



PREPARING

VIEWINGS

CONTRACTS

INSPECTIONS

SETTLEMENTS

CLOSING

MOVING

PACKING

Guide to Buying a Home



360-393-5726 | bentucker@windermere.com | www.bellinghamben.com



USING A WINDERMERE AGENT TO HELP YOU FIND A HOME

Whatever your reasons for buying, know that finding the right home, in the perfect neighborhood and at a cost that is within your budget, is no small task. That's why many buyers enlist the help of a full-service Windermere agent. There are many benefits you receive from working with a licensed professional with specialized skills:

AS YOUR WINDERMERE AGENT

- › I know the local market and can quickly narrow it down to a few areas where you are likely to find your home at the price you want.
- › I can save you time by doing a lot of the legwork. By knowing your needs, I can eliminate homes that do not meet your criteria.
- › I will make appointments, preview homes with you and help you determine the pros and cons of each home.
- › I can help you maximize online home search tools available to you on Windermere.com.
- › I can provide information and make appointments to see almost any property listed for sale. A home does not have to be listed by a Windermere agent in order for me to get detailed information or an appointment to view.
- › Once you find the home you want to buy, I will guide you through the negotiation, legalities and details of purchasing a home.

Buyer's Purchase Timeline

- We meet to discuss your goals.
- You obtain a pre-approval from a lender.
- We view homes and you make an offer when you find “the one”.
- After your offer is accepted, you deposit earnest money and schedule a home inspection.
- You make formal application for your home loan immediately after your offer is accepted.
- We respond to the seller with any repair or monetary requests after reviewing the home inspection report.
- Your Lender will order a home appraisal after we finish negotiating items on the inspection report.
- The Title Company will provide us with documents to review (deeds, surveys, etc.).
- The Title Company will make sure there are no liens against the home and that the seller has the full legal authority to sell.
- Your lender will review the appraisal report and then obtain your final loan approval.
- The Title Company will call you to schedule a day that is convenient for you to come in and sign the legal paperwork and loan documents.
- On the day of closing the seller's agent will deliver the keys to us no later than 9pm.
- Congratulations! You own a home!

There are other small steps to complete, hiccups that can arise, and specific contract timelines that will need to be met during this process. I will be working with you, your lender, the Title Company, and the seller's agent to make sure that everything is going smoothly and you close on time. You will be communicated with regularly during every step of the process.

THE PROCESS

Step 1: Buyer Consultation

This will take 30-60 minutes and can be a phone call, a cup of coffee or an office visit. Whatever works best for you! This will give us the chance to discuss the process, the current market conditions, and what you are looking for in the perfect home.

We will also create a customized MLS search so that when a home is listed that meets your criteria we are both immediately notified.

I want to make sure you don't miss a thing!

Step 2: Get Pre-Approved

It is extremely important to get pre-approved for your home loan before you begin seriously shopping. This will provide you with a pre-approval letter which you can show to sellers when you make an offer. It shows that you are serious and prepared to purchase a home. Many offers will not even be considered without this documentation. It will also let you know what your payments will look like in the price range that you're shopping within.

You can use any lender you wish. Banks don't always have the same programs or interest rates, so I would recommend speaking with more than one lender. The credit reporting agencies even encourage this by only "dinging" your credit one time regardless of how many home loan inquiries you make within 14 days of your first inquiry.

My clients have really enjoyed working with:

Umpqua Bank

Brett Mason – Real Estate Loan Officer
Contact: (360) 303-0156
brettmason@umpquabank.com

People's Bank

Heidi Kenerson – Real Estate Loan Office
Contact: (360) 354-7285
heidi.kenerson@peoplesbank-wa.com

When Borrowing Money Thou Shalt Not...

- Change jobs or become self-employed.
- Buy a vehicle, motorcycle or recreational vehicle.
- Use your credit cards excessively or apply for anything that requires a credit pull.
- Stop paying any of your bills.
- Spend the money you have set aside for closing.
- Omit debts or other liabilities from your mortgage application.
- Buy furniture or appliances.
- Make large cash deposits without checking with your loan officer.
- Change bank accounts.
- Co-Sign on a loan for anyone.
- Change marital status.

All of the above actions could potentially result in your loan being denied or approved for a lesser amount than you need. If you need to do one of these things, check with your loan officer first.



Step 3: Education Day

On this day we set aside a few hours that we will spend touring three or four different homes that you find appealing. This is my chance for you to educate me about your likes and dislikes. It's also a good opportunity to see what you can get in different areas of town in your price range.

You're the teacher. I'm the student.

Step 4: Shopping For Your Dream Home

In my experience, it can take anywhere from a day to a year to find the right home. Regardless of how long it takes, your timeframe will be my timeframe. You will never be rushed or pressured to make a decision. Once you find the right home we will discuss a strategy to ensure that you are making the most attractive offer possible.

I will provide you with a Comparative Market Analysis of the home to make sure you don't overpay.

Step 5: Due Diligence

After your offer is accepted, you will have time to make sure that this is truly the right home for you. I answer your questions about the neighborhood, research schools, public transportation, commute times, etc.

This is your opportunity to conduct a thorough inspection of the home. If there are items on the inspection report that need to be dealt with, we will have the opportunity to re-open negotiations in order to address what is needed.

Within 5 days of the seller accepting your offer, you will need to speak with your lender and make formal application for the loan and get yourself financial estimates based on the specific home and exact price. You will also need to deposit your earnest money at the Title Company within 2 business days of your offer being accepted.

Never supply a copy of the inspection report to your lender or the appraiser! It is not a document they require nor a document they should have.



Step 6: Minding The Details

During this part of the transaction, we're making sure that your bank and the Title Company have all of the information and documentation needed to finalize your loan and close on time.

I will be supplying the Title Company and your lender with a copy of the Purchase and Sale Agreement as well as any amendments, if any, that are made to the contract.

You will be getting requests from your lender to provide specific documentation and will also hear from the Title Company to schedule a time for you to come in and sign all of your final loan and title documents. You will want to have the documentation your lender may be asking for readily available.

Documents To Have Ready For Your Lender

- Last 2 Tax Returns
- Last 2 Pay-Stub
- A Copy of Your Bank Statements/Asset Statements
- Gift Letters. If friends or family are helping you buy a house by giving you money then you will need written confirmation that this money is indeed a gift and not a loan. The letter should list their relationship to you as well as the amount of the gift.
- Valid Photo ID. Must not be expired.

Step 7: Appraisal & Closing

Appraisal

Your bank will send an appraiser to the home to ensure that the property is worth what they will be lending you. This protects the bank's best interests as well as your own. If the appraised value comes back at the contracted price or higher, you proceed to closing.

If the appraised value comes back lower than the price you have agreed to pay then we will have the opportunity to re-negotiate the price and will only move on to closing once the final agreed upon price has been determined.

Once we are through this appraisal period, your bank will send off the loan documents for final approval and, once approved, will release the documents to the Title Company for closing.

Closing

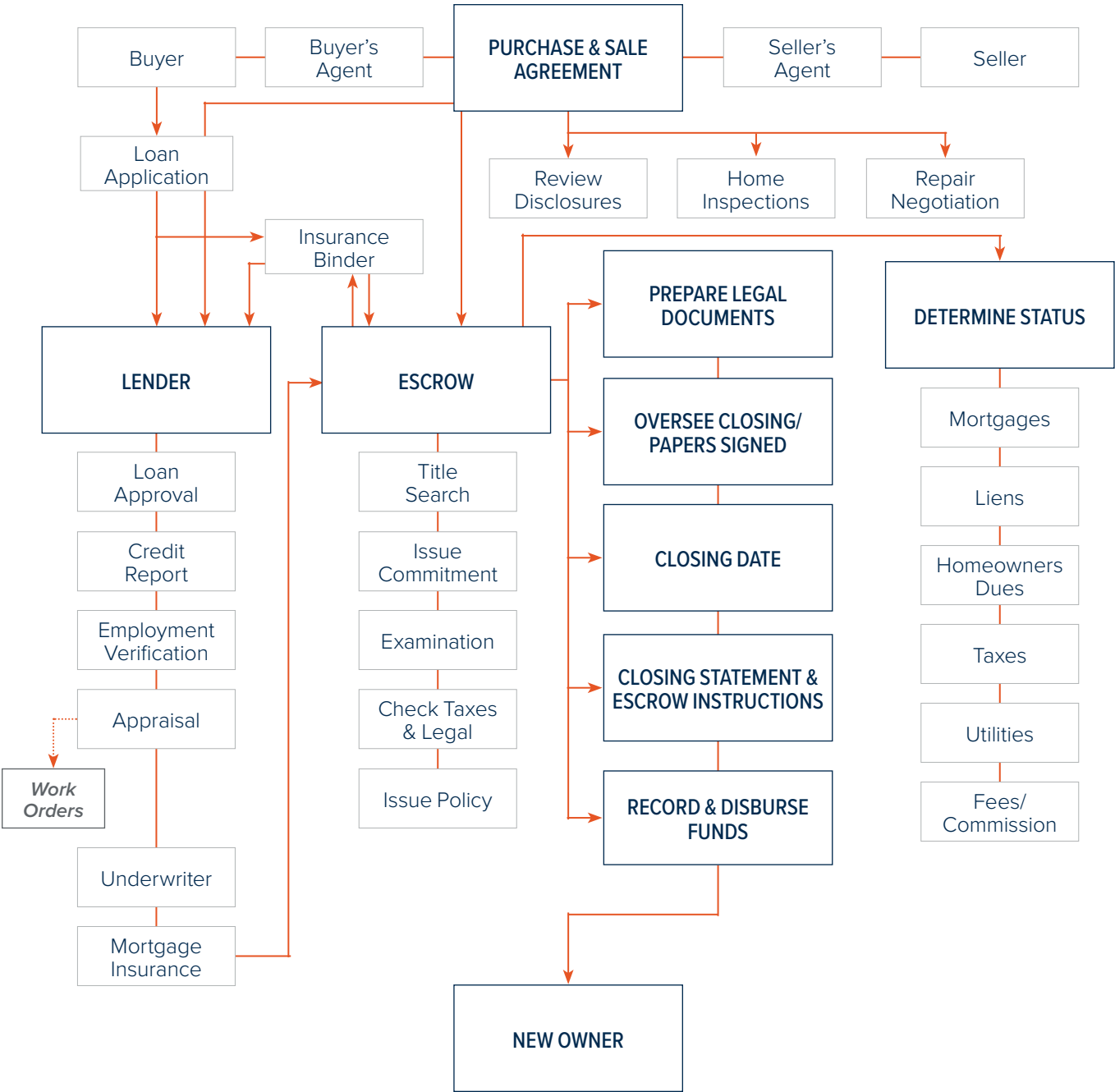
At the Title Company you will sign all of your final loan documents as well as the legal documents needed by the city to transfer ownership of the property into your name.

This is when you will hand over a Cashiers Check for your down payment and closing costs (you may also pay by wire transfer but be aware of wire-fraud). This appointment generally takes place a couple days before the actual closing date.

We will do one last walk through the property before you sign these final documents to ensure that the home is in the same condition as the last time you saw it.

On the day of closing, the Title Company will take the required documentation in to record the sale with the city. Once the sale is recorded you officially own the home! Although the sale closed earlier in the day, the seller will have until 9PM to get all of their belongings moved out and hand over the keys.

STEPS TO CLOSING



CAUTION

FRAUD ALERT

Real estate buyers and sellers are targets for wire fraud and many have lost hundreds of thousands of dollars because they failed to take **two simple steps**:



Obtain the phone number of your real estate broker and your escrow agent at your first meeting;



Call the known phone number to speak directly with your broker or escrow officer to confirm wire instructions **PRIOR** to wiring.

Broker's Name

Broker's Phone

Escrow Officer's Name

Escrow Officer's Phone

My real estate broker or escrow officer reviewed this pamphlet with me.

Sign

Date

CALL BEFORE YOU WIRE

Beware of the following scam:

1. An email account is hacked (this could be broker's, escrow's, or consumer's email).
2. Hacker monitors the account, waiting for the time when consumer must wire funds. Broker, escrow, and consumer have no knowledge they are being monitored.
3. Hacker, impersonating broker or escrow, instructs consumer to wire funds immediately. The wire instructions are for an account controlled by hacker. These instructions often create a sense of urgency and often explain that the broker or escrow officer cannot be reached by phone so any follow-up must be by email. When consumer replies to this email, consumer's email is diverted to hacker.
4. Consumer wires the funds which are stolen by hacker with no recourse for consumer.

Never wire funds without first calling the known phone number for broker or escrow and confirming the wire instructions. Do not rely upon e-mail communications.





FREQUENTLY ASKED QUESTIONS

WHAT IS THE DIFFERENCE BETWEEN PREQUALIFIED AND PREAPPROVED?

These terms refer to your status in the loan approval process. Prequalification is a determination of your probable ability to obtain a loan. To become prequalified, meet with a loan officer or mortgage company. They will help you determine the price you can afford, based on your monthly income and your current debts, as well as the cash you have for a down payment.

Preapproval means that the mortgage lender has already verified and approved your credit and income. Obtaining preapproval early in the process will make your offer more attractive to the seller.

WHAT IS EARNEST MONEY?

Earnest money is a “good faith” deposit submitted with your offer to show the sellers that you are serious about purchasing their home. Earnest money is a required part of an offer. There is no set amount that is required, but the amount sometimes makes a difference in the negotiation process. Earnest money eventually becomes part of the purchase, and will show as a credit to the buyers on the settlement statement drawn up by the escrow company.

WHAT ARE CLOSING COSTS?

Closing costs are charges paid to various entities during the real estate transaction. They can include escrow fees, document preparation fees, the cost of an inspection, and lender fees.

WHAT IS A POINT?

A point is equal to one percent of the loan principal. Some lenders charge points, in addition to interest and fees, at closing.

WHAT IS TITLE INSURANCE?

Title insurance protects against loss from any defects in the legal title, liens against the property or other adverse claims. The lender usually requires title insurance.

HOME INSPECTIONS

When you're ready to complete a purchase and sale agreement on a home, your offer will generally be contingent on a professional inspection of the entire property—including improvements. The home inspector looks beyond the cosmetics to make sure that the home's general systems operate properly. The inspector will also look for large repairs that are needed and report on the condition of the home.

The standard home inspector's report will review the conditions of the home's heating and cooling systems; interior plumbing and electrical systems; the roof, attic and visible insulation; walls, ceilings, floors, windows and doors; foundation, basement and visible structure. The inspector will also look for cracks in cement walls, water stains that indicate leakage, and any indication of wood rot.

A home inspection also points out the positive aspects of a home, as well as the maintenance that will be necessary to keep it in good shape.

As your Windermere agent, I'm familiar with home-inspection services and can provide you with a list of names from which to choose. Another good way to find a home inspector is to ask a friend, or perhaps a business acquaintance, who has had a home inspection and can recommend a home inspector they were satisfied with.

Remember, no home is perfect. If problems are found, I will help you negotiate through the process.



SETTLEMENT AND CLOSING

During the negotiation stage of the transaction, a mutually agreed-upon date for closing is determined. “Closing” is when you and the seller sign all the paperwork and pay your share of the settlement fees, and the documents are recorded. Settlement obligations vary widely due to specific contract language, local laws and customs. Prior to closing, the closing agent (usually an escrow or title company or attorney) will complete a detailed settlement statement for both buyer and seller. As your Windermere agent, I can help you understand which of the following typical settlement fees apply to you.

THE BUYER RECEIVES:

- › Credit toward buyer closing costs or the purchase price for any earnest money deposited

THE BUYER PAYS:

- › One-half of escrow or legal fees paid to the attorney or escrow company for preparing the closing (in California, the party paying escrow fees varies from county to county)
- › Document preparation fees, if applicable
- › Recording and notary fees, if applicable
- › Title search and title insurance*
- › Local transfer taxes*
- › Loan fees
- › Appraisal fees
- › Credit report fees
- › Home Owners Association fees, if applicable*

**Paid by either the seller or the buyer*



MOVING TIPS

The process of moving is long and complex. Being organized, knowing what needs to be done, and tackling tasks efficiently can make your move significantly less stressful. Here's a checklist to keep you on task and help make your move successful.

SIX TO EIGHT WEEKS BEFORE:

- › Use up things that may be difficult to move, such as frozen food.
- › Get estimates from professional movers or truck rental companies if you are moving yourself.
- › Once you've selected a mover, discuss insurance, packing, loading and delivery, and the claims procedure.
- › Sort through your possessions. Decide what you want to keep, what you want to sell and what you wish to donate to charity.
- › Record serial numbers on electronic equipment, take photos (or video) of all your belongings and create an inventory list.
- › Change your utilities, including phone, power and water, from your old address to your new address.
- › Obtain a change of address packet from the post office and send to creditors, magazine subscription offices and catalog vendors.
- › Discuss tax-deductible moving expenses with your accountant and begin keeping accurate records.

TWO TO FOUR WEEKS BEFORE:

- › If you're moving to a new community, contact the Chamber of Commerce and school district and request information about services.
- › Make reservations with airlines, hotels and car rental agencies, if needed.
- › If you are moving yourself, use your inventory list to determine how many boxes you will need.
- › Begin packing nonessential items.
- › Arrange for storage, if needed.
- › If you have items you don't want to pack and move, hold a yard sale.
- › Get car license, registration and insurance in order.
- › Transfer your bank accounts to new branch locations. Cancel any direct deposit or automatic payments from your accounts if changing banks.
- › Make special arrangements to move pets, and consult your veterinarian about ways to make travel comfortable for them.
- › Have your car checked and serviced for the trip.
- › Collect items from safe-deposit box if changing banks.

TWO TO THREE DAYS PRIOR:

- › Defrost your refrigerator and freezer.
- › Have movers pack your belongings.
- › Label each box with the contents and the room where you want it to be delivered.
- › Arrange to have payment ready for the moving company.
- › Set aside legal documents and valuables that you do not want packed.
- › Pack clothing and toiletries, along with extra clothes in case the moving company is delayed.
- › Give your travel itinerary to a close friend or relative so they can reach you as needed.



Pack a “first day” box with items you will need right away.



MOVING DAY: OLD HOME

- › Pick up the truck as early as possible if you are moving yourself.
- › Make a list of every item and box loaded on the truck.
- › Let the mover know how to reach you.
- › Double-check closets, cupboards, attic, basement and garage for any left-behind items.

MOVING DAY: NEW HOME

- › Be on hand at the new home to answer questions and give instructions to the mover.
- › Check off boxes and items as they come off the truck.
- › Install new locks.
- › Confirm that the utilities have been turned on and are ready for use.
- › Unpack your “first day” box (see list for suggested contents).
- › Unpack children’s toys and find a safe place for them to play.
- › Examine your goods for damage.

MOVING ESSENTIALS:

- › furniture pads
- › handtruck or dolly
- › packing tape
- › bubble wrap
- › newspapers or packing paper
- › scissors
- › utility knife
- › labels
- › felt-tip markers
- › cornstarch packing “peanuts”
- › plenty of boxes

FIRST DAY BOX:

- › scissors
- › utility knife
- › local phone book
- › coffee cups
- › teakettle
- › instant coffee or tea, soft drinks
- › pencil and paper
- › soap
- › bath towels
- › trash bags
- › shelf liner
- › paper plates
- › snacks
- › toilet paper
- › children’s toys and books

My Service Pledge to You:

My pledge to you is to always strive to exceed your expectations. I will remain educated on current issues facing the real estate industry. I will respect your decisions and always put your interests first.

I am committed to my professionalism and my desire to earn a lifelong relationship with you, your friends and your family.

I understand that your commitment with me is earned. It is my commitment to you that I will continually strive to earn the opportunity to represent you. I also hope to earn your friendship along the way.

Please know that I have an open-door policy and ask that you always feel free to contact me with any feedback or suggestions on how I can improve and provide a higher level of service.

Ben Tucker





Lenders

Umpqua Bank
Brett Mason – Real Estate Loan Officer
Contact: (360) 303-0156 – brettmason@umpquabank.com

People's Bank
Heidi Kenerson – Real Estate Loan Officer
Contact: (360) 354-7285 - heidi.kenerson@peoplesbank-wa.com

Helpful Hint: Don't cut yourself short! Speak with more than one lender and find out who will give you the best terms and service available.

Home Inspections

Caliber Home Inspections
Darin Jurasevich – Owner/Licensed Inspector
Contact (360) 325-2284 – caliberhomeinspections@gmail.com

All Islands Home Inspections
Tim Hance – Owner/Licensed Inspector
Contact: (360) 298-1163 – tim@allislandsinspections.com

Home Insurance

Chris Bonner Insurance Agency – www.chrisbonnerinsurance.com

Chris Bonner – Licensed Insurance Agent
Contact: (360) 255-7806 – chris@chrisbonnerinsurance.com

Home Painting

Kulshan Painting LLC
Jon Ralston – Owner
Contact: (360) 305-4420 – kulshanpainting@gmail.com

General Contractor/Handyman

Cool Runnings Construction LLC
David Campbell – Owner
Contact: (360) 399-8014 – coolrckd@gmail.com

Kyles Home Repair
Kyle Gulit – Owner/Operator
Contact: (425) 890-9886 – kyleshomerepiar@yahoo.com

Pioneer Construction Company
Bill Faust – (360) 224-9676

Carpenters Brother
Mark Iblings – (360) 201-1222

Heating, Cooling, and Fireplace

Lynden Sheet Metal Inc.

Contact: (360) 354-3991 – sales@lyndensheetmetal.com

Landscaping

Sound Lawn Care & Landscaping – Dusty Manderson – (360) 739-4644

Allscape Landscape – Gavin Gillespie – (360) 815-4105

A1 Landscape Design – Luke Kalsbeek – (360) 739-5371

Crawlspace Contractor, Mold Remediation & Insulation Install/Removal

Clean Crawls - (360) 829-4232

Foundation Restoration – Matt Shaffer – (360) 393-7500

A&D Drainage – Butch Aldrich – (360) 441-7156

Allen Duct Services – (360) 739-0069

Mold Buster – Kevin Enderle.- (360) 312-4236

Moving Company

Swans Moving and Storage Company - (360) 734-0540

Iron Man Movers & Storage – (360) 733-1023

Pest Control Services

Bio Bug – (360) 647-7500

Croach – Caleb Lawson – (855) 488-7378

Pet Care Services

Rover.com

Amy's Pet-N-Home Sitting – (360) 820-3778

Plumber

Gary's Plumbing & Heating – (360) 734-9700

Bode's Plumbing & Electric – (360) 255-5829

Van's Plumbing – (360) 354-2171

Electrician

Elite Electrical – Request Sam Raifaisen – (360) 647-8050

Gabriels Electric – Gabe Anderson – (360) 733-0450

Eric Benson – (360) 220-2630

Housekeeping & Organization

Nena Hernandez – (360) 389-0877

Expert Clean – Licensed & Insured – Jessica Custer – (360) 305-8171

Simplified Spaces – Organization – Nicole Burdick – (360) 325-6279

Roofers

Joostens Roofing – Paul or John – (360) 815-7663
Mt. Baker Roofing – (360) 733-0191
Fiddler Roofers – (360) 303-0796
Nolan's Roofing Inc. – Roger (360) 815-7331 Tony (360) 815-6613

Septic Inspectors

JW Septic – (360) 966-2153
Baker Septic Tank – (360) 746-2205

Water Testing

Avocet Environmental Testing – (360) 734-9033

Well Drilling

B&C Well Drilling – (360) 398-7081
Dahlman Pump & Well – (360) 757-6666

Window Cleaners

Margarets Window Cleaning – (360) 366-0591
Abriteway Window Cleaning – Eric Ellingson – (360) 371-4276

Elder Care Law & Estate Planning

Elder Care Offices of Barry Meyers – (360) 647-8846
Betts Austin Johnson – Will Johnson – (360) 733-3300

Estate Liquidators

Penny Pinchers Estate Clearance – (360) 922-0131



GLOSSARY



ADJUSTABLE-RATE MORTGAGE (ARM)	interest rates on this type of mortgage are periodically adjusted up or down depending on a specified financial index
AMORTIZATION	a method of equalizing the monthly mortgage payments over the life of the loan, even though the proportion of principal to interest changes over time. In the early part of the loan, the principal repayment is very low, while the interest payment is very high. At the end of the loan, the relationship is reversed
ANNUAL PERCENTAGE RATE	the actual finance charge for a loan, including points and fees, in addition to the stated interest rate
APPRAISAL	an expert opinion of the value or worth of a property
ASSESSED VALUE	the value placed on a property by a municipality for purposes of levying taxes. It may differ widely from appraised or market value
BALLOON PAYMENT	a large principal payment due all at once at the end of some loan terms
CAP	a limit on how much the interest rate can change in an adjustable-rate mortgage
CERTIFICATE OF TITLE	a document, signed by a title examiner, stating that a seller has an insurable title to the property
CLOSING	the deed to a property is legally transferred from seller to buyer, and documents are recorded
CLOSING COSTS	see “settlement” or refer to “Settlement and Closing” in this guide
COMMISSION	a fee (usually a percentage of the total transaction) paid to an agent or broker for services performed
COMPARATIVE MARKET ANALYSIS (CMA)	a survey of the attributes and selling prices of comparable homes on the market or recently sold; used to help determine a correct pricing strategy for a seller’s property
CONTINGENCY	a condition in a contract that must be met for the contract to be binding
CONTRACT	a binding legal agreement between two or more parties that outlines the conditions for the exchange of value (for example: money exchanged for title to property)
DEED	a legal document that formally conveys ownership of a property from seller to buyer
DOWN PAYMENT	a percentage of the purchase price that the buyer must pay in cash and may not borrow from the lender
EQUITY	the value of the property actually owned by the homeowner: purchase price, plus appreciation, plus improvements, less mortgages and liens
ESCROW	a fund or account held by a third-party custodian until conditions of a contract are met
FIXED-RATE MORTGAGE	interest rates on this type of mortgage remain the same over the life of the loan. Compare to “adjustable-rate mortgage”



FIXTURE	a recognizable entity (such as a kitchen cabinet, drape or light fixture) that is permanently attached to a property and belongs to the property when it is sold
HAZARD INSURANCE	compensates for property damage from specified hazards such as fire and wind
INTEREST	the cost of borrowing money, usually expressed as a percentage rate
LIEN	a security claim on a property until a debt is satisfied
LISTING CONTRACT	an agreement whereby an owner engages a real estate company for a specified period of time to sell a property, for which, upon the sale, the agent receives a commission
MARKET PRICE	the actual price at which a property sold
MARKET VALUE	the price that is established by present economic conditions, location and general trends
MORTGAGE	security claim by a lender against a property until the debt is paid
MULTIPLE LISTING SERVICE (MLS)	a system that provides to its members detailed information about properties for sale
ORIGATION FEE	an application fee(s) for processing a proposed mortgage loan
PITI	principal, interest, taxes and insurance, forming the basis for monthly mortgage payments
POINT	one percent of the loan principal. It's charged in addition to interest and fees
PREPAYMENT PENALTY	a fee paid by a borrower who pays off the loan before it is due
PRINCIPAL	one of the parties to a contract; or the amount of money borrowed, for which interest is charged
PRORATE	divide or assess proportionately
PURCHASE & SALE AGREEMENT	a contract between buyer and seller that outlines the details of the property transfer; or refer to "Purchase and Sale Agreement" in this guide
SETTLEMENT	all financial transactions required to make the contract final. See "Settlement and Closing" in this guide.
TITLE	a document that indicates ownership of a specific property
TITLE SEARCH	detailed examination of the entire document history of a property title to make sure there are no legal encumbrances



I'm Ben Tucker...

My Mission: To bring others joy and fulfillment through humor, love, and diligent work.

I pride myself on providing integrity, hard work, a sense of humor and a creative approach in every aspect of my life. Over the course of the last fifteen years I've had the opportunity to learn and grow as a professional and to develop the communication skills that I believe are the cornerstone of a great buying or selling experience. I strive to provide my clients with a professional, fun, and well-articulated transaction.

The next time you need a Realtor, whether you're buying or selling, I'd love the opportunity to have a conversation with you. I'm passionate about my work and the level of service I provide, and I'd love the opportunity to share that excitement with you!

Don't hesitate to call, text, or email!

360-393-5726

bentucker@windermere.com

www.bellinghamben.com

www.facebook.com/BellinghamBen



OUR WORKING RELATIONSHIP AGREEMENT

MY PERSONAL COMMITMENT TO YOU

- I will keep your interests in mind at all times. I will utilize my resources to help you make a wise and intelligent decision.
- I prefer to represent only one party in a transaction and will never Dual Agency.
- I will work diligently on your behalf as your exclusive agent. I believe agents do their best work, and clients get the best results, when they have an exclusive agency relationship.
- After determining your specific search parameters I will search for homes that meet your specific requirements and will send you profiles of these homes.
- Whenever possible, I will preview potential properties before I show it to you. This ensures they meet your specific requirements in reality, not just on paper, and that I don't waste your time viewing unsuitable properties.
- I will always make recommendations that will result in you gaining the greatest benefit and/or value.
- I will endeavor to answer any and all questions to the best of my knowledge. If I don't know the answer to your question, I will tell you that I don't know and I will find out the information you need. I will never fake an answer to make me appear more knowledgeable.
- I will never lose sight that my honesty, loyalty, accountability and creativity are vital to our working relationship.
- I will structure your offer to protect and benefit your best interest and will always negotiate on your behalf.
- I will always treat all parties honestly and fairly and I will always disclose all facts that might affect or influence your decision.
- I will always strive for excellence through continuing education so that I may better serve my clients.
- I will respect and value your time as if it were my own and I will treat you with respect and professionalism at all times.

Buyer's Agent: _____

YOUR PERSONAL COMMITMENT TO ME

- I will commit my loyalty to you. I understand that you will be spending many hours searching for our new home and closing our transaction. I commit that I will work with you as our exclusive buyer's agent.
- I will respect and value your time, skill and expertise as my advocate, representing my best interests at all times.
- I will treat you with respect and professionalism at all times.

Buyer: _____

Buyer: _____



360-393-5726

www.bellinghamben.com

bentucker@windermere.com

Windermere offers you an unsurpassed full-service network to help you reach your real estate goals. Our agents have access to a wide range of innovative tools and programs, allowing them to serve their clients in a way that is truly unique to Windermere. So whether you're buying or selling, our goal is to make your experience uncommonly rewarding.

If you would like more information about Windermere or any of its programs, please ask your Windermere agent or visit our website at **Windermere.com**.

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