



A Buyers Guide





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. We are constantly working, constantly on duty, always on call. Real Estate is more than buying and selling houses. It's customer service. It's helping people find a home. Seattle has become part of our soul. Once you're here you never want to leave.

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. Then we moved to Seattle and we never looked back. 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.

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.



Testimonials

"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

Mark Charles

mcharles@cstv.com (917) 208-4155

Will Dowd

willdowd@earthlink.net (206) 355-4513

Jeremie Berg

Jeremie.berg@sheraton.com (253) 691-9309

Jen Gerard

geng4810@gmail.com (206) 382-8400



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

Locksmith

- Mr. Rekey 206-623-3388

Painters

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

Plumber

- Mr. Simmons Plumbing
206-937-5888

Stagers

- Spade & Archer
206-707-9142

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



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

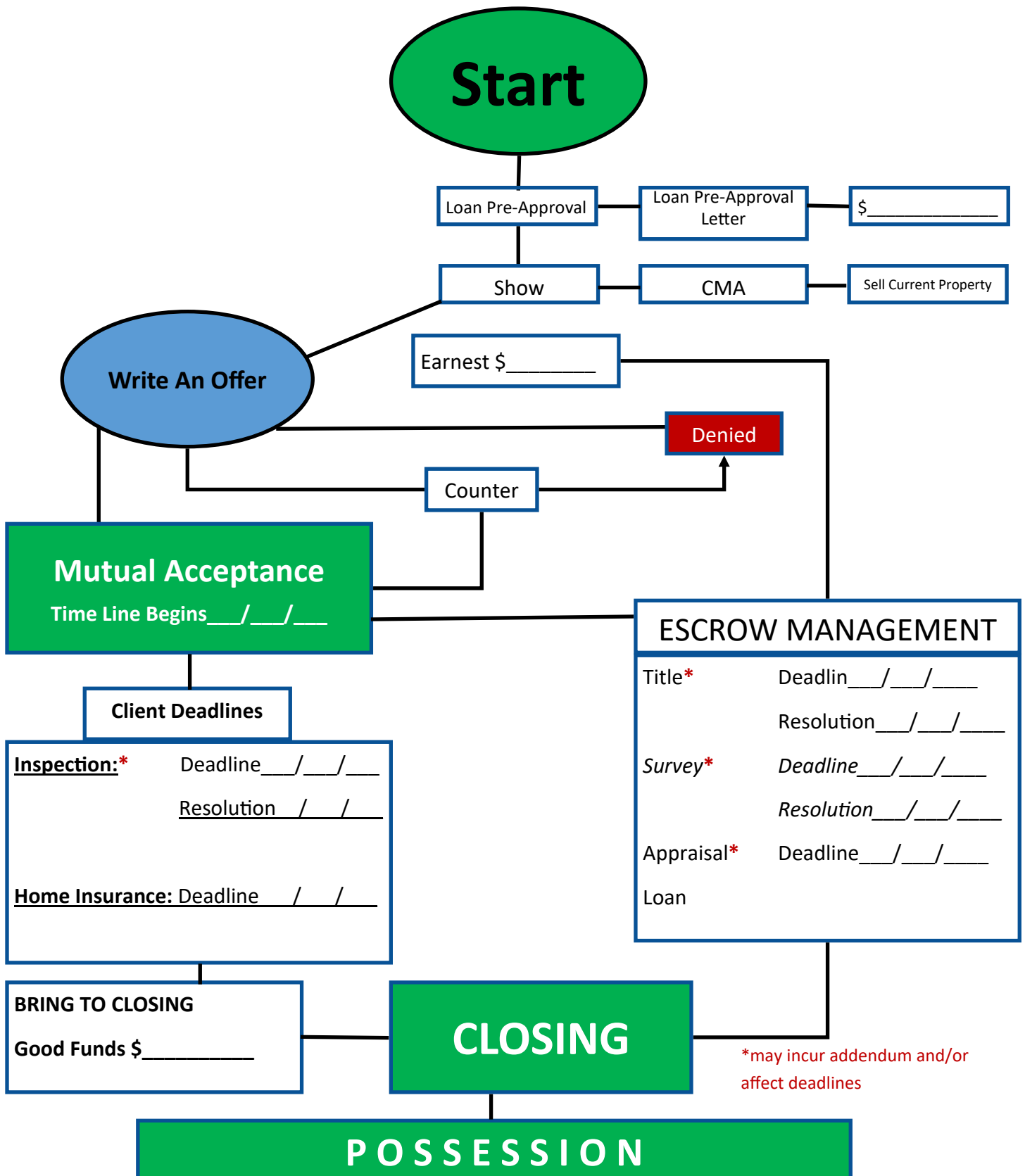
- I will help you search for homes that meet all your criteria and help you know how any property satisfies your needs. We will look at properties to the left and right of your window, and everything in-between. I do not want you to miss a thing. The full analysis of any potential property can help you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



Goings on About Town

Websites and blogs

<http://www.capitolhilltimes.com/>

<http://westseattleblog.com/>

<http://www.madisonparktimes.com/>

<http://seattlechinatownid.com/>

<http://www.queenannnews.com/https://www.westsideseattle.com/west-seattle-herald>

<http://madronaseattle.com/>

<https://www.bizjournals.com/seattle/>

<http://www.parks.wa.gov/>

<http://www.seattleweekly.com/>

<http://www.museumstuff.com/states/WA.php>

<http://beaconhill.seattle.wa.us/>

<http://www.publiclibraries.com/washington.htm>

<http://belltownpeople.com/>

<http://www.thebeuschers.com>

<http://crownhillneighbors.org/wp/>

<https://www.discoverlu.com/>

<http://www.fremocentrist.com/commentary/>

<http://www.phinneyridge.org/>

<http://www.pioneersquare.org/>

<http://www.seattlegreenlaker.com/>