-719-5136

General Contractors

- Rom Cunningham
206-853-7694

Local Mortgage Brokers

- The Koehl Team
Gina Koehl Senior Mortgage Specialist
425-274-2063
gina.koehl@apmortgage.com
- Susan H Langendorfer
Evergreen Home Loans
206-440-1000
- Michael Press
Penrith Home Loans
206-457-3134
michael.press@penrithloans.com

Looking for a different service? Please reach out, we would love to refer you!

OUR PROCESS

Finding property and purchasing it will be a unique experience every time. No two people are the same and no two properties are the same. It is our job and our duty to mold our successful process to your unique situation.

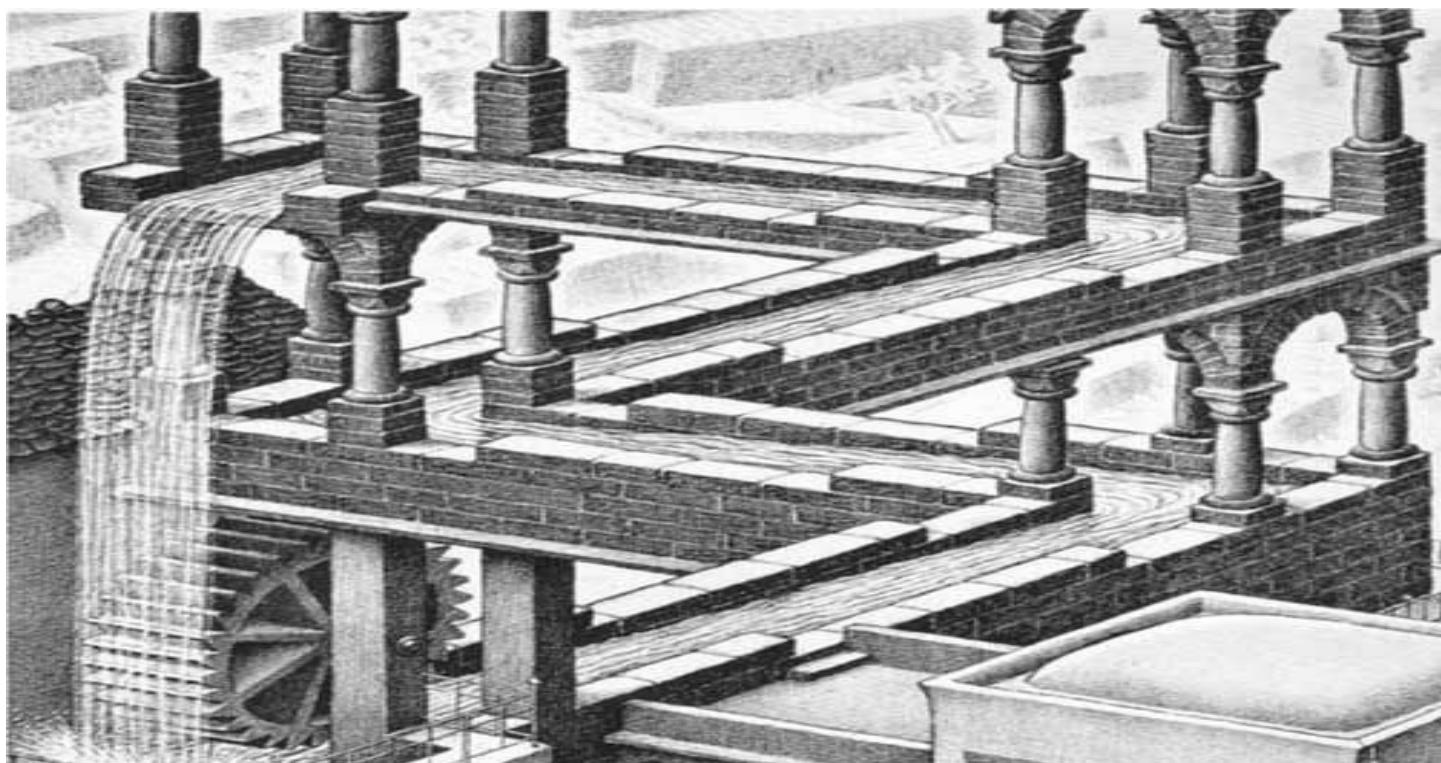
1. Getting to know you

The better we understand what you want to accomplish the better we will be able to help lay the course for a successful transaction.

2. Getting to know the market

The real estate market is like a giant flowing river that varies in velocity and can change at any time based on:

- The economy
- Accessibility/availability of money
- Location/micro markets
- Price points
- Product type
- Psychology of the buyer/seller pool
- Size of the buyer/seller pool
- Availability of competing inventory



3. Getting clear about your needs

When you are clear about your needs and motivations you will have far greater chance of success in navigating the flow of the market. Understanding what you can and cannot control will help put you in a sector of the market that will suit your needs to the greatest possible extent.

4. Sifting for Gold

Now it's time to narrow the spectrum even more by further defining the 'whats and the whys' of what you are looking for. It is a process of elimination that will help us focus on the end game. It is a process that allows you to feel confident that nothing is overlooked. Understanding why you have rejected a property is often far more revealing than knowing what you want to find.



5. Finding the one

I think we all know what the difference between a house and a home is. Home is where your heart is, and a house is what you buy. There is no such thing as a perfect house. We want to help you come as close as possible.

It is important to have a good process when looking to buy and an un-bias eye to help you see what may be hidden. We will help you find an 85% perfect house that you will enjoy making into an absolutely perfect home.

6. Winning the property

Writing and negotiating a contract to your liking is our duty. Remember that with the plethora of online services sending listings out in a nano second to an app on your phone, most buyers find the property they end up buying on their own. We help you see, touch and hear it. Then we guide you through writing and negotiating the contract to the close.

INSPECTIONS

What's going to happen when you have the home inspected? Whether you are buying a previously owned home, or looking at a new construction, the purpose of an inspection is to find out what's wrong with it. And guess what. There is definitely something wrong with it. There is absolutely no such thing as a perfect home. An inspection makes it possible for you to know what defects you are buying, or not buying. What you do with the information from an inspection is up to you. The difference between a new construction negotiation and a negotiation for a previously owned home is highlighted by the inspection process.

How thorough do you want the inspection to be?

We would bet nobody thinks "Not that thorough. A cursory look is fine. I don't need to know."

INSPECTING A NEW CONSTRUCTION

All sorts of things can be found in the inspection of a new construction. You can use the inspection to inform the builder. Most builders will make reasonable changes and adjustments. A good builder's goal is to satisfy the buyer. The list can range from the most minor to fairly major. It is in the builder's interest to make these things right. A builder will be more reluctant to drop price because that has a negative effect on their ability to finance new projects with their bank.

INSPECTING A PREVIOUSLY OWNED HOME

Do you want to live in a gorgeous old home with original wood floors and old-world charm? There is a good chance you will also be buying some old-world problems. A house built in the 50s that has the original pipes probably needs a plumbing upgrade. How's the roof? What about the foundation? You could ask for the seller to fix things, or you could ask for a reduction in price. Your choices will be limited by whether it is a buyer or seller's market. Negotiating changes to a contract based on the inspection can be complicated, especially if you ask the seller to make the repairs. In most cases you're deciding whether or not you want to buy the problems. If you are like most people we have worked with, many problems seem far more complicated and expensive than they really are. A 10-thousand-dollar fix might feel like a 50-thousand-dollar headache. Most things are fixable. A good inspection report will have clear explanations accompanied with photos, and a determination of the seriousness of the issue. The important thing is to breath.

AN INSPECTION CONTINGENCY IS A FREE OUT

Let's say you have a 5-day inspection contingency. You can decide at any time during the contingency period to rescind your offer and retain your earnest money. You are not required to state a reason if you decide to rescind. (Note: We encourage our clients to negotiate in good faith. Using the contingency period just to give you time in case you get cold feet is, perhaps, unfair to the seller. If we write an offer for you, we want you to be as sure as you can be that you want to follow through.)

WHEN TO WAIVE INSPECTION

The quick answer is never. Or, you can waive it because you already did the inspection. We will never advise you to waive an inspection on a home or forego the inspection altogether. We will point out that it is your choice and list the consequences. Many of you have heard about extreme seller's markets where buyers waive the inspection in order to win the bid. Your first option in such a market is to have a pre-inspection. This will help you to decide whether to make an offer at all. You now can waive the inspection on the offer because you already did one.

CHOOSING YOUR INSPECTOR

We will offer you choices and you may know one already. It is important that you choose a licensed inspector and we will always encourage you to choose a thorough, nit picking, detail oriented professional. We will always encourage you to NOT pick your very good friend, The Builder. We are sure he's a great guy, but we think you want an inspection specialist. You want someone who knows every style, every system, the history of building techniques, and has seen the widest variety of successes and failures over time in the building industry. You'll only be saving a few hundred dollars by choosing 'a guy you know', and possibly risking thousands.

OUR DUTY OF CARE

Our goal is to help provide insight and resources that will produce clarity for you in the process of real estate transactions. We are proud to say that our clients are our friends and willingly refer us. Our goal is to maintain those kinds of relationships with every transaction, past, present, and future.

Our dream for the future is to be known as the 'Myth Busters' of real estate, a team that reveals choices for all classes and demographics. We want to be able to provide everyone we meet with the best possible chance for success and revel in their dream come true.

**Before we go any further please review the
Nuts and Bolts**

STEP BY STEP

1. Find out what you CAN afford

- This first step is key as it will clearly determine your search parameters. With a good lender and a clear knowledge of financing, you will be poised from the start.
- Get a pre-approval letter *This is different than a pre-qualification letter!*
- When you get **pre-approved** you will get a credit score from your lender and you should also get a graph that will show your monthly payments depending on how much you borrow. (**Getting your credit score on your own is often not as accurate as what a lender will provide.**)
- **Choosing a lender can be key as the amount of time it takes to close will influence any offer, especially in a hot (Seller's) market. We can provide you with some recommendations.**

2. Decide what you WANT to afford

- After you have a pre-approval you may determine what you want to spend within the parameters set by your lender. You can now consider your total budget and determine what size mortgage payment **YOU** are comfortable with.

3. Search for a home

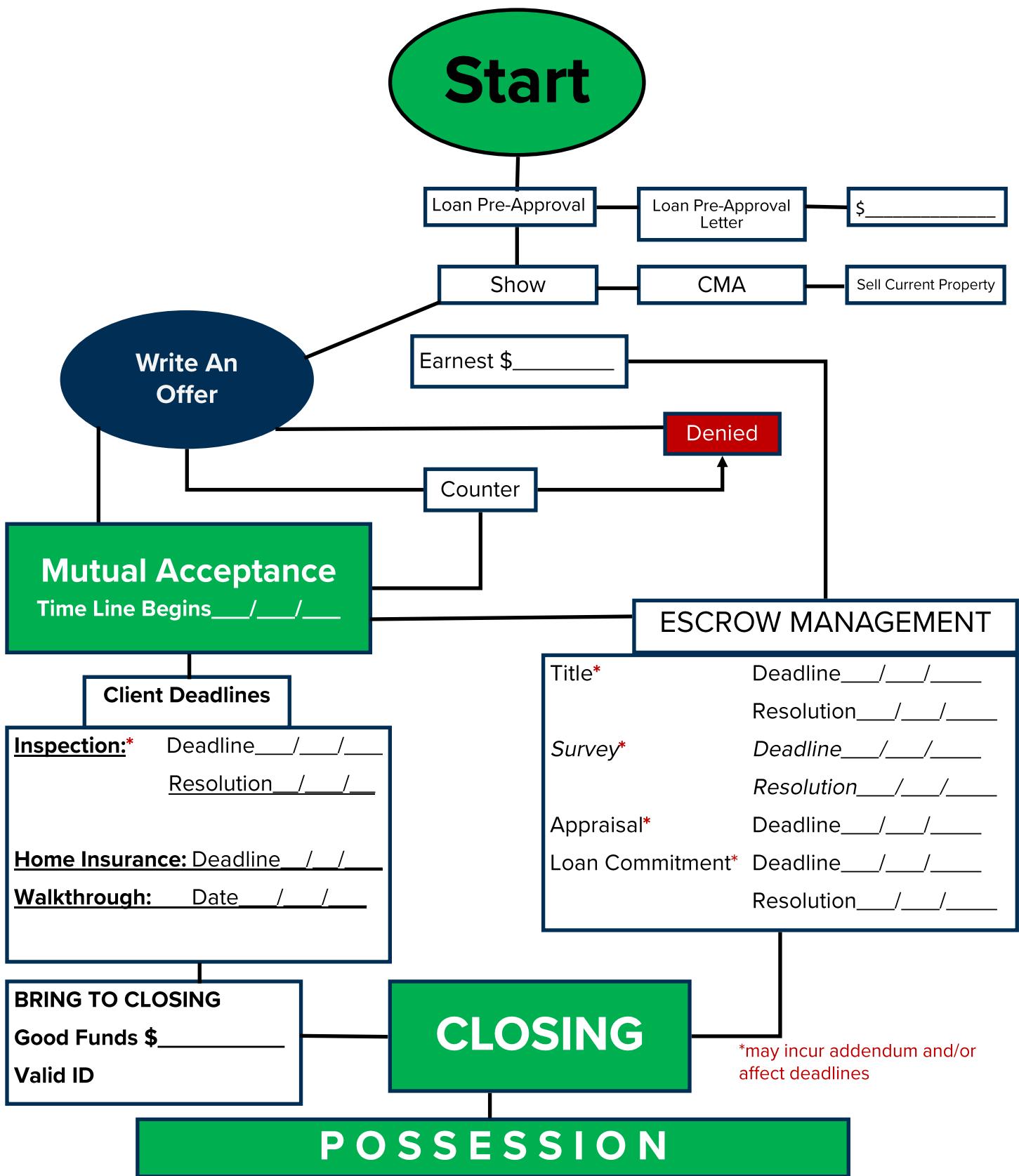
- We will help you search for homes that meet all your criteria and help you know how any property satisfies your needs. We will look at properties to the left and right of your window, and everything in-between. We do not want you to miss a thing. The full analysis of any potential property can help you to see certain aspects that could make the difference and ensure you will not over pay. Taxes, zoning, HOA fees, and many other components can tip the scales.

4. Make an offer

- This is where the rubber hits the road. It is my job to help you structure an offer that gives you the best chance to obtain your new home with the best possible terms. Since we have diligently executed all steps up to the offer, the path will be clear.

5. Mutual agreement

- When you and the seller have both signed the contract it will be our job to help you keep everything on schedule. Your earnest money represents your commitment and our job is to assist you through the steps that complete the contract. Key steps include but are not limited to: **Title, Survey, Inspection, Appraisal, Loan process, Escrow, Keys!**



THIS IS HOW WE CLOSE IT

The closing can either happen at an office or virtually on line. In Washington State closings can be done remotely and they usually are. Settlement obligations vary widely due to specific contract language. Prior to closing the closing agent (escrow or title company or attorney) will complete a detailed settlement statement for both buyer and seller.

Here is a basic overview:

THE BUYER WILL RECEIVE

- Credit toward buyer closing costs and purchase price for any earnest money deposited

Earnest money is a “good faith” deposit submitted with your offer to show the sellers that you are serious about your purchase offer. Earnest money is a required part of an offer. There is no set amount that is required and up to 5% of the offering price can be kept by the seller should the buyer breach contract. Earnest money can be an important part of the negotiation process. Earnest money eventually becomes part of the purchase and will show as a credit to the buyer

THE BUYER PAYS

- One half of escrow or legal fees paid to an attorney or escrow for preparing the close
- Document preparation fees, if applicable
- Recording and notary fees, if applicable
- Title search and title insurance (paid by either the buyer or seller)
- Loan fees
- Appraisal fees
- Credit report fees
- Home Owners Association fees, if applicable (paid by either buyer or seller)

NOTES