

Buying Your Home

Through professionalism and integrity, my goal is to give a personalized, unique, and extraordinary experience by catering to each client and their needs!



BETHANY JONES, REALTOR®

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WINDERMERE PROFESSIONAL PARTNERS



My Mission

My motto is: “Helping you move, into what moves you!” I accomplish this by building genuine and lasting relationships. My passion for people has developed my love for real estate, and listening to my client’s dreams drives my determination to find the perfect home for everyone. I specialize in residential multifamily properties throughout the greater Puget Sound and Pierce County areas.

PROFESSIONAL EXPERIENCE

I have an extensive design background that translates well to my career in real estate. I received my degree in design from the ‘Fashion Institute of Technology, New York, NY’. My experience in design grew even further when I was the lead assistant to the Project Manager for ‘HGTV’s Dream Home Give Away’. I was tasked with various aspects of the design process and committed my heart, time, and skillset to the project. I gained incredible knowledge, experience, and a vast network of design and real estate professionals from HGTV’s interior design and project management teams.

PERSONAL EXPERIENCE

My heart and home will always belong to the Pacific Northwest. I currently reside in Tacoma WA, and love the community and vibrant energy the city brings to those within it. As a designer, my truest passion is opening people’s eyes to see the potential in every home and space. As a visionary, I transform my projects into works of art! I would love to help you buy or sell your home and make your dream home become a reality.



Why Windermere?



SETTING THE STANDARD

We deliver the best in our industry, including:

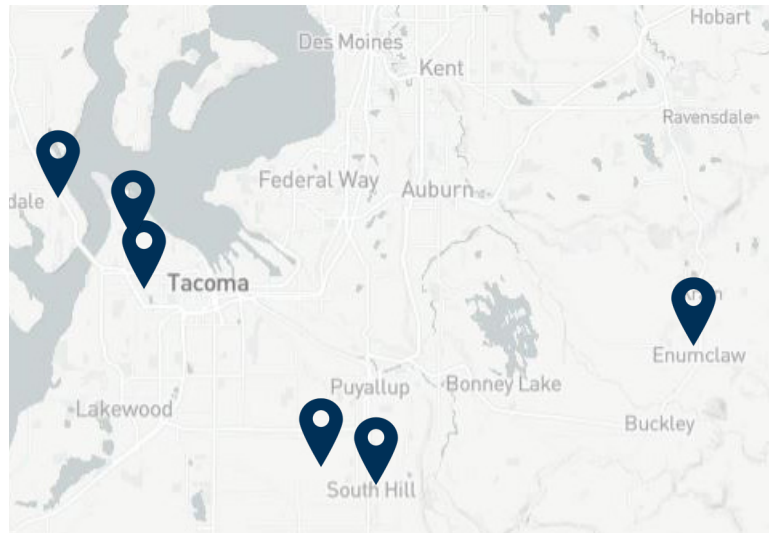
- Exceptional Service by Putting Clients First
- Unsurpassed Integrity
- Strict Code of Ethics
- Premium Tools and Services
- Marketing Expertise
- Top Negotiation Abilities
- Contract Management Skills
- Keeping You Informed Promptly and Regularly

WE ARE LOCAL

Here are some of the benefits of having offices located all over Pierce County:

- Locally Owned and Operated
- Area Expertise
- Neighborhood Insight
- Committed to Community

Windermere believes in giving back. We contribute to our communities through the Windermere Foundation. Each year our company chooses several local organizations to donate to or volunteer for. A portion of my commission will be donated to the Windermere Foundation.





Process Overview

Preparing



- Pre-approval guidance
- Earnest money discussion
- Buying interview to determine your goals
- Provide local area knowledge and resources
- Buyer's agency representation



Early Insights



- Generate statistical market overview
- Manual and automated inventory search setup
- Provide community tours
- Schedule and show homes
- Offer discussions on property pros/cons & criteria
- Provide comparative market analysis for target properties



Under Contract



- Negotiate all aspects on your behalf, including:
- Price Contingencies
 - Inclusions and exclusions
 - Inspection, appraisal, and title resolution
 - Closing and possession date



Writing the Offer



- Prepare a competitive offer
- Discuss possible multiple offer situations and best strategies
- Review and discuss all aspects of your contract



Communication



- Buyers agency representation ensures that I will thoroughly communicate with all parties, including:
- Inspection and appraisal coordination
- Title and escrow facilitation
- Facilitate closing procedures and timeline management
- Negotiation of all associated contracts



Transfer keys to buyer!

Home Search Tools

The NWMLS

- Customized searches (manual and automatic) via the Homespotter App
- Virtual home tours

WindermerePC.com

- In-depth Pierce County information
- Neighborhood resource pages (featured listings, neighborhood videos, photos, and links to local resources)
- Popular searches and open house search

Open Houses

- Great opportunity to tour homes (in person or digitally) and gather insights

WINDERMERE SEARCH APP



Quick Connection

Download the app using my personalized link so we can easily connect about listings.



Saved Searches

Create and save searches for available homes matching your criteria and get alerts when they hit the market.



Stored Favorites

Select your favorite listings and add notes about which homes and features you like best.



Instant Engagement

I'll be able to see which listings you have viewed and any notes you've added.



Easy Communication

We can chat, text, or call each other via the app anytime.





Market Stats

MY EXPERTISE IS FUELED BY ACCESS TO WINDERMERE'S EXPERTS



Matthew Gardner, Chief Economist

Windermere's chief economist, Matthew Gardner, has been a real estate economist for more than 30 years. He specializes in residential market analysis, financial analysis, and land use and regional economics. His study and interpretation of this economic data, and its impact on the real estate market, gives us unique insights into short and long-term housing trends and are important to consider when buying or selling a home.



Windermere Professional Partners Statistics

Local statistics by county and city.

FROM SALE TO SOLD | Proprietary quarterly statistics provide current state of the market for offer strategy.

MEDIAN SALES PRICE | Markets don't increase or decline in a straight line. See what is happening, real-time in the market.

MARKET UPDATE | Geographical and price point statistical analysis ensuring you don't over pay, or to assist in a multiple offer situation.



WHY DO CURRENT STATISTICS MATTER? MARKET TAKEAWAYS

Understanding the current real estate market helps us determine the best strategy to buy your home. A high chance of selling means there is room for sellers to price high, or even plan for multiple offers.

*A low chance of selling means we have more room to negotiate. Overall, current statistics help me determine how to secure you **the best deal for your home.***

Buying Your Home

The prospect of buying your home can be both exhilarating and scary at the same time. It's likely the largest purchase you've made in your lifetime—and also one of the best long-term investments. But buying a home is not a one-size-fits-all proposition. Finding the right place in the perfect neighborhood, and at a cost that's within your budget, is no small task. That's where I come in. My job is to help you navigate the twists and turns of the buying process, so that you end up with a house you're proud to call home.



HOW I HELP

- ◆ Explain the entire real estate process from start to finish so there are no surprises
- ◆ Recommend a lender that can help you determine how much you can afford and pre-approve you for a home loan
- ◆ Help you determine the types of homes and neighborhoods that best fit your needs
- ◆ Arrange tours of homes that meet your search criteria
- ◆ Provide you with detailed information about homes you're interested in
- ◆ Determine the market value of homes you're interested in
- ◆ Assist you in writing and negotiating a mutually-accepted purchase and sale agreement
- ◆ Accompany you to the inspection
- ◆ Coordinate necessary steps after inspection
- ◆ Work with the escrow company to ensure all needed documents are in order and completed in a timely manner
- ◆ Provide ongoing support and services even after you've moved into your new home





Services for You

HOW I HELP YOU BUY YOUR HOME

MY SERVICES

- Explain real estate principles, contracts, and documents
- Refer you to a reputable lender that can help you assess your financial situation and pre-approve you for a loan
- Help you determine the types of homes and neighborhoods that suit your needs
- Arrange tours of these homes
- Determine the market value of homes you're interested in
- Assist you in writing and negotiating a mutually-accepted purchase and sale agreement
- Accompany you to the inspection
- Coordinate all necessary steps after the inspection
- Work with escrow company to ensure all needed documents are in order and completed in a timely manner

YOUR BENEFITS

- Be more likely to find the home that fit your needs
- Decrease the amount of time it takes to find your home
- Understand all the terms, processes, and documents involved
- Have current market information to make informed decisions
- Have a skilled negotiator on your side
- Have peace of mind that all the details are being handled



Once the path to closing has completed and you own your home, I will continue to be your resource.

MY COMPENSATION

As an independent contractor, I'm paid by commission only after a sale is complete. Therefore, helping you sell or buy a home is my top priority. My compensation typically comes from a percentage of the commission posted with the listed property. If the listed property does not offer any or adequate compensation to the Buyer's Agent, then my compensation will be an added fee.



Buyer's Expenses

| | |
|------------------------------|------|
| Sale Price | + \$ |
| Loan Amount | + \$ |
| Real Estate Taxes | + \$ |
| Hazard Insurance | + \$ |
| Mortgage Insurance | + \$ |
| Interest Insurance | + \$ |
| Title Insurance | + \$ |
| Loan Service Fee | + \$ |
| Discount Points | + \$ |
| Document Recording | + \$ |
| Appraisal Fee | + \$ |
| Half the Escrow Fee | + \$ |
| Credit Report | + \$ |
| Tax Registration Fee | + \$ |
| Septic & Water Inspections | + \$ |
| Miscellaneous | + \$ |
| SUBTOTAL | = \$ |
| Down Payment | - \$ |
| TOTAL BUYER'S EXPENSE | = \$ |

Earnest Money

This can be anything, but is usually 1-3% of the purchase price. It is due once the seller accepts your offer. Earnest money is credited towards your cash-to-close. If you terminate the purchase contract, it is refunded to you.

Buyer Agent Compensation

I am paid by the seller's proceeds at closing. In the event the seller pays under my rate of 3%, the difference is usually 0.5% of the purchase price as a closing cost.*

Appraisal

Your lender will usually charge you \$700-\$1,000 for their appraiser to inspect the home for your loan. Sometimes this is just rolled into your closing costs.

Home Inspection

A general home inspection usually costs \$600-900, depending on the size of the property. Adding a sewer scope (always recommended) can add another \$150.

Down Payment

This can be anything. Depending on your loan product, it can be as little as 0% or 3.5% of the purchase price. 20% or more means no mortgage insurance on your monthly payments.

Closing Costs

Closing costs are generally 1-2% of the purchase price. These are the costs of lender fees, title fees, and pre-paying some monthly charges like your property taxes.*



Answers to FAQs

How does my offer get presented to the seller?

In today's electronic world, offers are sent via email to the seller's agent. I will call the agent to let them know it's coming and tell them a little bit about you and the details of your offer. Then I will follow up with the agent again to confirm receipt of your offer.

Does it cost me money to make an offer?

When you write the offer on the home you've chosen, you will be expected to include an earnest money deposit.

Where does my earnest money go?

Once the buyer and seller have a mutually accepted offer, the earnest money is deposited into a trust account. That deposit becomes a credit to the buyer and becomes part of the purchase expense.

Is that all the money that's involved?

Some lenders require the cost of the appraisal and credit report at the time of the loan application.

Can I lose my earnest money?

Real estate contracts are complicated legal transactions. This is another area where having a knowledgeable and professional agent is a necessity. Rarely does the buyer lose the earnest money. Most often, if the transaction falls apart, there are circumstances beyond the buyer's control that cause it to happen. If the buyer willfully decides, however, that they no longer want to buy the house and has no legal reason for rescinding their offer, then the seller has the right to retain the earnest money.

What happens if I offer less than the asking price?

If you offer less money, the seller has three options. They can accept the lower offer, counter your offer or reject it completely. Remember that there could be another buyer who is also interested in the home you've chosen. If they happen to write an offer at the same time you do, the seller will have two offers to compare. There are usually many aspects of each offer to consider, but ultimately the seller will want to accept the best and most complete offer. In active real estate markets, homes often sell for their listed price. In hot markets, there may be many buyers vying for the same house, which sometimes drives the final sale price above the original listing price.

As a real estate professional, I can help you plan your strategy, based on the current real estate market in our area.

What if I need to sell my home before I buy a new one?

To put yourself in the best negotiating position before you find the new home you want, hire a qualified real estate agent to help you put your home on the market. Once you write an offer on a new home, your offer will be "contingent" upon the sale of your home. A buyer in this position may not have the same negotiating power as one whose home has already sold (or at least has an accepted offer). The seller may be hesitant to accept your offer because there are too many things that must happen before the sale can close.



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