



# A Buyers Guide



Johnny Beuscher

206-409-2244

[johnnyb@windermere.com](mailto:johnnyb@windermere.com)

Barbara Beuscher

206-409-2243

[barbarab@windermere.com](mailto:barbarab@windermere.com)

[thebeuschers.com](http://thebeuschers.com)



## 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 perfect home or the perfect buyer.

10 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**

mya@prostgermanpubs.com

(206) 459-7733

## References

**Will Dowd**

(206) 355-4513

willdowd@earthlink.net

**Jeremie Berg**

(253) 691-9309

Jeremie.berg@sheraton.com

**Kim & Dan Beyer**

(206)288-9993

kimbeaker82@gmail.com

**Mark Charles**

(917)208-4155

markcharles@nyc.rr.com

**Jay MacMurray**

jaycmac@comcast.net



Johnny Beuscher

206-409-2244

johnnyb@windermere.com

Barbara Beuscher

206-409-2243

barbarab@windermere.com

thebeuschers.com



## 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
- Dylan Chalk  
206-713-5715

### 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

- Spade & Archer  
206-707-9142

### 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

- Carla L. Sanders  
Loan Depot  
425-898-5109  
casanders@loandepot.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.

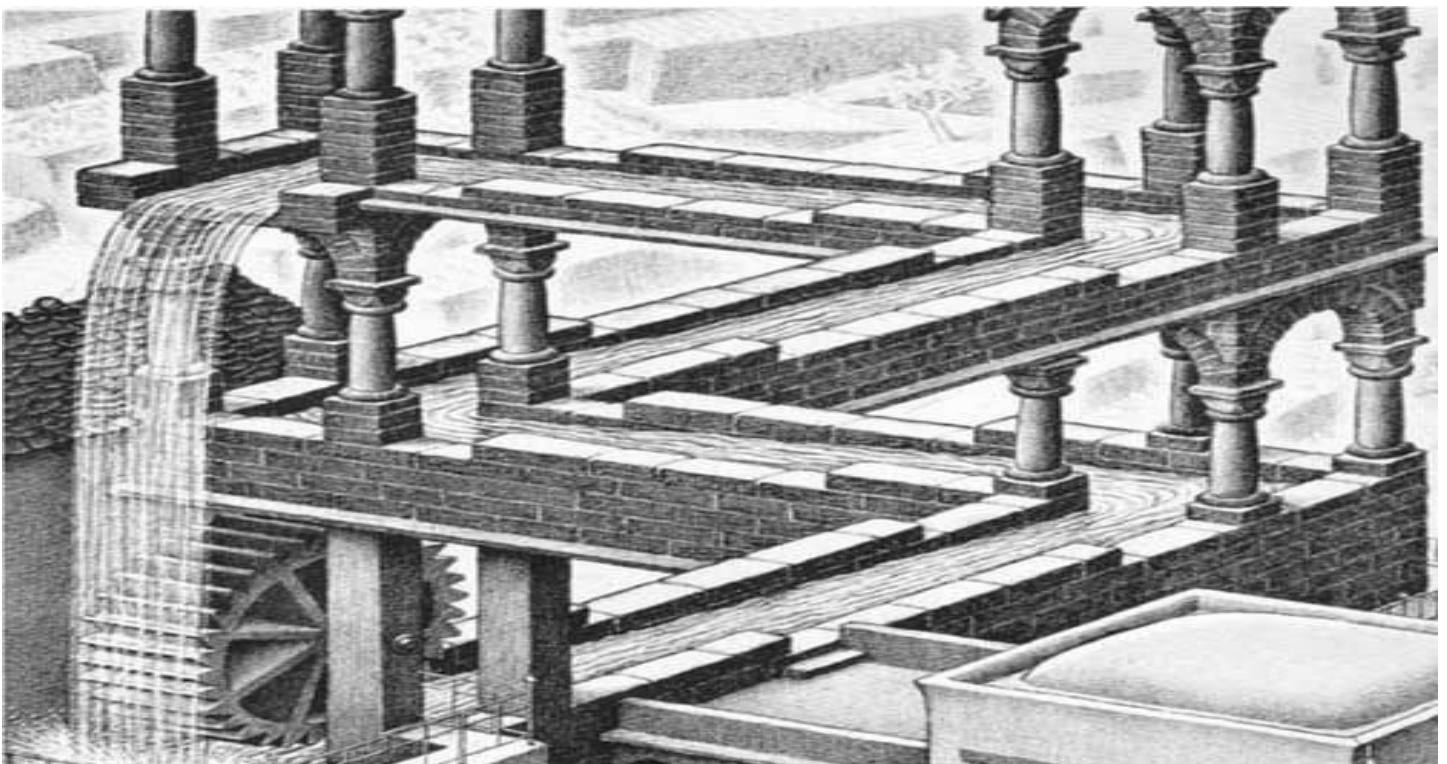
## 1. Getting to know you

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.

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## **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. I 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

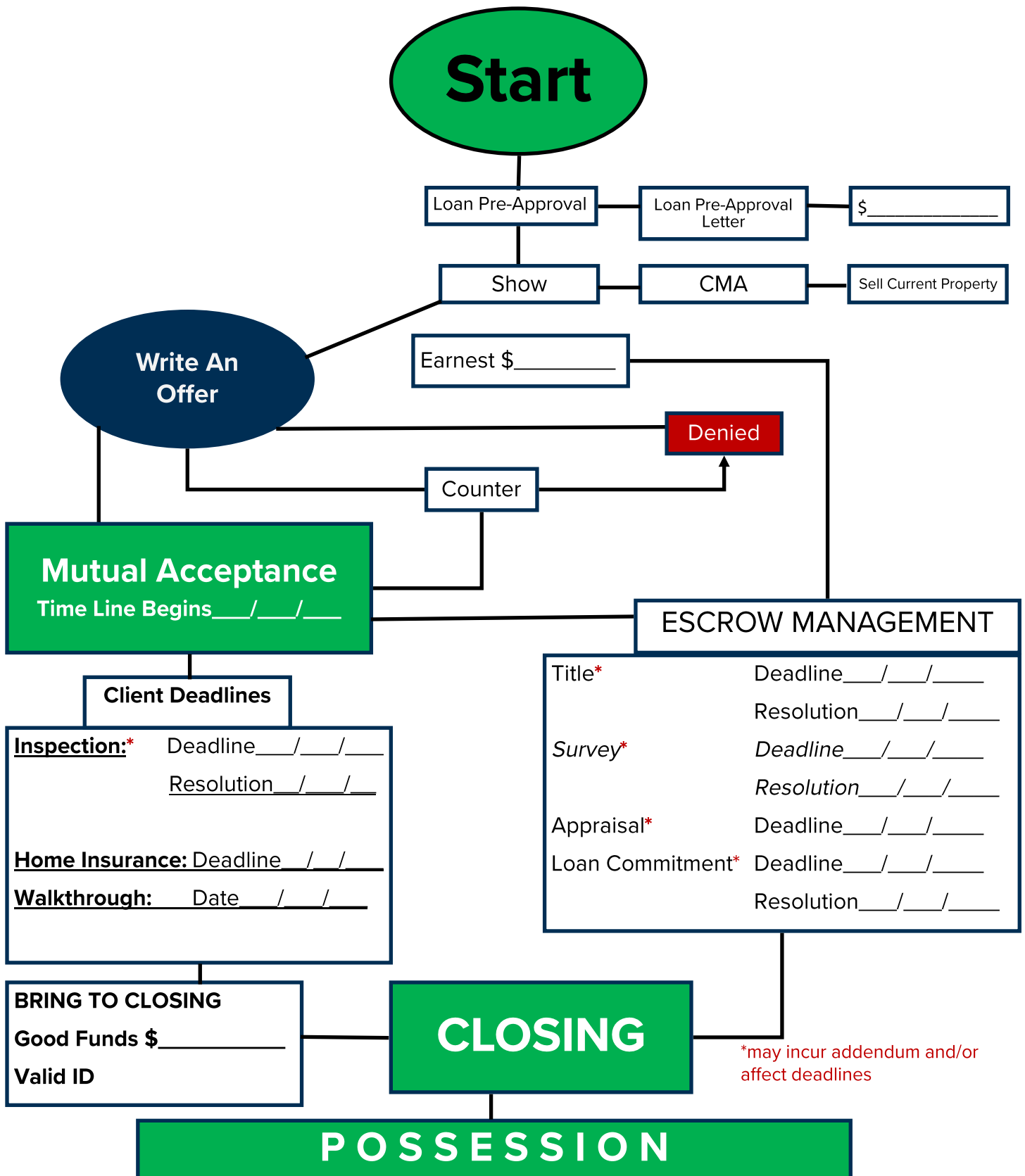
- I will help you search for homes that meet all your criteria and help you know how any property satisfies your needs. We will look at properties to the left and right of your window, and everything in-between. I do not want you to miss a thing. The full analysis of any potential property can help you 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 my 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)



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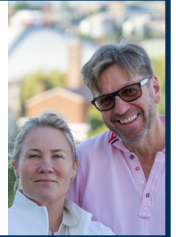
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barbarab@windermere.com

thebeuschers.com



## GOINGS ON ABOUT TOWN

### Websites and blogs

capitolhilltimes.com

madisonparktimes.com

queenannenews.com

westsideseattle.com/west-seattle-herald

bizjournals.com/seattle

seattleweekly.com

beaconhill.seattle.wa.us

belltownpeople.com

crownhillneighbors.org/wp

discoverslu.com

fremocentrist.com/commentary

phinneyridge.org

pioneersquare.org

seattlegreenlaker.com

westseattleblog.com

seattlechinatownid.com

madronaseattle.com

parks.wa.gov

museumstuff.com/states/WA.php

publiclibraries.com/washington.htm

**www.thebeuschers.com**