

At Home in Spokane



BUYER'S PACKAGE



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Windermere
Windermere/Manito LLC



ABOUT ME

I was born and raised in Spokane and graduated from Eastern Washington University. After obtaining my Masters in Secondary Education Administration, before launching my career in Real Estate in 2005, I spent several years on the West side of the state as a middle school vice principal. Coming from a Real Estate family--3rd generation, I am a natural in my career as a Residential Specialist and thrive to provide my clients with the best service, knowledge, and commitment possible.


From my previous career in education I have learned the necessity of continued education – we are life long learners. With this in mind, I have invested many hours of continued education in order to provide my clients with the best service possible.

Successes include:

- Senior Real Estate Specialist (designation)
 - Accredited Buyer Representative (designation)
 - Certified Negotiation Expert (designation)
 - Successful Representation of Electronic HUD Bidding
 - Foreclosure Opportunities for Buyer-Clients
 - Continual Training of Changing State-wide Forms
 - 30 Hours in bi-annual accredited coursework to maintain real estate licensing
 - Purchase and Sale Agreement Revisions--ongoing
 - Living by the Code of Ethics
 - 1031 Exchange
 - Power of Analysis – Income Producing Properties
 - Current Issues in Real Estate
- Current Financial Trends and Issues

In addition to my Real Estate training and Master's in Sec. Education Administration I also hold a B.S and a B.A.E in Biology.

Put the power of Katie's experience and Windermere Real Estate behind you!





HOW I WORK

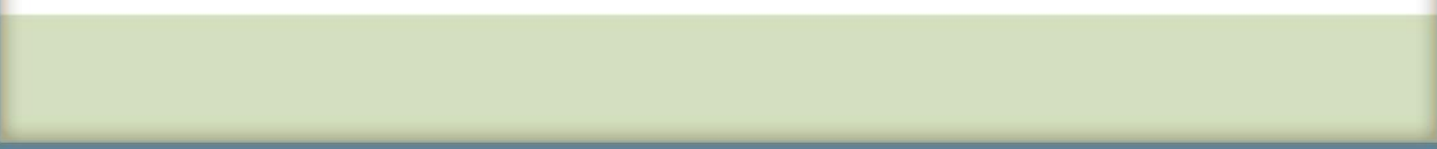
I pride myself on creating long lasting relationships with my clients. My utmost goal is to help my buyers make wise Real Estate purchasing decisions. In doing this I have to be honest, forthright, and sometimes point out negative things the buyer cannot see. This is all done to achieve the goal of making a wise Real Estate purchase and a wise Real Estate investment.

I offer my clients the highest level of service by providing them an in-depth analysis of their needs, their wants, and of course what is realistic for them. I offer personal service and I do not hand my clients off to anyone. Communication is the key to our success working together as a team.

Once I have completed the analysis I then provide my clients with ongoing research and information to give them the most options and choices that are available. I never rush my clients and I let them know from the beginning that this process may be quicker than they expected or take much longer than they expected. Either way, I am with them until they reach their goal.

Once we have found the perfect home and have made an offer and even closed on that home that is when my true level of service shines through. I do not forget my clients after closing and I stay in touch with you for years to come providing you with up to day Real Estate reports, articles, information, and even an analysis of the home you purchased on an annual basis.

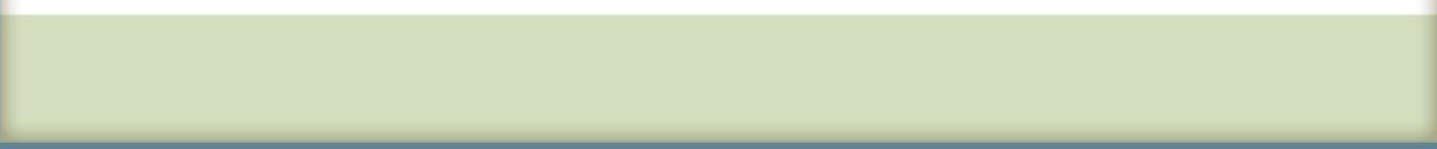
The key to my success is your success.





MY SERVICES FOR BUYERS

My services and commitments for buyers include:

- Needs Analysis Interview
 - Customized Communication Plan – see details on following page
 - Assistance with Lender Pre-Approval
 - Computer Property Match and Email Notification
 - Personal Home Tours with Itinerary & Listing Details
 - Preview Property and Provide History when available
 - School Resources and Neighborhood Information upon request
 - Comparative Market Analysis on property prior to making an offer
 - Writing a contract that will protect you
 - Offer Presentation & Negotiation in person when possible
 - Coordination with Inspector, Lender, Title Company, & Closing Agent to make sure your accepted offer closes
 - Pending to Close Calendar sent to you within 2 business days of mutual acceptance
- 



CUSTOMIZED COMMUNICATION

No two clients are the same, and I don't expect everyone to like the same type of communication! Some buyers like to be communicated with daily, some weekly. Some via phone, some email and some in person. When communicating with me, here's what each option looks like:

My phone communication plan:

We'll talk weekly (but also immediately if needed) when new listings come on the market (or have a price reduction). I'll also email you the listings and then give you a call so we can make a plan to see the listings that appeal to you.

My online communication plan:

I will send you listings daily or weekly via email. You and I will communicate online about the ones you would be interested in looking at, and schedule an appointment to see them.

My live communication plan:

We'll meet on a weekly basis – or perhaps more often-- if something comes on the market that I think fits your criteria to a "T". We will sit down and I will show you a preview of the homes that meet your needs, then we will make a plan to go out and tour them.

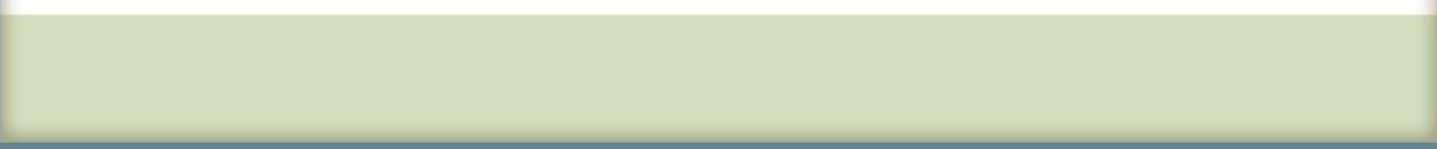


PLEDGE OF SERVICE AGREEMENT

As your Realtor, Katie DeBill agrees to the following:

- Discuss agency relationships and give you a copy of the law of real estate agency
- Arrange a free no obligation pre qualification meeting with a lender if requested
- Provide regular communication during the entire transaction
 - Daily Weekly Bi Weekly Monthly As necessary
- Search the multiple listing service on a regular basis for homes that meet your criteria
- Represent you with any builder or developer of your choice
- Negotiate the purchase of any “for sale by owner”
- Arrange for private showings
- Discuss strategy about the offer price, financing turns, interest rate & possession date
- Provide Buyer with Comparative Market Analysis (CMA) on property selected by buyer
- Prepare an offer on the property of your choice and negotiate with the seller
- Help you arrange for inspectors during the inspection phase of the negotiations
- Guide you through the escrow process to a successful close
- Personally attend signing with Buyer


Signature _____





BUYERS PROCESS

The Buying Process is one that has many different steps. It is not simply a matter of finding a house, writing an offer on it, taking money to closing, and moving in. There are many important steps that must be adhered to and listed below are the most important ones. It is my job to orchestrate the successful execution of each one of these steps:

1. Getting Pre-Approved for a Home Loan
 2. Determining your wants and needs
 3. The Search Begins
 4. Reanalyzing your wants and needs
 5. The Search Continues - Previewing Properties
 6. New Properties On The Market
 7. Proactive Search
 8. Determining Your Offering Price
 9. Writing The Offer
 10. Negotiating With The Sellers
 11. Home Owners Association
 12. Title Commitment
 13. Inspection Resolution
 14. Appraisal
 15. Signing the paperwork
 15. Closing
 16. Possession
- 



WHAT HAPPENS ONCE YOU MAKE AN OFFER ON YOUR HOUSE?

Once we make an offer on a home it is my job to make sure that your offer is accepted, carefully executed, every detail of your transaction is completed, and adheres to the strict time schedules of your contract.

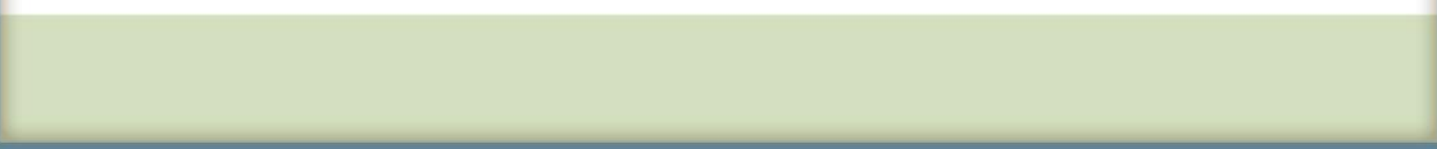
I will be providing you with a Pending to Closing calendar once we have mutual acceptance on your home. In this calendar you will see tasks that will be shown in either red or black. The black will represent all the tasks that I will be completing for you and the red will show you any tasks you need to be concerned about. (For example: Your closing date) This calendar is provided as a visual display of the important dates of your contract.

Additionally, the following items are all part of the pending to closing process:

The Offer and Contract

- When the offer has mutual acceptance, I deliver copies of the fully-signed contract to all parties, including the closing agent
- If not part of the contract, I'll return a signed copy of Seller Disclosure Form to listing agent.
- I'll record and promptly deposit your earnest money.
- I'll provide copies of the signed contract for the office file.
- I'll track all dates in the contract, making sure that you are meeting all agreed-to deadlines.

Tracking the Loan Process

- I'll touch base with you weekly to ensure your loan is processing on track. I'll relay final approval of your loan application to seller's agent.
- 



Home Inspection

- I'll coordinate your professional home inspection.
- I'll review your home inspector's report and discuss issues with you.
- I'll draft an inspection response to sellers based on your requests; then negotiate work items with seller's agent and seller.
- I'll recommend contractors to perform any negotiated or required repairs.
- I'll oversee the completion of all required repairs on your behalf, if needed.


The Appraisal

- I'll confirm with your lender that appraisal is scheduled.
- I'll follow up with you and your lender on the status of the appraisal.
- I'll alert the seller's agent when the appraisal has been completed.

Closing Preparations and Duties

- I'll confirm you have received the title insurance commitment.
- I'll coordinate the closing process with you, the seller's agent and escrow company.
- I'll update closing forms and files.
- I'll ensure all parties have all forms and information needed to close the sale.
- I'll coordinate the closing location with you and the closing agent.
- I'll assist you in finding a moving company and track possession date to confirm move-in date.
- I'll work with the seller's agent in scheduling and conducting your final walk-thru prior to closing.
- I'll request final closing figures from the closing agent.
- I'll receive and carefully review closing figures to ensure accuracy of preparation.
- I'll request a copy of closing documents from closing agent.
- If a Home Warranty was purchased, deliver claim forms/directions to you.
- I'll review all closing documents carefully for errors.
- If you're buying and selling, I'll coordinate this closing with your sale (if necessary) and resolve any timing problems.

You will experience a "no surprises" closing with me closely tracking all the details along the way.





PENDING TO CLOSE CALENDAR

DECEMBER

2211 ABC DRIVE
SPOKANE, WA 99203

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10 Mutual Acceptance	11	12	13	14
15	16 Open Insurance Binder	17	18	19	20 Inspection Response Due	21
22	23	24	25	26	27	28
29	30 signing					



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FREQUENTLY ASKED QUESTIONS

Many buyers do not fully understand the home-buying process and the role of a real estate agent. Here are some of the most often asked questions agents receive from buyers.

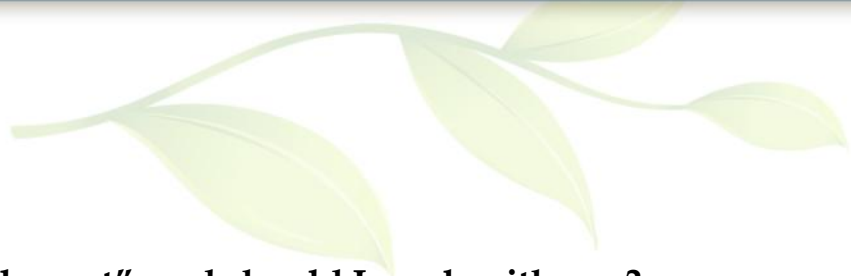
What is a “Buyer Agency Agreement”?

A “buyer agency agreement” is a contract between a buyer and a real estate agent. Contracts can vary in length, and can include or exclude certain geographical areas. The buyer agency agreement lays out the commitments of the buyer to the agent, and of the agent to the buyer.

Is it expensive to use a buyer’s agent?

The compensation that a buyer’s agent (also called the “selling agent”) receives typically comes from the seller’s proceeds, and that information is provided in the Multiple Listing Service (MLS). In such a case, there is no cost for a buyer to be represented by an agent.

If a buyer is interested in purchasing a property not listed in an MLS, it is possible that the seller will not compensate the buyer’s agent. In this case, a buyer agency agreement would detail the buyer’s obligation to compensate their agent. Typically, even with unlisted properties, the seller compensates the buyer’s agent.



What is a “dual agent”, and should I work with one?

“Dual agency” refers to the practice of a single agent representing both the buyer and the seller during the real estate transaction. When an agent acts in a dual capacity, they owe the same fiduciary responsibility to both parties. Most states have a required brochure or pamphlet which details the responsibilities of buyer’s agents, seller’s agents, and dual agents. Buyers considering the use of a dual agent should pay particular attention to the difference in responsibilities when an agent acts as a representative of both the buyer and the seller.

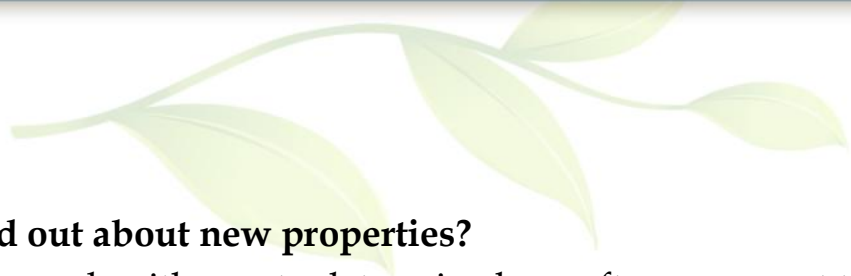
When an experienced, competent agent undertakes the responsibility of acting a dual agent, the agent no longer acts as an “advocate” for one party or the other. Rather, the agent becomes more of a mediator. In theory, because the agent knows the details of each party’s bottom line, the agent can negotiate a solution that will please both parties.

What type of information will my agent need from me?

To do the best job for you, your agent will need the best information you can provide. This would include such things as:

- preferred price range
- number of bedrooms / bathrooms
- style of home (single-story, two-story, etc.)
- size of yard
- preferred school districts
- geographical areas / neighborhoods of interest
- special needs / special interests which your home needs to accommodate

Keep in mind that a very specific set of criteria may narrow your list of potential properties, while a very broad list may lead to an overwhelming number of properties to view.



How can I find out about new properties?

Your agent can work with you to determine how often you want to receive updates on available homes, and by what method (telephone, email, snail mail). Clients using email can receive automatic updates from most MLS systems as soon as new listings are entered.

Can my agent provide information on properties listed with other companies?

Yes, provided your agent is a member of the MLS where the property is listed. Some communities have more than one MLS, so it's important to find out which MLS(s) your agent subscribes to.

What if I find a property on my own?

With the advent of the internet, many buyers have begun searching for – and often finding – properties of interest while working with an agent. If you have an agent, contact them with the address or the MLS number of the property in question. Your agent can then contact the agent of the property. It is never appropriate for you to contact the seller of the home directly if it is a listed property; you also should not contact the listing agent directly.

Can I go to open houses without my agent?

Yes. However, when meeting the agent hosting the open house it's best if you immediately identify yourself as working with another agent. If you don't, your agent might not be able to help you write an offer on that property in the future.



Can I work with more than one agent?

Nothing is more frustrating to an agent than a buyer who is working with multiple real estate agents. Without a commitment from you to work with just one agent, it's not likely that the agent will do their best work for you.

The exception to this situation is a buyer who is looking in a large geographic area. If you are looking for property outside the market area your agent specializes in, ask them for a referral to an agent in another area(s). That way, both agents are in communication during the home search, allowing them to partner in finding you the right property.

What if I am unhappy with my agent?

Let your agent know that you're unhappy, and the reasons why. It may be a simple misunderstanding that can be corrected. If the issues are more substantial, or the relationship simply isn't the right "fit", tell the agent you no longer wish to work with them. If you have a buyer agency agreement with your agent, you will need to provide a written cancellation of the agreement.

Don't let a less-than-perfect relationship keep you from finding another agent to work with. Buying and selling real estate are complex transactions, and it's important that you have an agent to represent your interests.



Summary

The purchase of real estate represents a large financial commitment on your part. It's important for you to have representation during the process.

When working with a buyer's agent, remember:

- Typically there is no compensation required from you to have representation
- Your agent can get you information / show you any listed property
- You can search for properties on your own, but you should involve your agent once you've found a property of interest
- You can attend open houses without your agent, but be sure to quickly identify your agency relationship to the agent at the open house
- A buyer agency agreement details the working agreement between you and your buyer's agent
- "Dual agency" is an option; be sure you understand the differences between traditional buyer agency and dual agency

If you have any questions regarding purchasing a home or would like me to be *your* agent, please give me a call. I want your home buying experience to be as easy and enjoyable as possible and will do everything I can to ensure you find the home that



THANK YOU!

Thank you for taking the time to preview my qualifications and resumes. This information package was prepared for you to answer any questions you may have and to prevent and future misunderstandings between my clients and myself.

When you decide to hire my services, please keep this binder to use in retaining all your important real estate documents.

I look forward to working with you in the near future and feel certain that you will be happy with my services.

