



Buyer's Guide

Buying Your Home with the Expert Help of
Marcea Galindo.

MARCEA  GALINDO

The First Step

Nice to meet you!

Consultation

This meeting will set the stage for your entire experience. After almost 10 years in the real estate business I've found that a consultation is invaluable in creating a satisfying experience for my buyer clients. In approximately 1 hour we will cover 3 things. First, we will get to know each other a bit and determine if we will make a good team. Next, I will educate you on the process so that you will feel capable of making good decisions moving forward. Lastly, we will discuss what you envision in your home. You will walk away from this meeting feeling confident and clear on the process as well as knowing what the next steps are.

Buyer Agency

Buyer Agency is the legal relationship we create by working together. This legal relationship exists whether we put it in writing or not in the State of Washington. So it's important that I understand who actually hired me and who is still in the process of deciding who they want to work with.

One of the tools I use to help prioritize my time and ensure that I am devoting all my attention to people who are depending on my help is a Buyer Agency Agreement. This is an agreement similar to the Listing Agreement that a seller uses to hire a listing agent to sell their home. It spells out the agency relationship that we create by working together and makes sure we understand our relationship.

The benefit to you as a buyer is that I am not spending my time chasing "ghost" clients in hopes of making a sale. My time and energy is spent in a professional manner helping people who have made a conscious decision to hire me. People like you!

Where Do We Start?

The buying process...

Pre-Approval Letter in Hand

Before we begin searching for homes, you should have already contacted a Mortgage Broker and received your pre-approval letter. This allows us to narrow down your search to include only those homes that are within your price range. It makes no sense to look at homes out of your price range and miss something that is. With letter in hand, we are ready to begin the search for your new digs!

Determining Your Wants and Needs

I have several methods to help you determine your wants and needs. I have found the most effective method is for everyone who will be living in your home to sit down and fill out a wish list. This helps you, as a group, to really analyze everyone's expectations.

The Search Begins

Often, I will preview properties that meet your style, size, price, location requirements and choose the most suitable properties. Sometimes we discover new listings together. If you are like most buyers you'll be searching online and visiting open houses whenever you can!

Re-Analyzing Your Wants and Needs

Often times after our first day of looking at homes you will gain a greater insight on what you want and need in your new home, and so will I. This allows us to narrow our search and become more focused on your priorities.

New Properties on the Market

In addition to checking the MLS database at least once a day, I input your information into the MLS, which notifies me via email when new properties are added that meet your criteria. As new properties come available I will tour them with or without you (your choice).



We Found a House!

The buying process...

Determining Your Offering Price

Once you have found the right house, you will probably feel educated enough to know what is a good deal and what is a reasonable price. I will also guide you with my knowledge of the marketplace. We will take into account time on market, comparable properties, the condition of the house and decide what is a fair price to offer. It will always be your decision, but I will help you as much as I can to ensure you are educated enough to make confident decisions.

Zillow Schmillow

Many buyers look at online sites to get pricing for homes. All these averages don't matter much if the properties are not really that similar to the home you're making an offer on. This is the biggest drawback to rough-and-dirty web CMA sites like Zillow. They get their essential specs for your property and the comps from the public records, which are often incorrect. They can't adjust for a house that has a huge addition, is in an inferior location or is simply very different from neighboring homes. Also, if the neighborhood market took a major upswing or downturn three months ago, the six-month-old sales won't be nearly as predictive of the value of "your" home. I want my clients to be aware of the difference.

Writing the Offer

Our goal is to get the home on your terms which includes things like closing dates, things to be included in the sale, price and earnest money. I will explain your contractual rights and responsibilities, talk about different negotiating strategies and give as much advice as I can. The offer will spell out how much you are willing to pay for the home, what type of financing you will obtain and a myriad of other important details and dates relevant to the purchase of the property.

Remember to Breathe

Once I have presented your offer, the seller's agent will review it with his or her clients and either accept it or send back a counteroffer. This can be a trying time for some people, worrying whether or not their offer will be accepted. I want you to remember to breathe. Know that we have done our best and will be up to the challenge of negotiating anything that comes our way!



Pending to Close

The buying process...



The Details

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

Timeline

I will be providing you with a Pending-to-Close timeline once we have mutual acceptance on your home. The timeline below is a visual display of the important dates of your contract.

Sample

Transaction Time Table for Mr. & Mrs. Smith

09/23/14	Mutual Acceptance! Congratulations.
09/26/14	Must have written application for financing.
09/28/14	Must have the inspection contingency removed.
10/12/14	Estimated signing date.
10/15/14	Closing and Possession.

Closing and Possession

The buying process...

Closing

The "closing" is actually comprised of two separate closings. At the real estate closing you will sign closing documents relating to the transfer of the property. The loan closing takes place after you sign the loan documents. Once all documents are signed, the lender disburses the funds to the closing agent, the seller is paid and title to the home is transferred into your name.

Don't Be Nervous

Closing makes many first-time buyers nervous because it seems like a procedure where you sign your life away on a bunch of papers you don't have time to read. Actually, by the time closing rolls around, the hardest part is truly over. Closing actually feels a little bit giddy and at the end, you have the keys to your new house! You will sign your name 487 times, but if you've done everything right up to this point, it will not be stressful. Relax.

Possession

The time and date of possession of the property is negotiated on the contract. Upon possession, you can start moving in!

Congratulations!

What My Clients Are Saying

Testimonials

Trish J.

The biggest success in the business world is the Repeat Customer. Well, count me in as one of the Galindo's fans. Many years ago, when I bought my Redmond home, Joe deftly navigated the process, including all of the strange issues with difficult sellers. (The sellers didn't want to let the appraiser into the house.)

Later, when the time came to sell that home, Marcea knew how to get me the most bang for my buck. Everything she suggested paid off, such painting the front of the house rather than re-sealing the driveway. She was right: the driveway issue never came up. When she was done, the house looked as if it had been professionally staged. It showed beautifully and I can prove it, because my home sold in 5 days!

If the opportunity arises, I will definitely become a three-repeat customer!

Tom & Ann

Marcea was persistent in searching the area in which we wanted to buy a home. She kept looking for our style and personal preferences in mind, and eventually found us our dream home.

Alex & Lauren

Marcea was a fantastic Realtor. Being a first time home buyer, we relied heavily on her opinions and she helped us immensely, by pointing out issues that we missed and giving us her honest opinion. She took the time to get to know us and what we valued the most. She never pressured us or tried to get us into any old house. Then when we had issues with getting our house closed, she jumped right in and helped us solve that problem as well. We have already recommended her to everyone we know and when it's time for us to begin our search again, we won't be calling anyone else!

Charles & Janet

Look no further, you have found your real estate agent. Marcea is honest, trustworthy, hardworking and extremely capable. She understands the market and how to represent your property. You cant go wrong, she sold our home in six days with brilliant marketing.

References available on request

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