



# SUSAN STASIK HOMES GUIDE TO BUYING

**SUSAN STASIK**

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Windermere Real Estate Co.









# Dear Buyers

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I'm so pleased you've made your way here. Deciding to purchase a home is an exciting time, and it's something that no one should have to do alone. While it can seem intimidating at this point in the process, I promise that with my help and dedication, we'll have you moving into your new home-sweet-home in no time.

Your satisfaction throughout the sale is my ultimate goal — that's what “white-glove service” means. I'm here to bring you the best in full-service real estate, from the latest market trends and data to guidance when crafting your offer and tireless advocacy during negotiations.

During this process, I will attend to the details of your home search with finesse; all of my resources will be at your disposal — but you will be firmly at the center of your purchase. I believe in the importance of market education, so you can feel empowered to make the best decisions for you.

I strive to be a resource for my clients, helping them set goals and timelines and recommending trusted contractors or referrals. And when all is said and done, I hope you will keep in touch and remember me for all your future real estate needs.

Let's begin then.

Sincerely,

*Susan*



**MANAGING BROKER &  
PREMIER PROPERTIES DIRECTOR**

## About Susan Stasik Homes

A longtime Washingtonian, Susan embodies all the best of the Pacific Northwest. She's lived in Bellingham, Pullman, Kirkland, Green Lake and Queen Anne — and she's loved every minute of it. She loves spending her free time at her mountain home east of Seattle or exploring Orcas Island. When she's not busy serving her clients, Susan adores spending time with her beloved Golden Retriever and talking home design over a craft beer or a beautiful rosé.

Susan has been in real estate for over 30 years, and closed \$500M+ in transactions for her clients. As Premier Properties Director, Susan has a proven track record of managing the purchase and sale of luxury homes, tailoring her marketing and negotiating strategies for each property's unique assets. The highlight of Susan's career is the time and care she devotes to each one of her clients. Susan has built her business on client referrals and lifetime support, offering recommendations and referrals for service providers and brokers worldwide.

**30+**  
YEARS OF EXPERIENCE

**\$500M+**  
TOTAL SALES VOLUME

# Susan's Specialties

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RESIDENTIAL

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LUXURY HOMES

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NEW CONSTRUCTION

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INVESTMENT PROPERTIES

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SEATTLE AND EASTSIDE COMMUNITIES

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## The Importance of the Pineapple

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A universal symbol of hospitality, the pineapple represents warm welcomes and celebration — something Susan brings to every interaction with her clients.



# SUSAN'S STEP BY STEP HOME BUYING GUIDE

## Getting Started

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### Initial Consultation

The first step toward finding your new home is meeting with your broker. Susan will kick off your home search with an initial consultation with you to get a sense of what you're looking for and what your needs are for new home. She'll also take this time to get to know more about you personally, your goals and your approximate timeline. During the consultation, Susan will answer any of your questions about the real estate market, the homebuying process and what you need to do to be a prepared buyer.

The relationship between broker and client is crucial for your success, so this is also your time to ask Susan about her experience and approach to real estate. She'll be able to help you understand what unique services and resources she can offer you as a buyer.











## Figuring Out Finances

Before you start looking at homes, it's a good idea to find a target price range that you can afford. A mortgage lender will help you make sure you can handle the down payment, plus a monthly mortgage payment made up of principal, interest, taxes and insurance (PITI).

Interest rates and your personal finances will influence the amount of house you can afford. That's why it's always good to talk to a lender before you start shopping for a home. Susan can refer you to lenders best suited to your specific financial needs. There are a wide variety of loan programs available to buyers, and Susan can also recommend several mortgage specialists who can review all of your options with you.

In order to plan properly, you need to understand what lenders are looking for from a borrower. There are three factors that help determine if you qualify for home financing:

YOUR INCOME

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YOUR ASSETS

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YOUR CREDIT HISTORY

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Most loan programs require you to verify all of your income sources. Your mortgage consultant will let you know what documentation is needed. Typically, you will need to provide pay stubs and your W-2, and if you are self-employed, you may need to provide copies of your tax returns.

The required down payment varies according to the loan program. There are several affordable options for borrowers. Closing costs are associated with finalizing the transaction and include the appraisal fee, loan origination fee, title insurance, escrow services and legal recording of documents. Each loan is different, so it is important to discuss these fees with a mortgage expert.

All lenders review a borrower's credit history to determine the type of credit used, the amount owed and the borrower's history of repaying debt.

When you speak with your mortgage professional to figure out how much home you can afford, it's also a good idea to get pre-approved for a mortgage before starting your home search. Pre-approval gives you a better sense of your budget and how much of a mortgage you can afford, and it also positions you as a more serious buyer — an important distinction in a highly competitive market.

Pre-approval will also help Susan narrow your home search to a price range that's comfortable for you, and will allow you to craft the strongest possible offer when you find a home you love.

## WINDERMERE BRIDGE LOAN

If you need to buy before you sell Windermere offers it's Bridge Loan program from Vintage Loans, LLC.

Selling a home is a stressful process. Not only does the Bridge Loan offer peace of mind, it also makes you a stronger buyer by allowing for a non-contingent offer on your next home. The loan fee is just one percent of the loan amount, due upon disbursement of the loan. No payments are necessary on the loan before your home closes unless you choose to make a payment.





# Buyer To-Do List



To help you get started on your homebuying journey, Susan has put together this handy checklist to make sure you're prepared before you enter the market.

Meet with Susan for an initial consultation

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Determine your preferred timeline for your move

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Make a list of must-have and nice-to-have features for your new home

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Identify neighborhoods or cities where you'd like to search

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Speak with a mortgage broker or lender

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Get pre-approved for a home loan

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Start touring homes and attending open houses

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## Why is it important to pre-qualify for a mortgage?



Getting pre-qualified for a mortgage can benefit you in several ways. From the start, it eliminates any confusion about your budget and how much you can afford to spend. Additionally, it makes you a more attractive buyer and can give you a stronger negotiating position in a potential multiple-offer scenario.

# The Home Search

For many people, house hunting is the most exciting part of buying a home. This is the time when you'll really begin searching in earnest — exploring listings online, attending Open Houses and scheduling tours. During this period, Susan can provide extra resources and support for you as a buyer, and she can also help you keep your search focused on the properties that are most likely to be a fit for you.

One of the most effective tools at your disposal as a buyer is the Northwest Multiple Listing Service (often referred to as the MLS). This comprehensive database includes nearly every new listing throughout the Pacific Northwest. As your broker and house-hunting guide, Susan can help you create a custom search on the MLS, tailoring your results to only homes that meet your needs. Susan will also tap into the larger Windermere network to let you know of any new properties that are about to come onto the market to ensure you never miss a promising property.

When touring a house, keep in mind that small details like finishes and paint colors can easily be altered. Focus on finding a home that meets all your basic needs, and remember that you can always update the property later on to meet your aesthetic preferences.

It's also important to remember that we live in a highly competitive market, so it's likely that you will tour multiple properties and will need to be ready to act quickly when you find the one that's right for you.

That being said, there is no right or wrong number of homes to tour before putting in an offer. Ultimately, the choice to buy a house is yours alone, so don't be afraid to take your time with this process to make sure you are satisfied with your decision.



**BUYERS TYPICALLY SEARCH  
FOR 10 WEEKS AND LOOK AT A  
MEDIAN OF 10 HOMES BEFORE  
THEY FIND "THE ONE."**



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Several of our friends have worked with Susan while buying their homes over the years and have enthusiastically recommended her, so when it came time for us to relocate, we finally got to work with her ourselves. After working with Susan, we are convinced that she measures success in her career strictly **by the happiness of her clients** and knowing that they made the right choices for themselves.”

STEVE & LESLIE | SELLERS/BUYERS | GREEN LAKE & MADISON PARK

# Navigating the Purchase

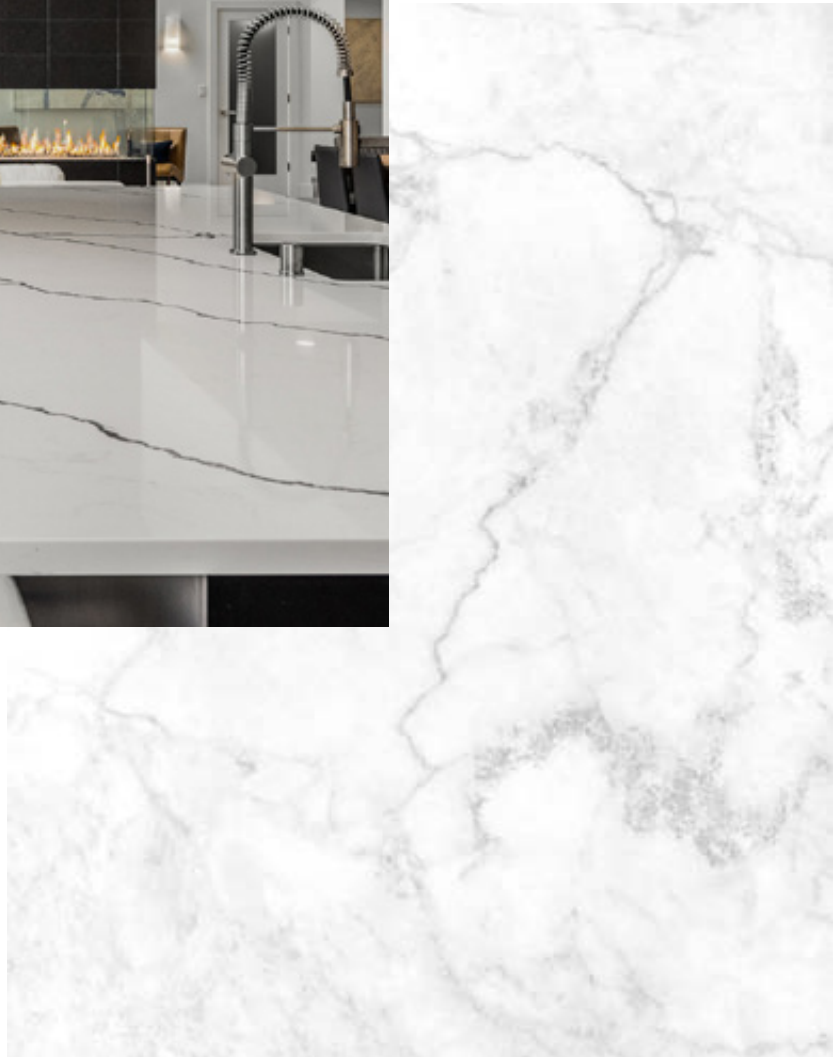
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## Transaction Management

Once you've found the home of your dreams, you'll need to beat out the other offers before you can complete negotiations and closing. At the end of the day, you'll have the keys to your new house in hand, and you can focus on making yourself at home. In the meantime, however, you'll have to make sure that you don't overpay for your new home, while ensuring that your offer is the winner.

In our region, multiple offers on a home are fairly common. This means that as a buyer, you need to be prepared to go the extra mile to win the home of your dreams. Susan will help you with this, giving you strategic insight for your offer, including data on the local neighborhood, what the home is actually worth and strategies that will make you more appealing as a buyer. Once you've come out the winner, Susan will help you manage the final details to successfully close the sale.







## Crafting a Winning Offer

In our competitive market, crafting the winning offer is often a matter of good preparation and sound strategy. Most likely, you'll be competing against other potential buyers for the same property, so you need to position yourself as a serious buyer to be considered. In addition to acting quickly when you find a home that's right for you, Susan can help you finesse your offer with some of the following strategies.



### COMPARATIVE MARKET ANALYSIS (CMA):

Susan can provide you with a Comparative Market Analysis (CMA). This document will include data on how much homes in your area or preferred neighborhood are selling for. These insights will give you a sense of what the competition is like in a particular neighborhood and will help you understand what a property is actually worth. Taking the time to understand this data before you begin your home search in earnest will position you as a strong, informed buyer, and will help you decide how much you're willing to offer on a home without overpaying for it.

### EARNEST MONEY:

Earnest money is a deposit submitted by the buyer before a real estate transaction is closed. This deposit demonstrates that the buyer is serious about a property, and protects the seller in case the transaction doesn't go through for some reason. The earnest money will be held in escrow, and if everything goes as planned it will be applied toward the down payment for the house. Earnest money is a great tool for you to show how serious you are about a property. While there's no hard rule about how much your earnest money deposit should be, increasing your earnest money deposit is a good way to differentiate yourself from other potential buyers.

### ESCALATION CLAUSE:

Another option for you to consider is adding an escalation clause to your offer. An escalation clause is a sort of fail-safe that automatically increases your offer on a property by a predetermined amount if another offer comes in higher than yours, up to a set cap. For instance, if a home you're interested in is listed for \$600,000 and you know there's heavy competition, you could offer \$615,000 on the home and add an escalation clause of \$10,000, up to a maximum offer of \$660,000. This means that if someone else offers \$620,000, your offer would automatically increase to \$10,000 more than their offer, up to \$630,000. Escalation clauses are a great way to stay competitive on a highly desired home, while ensuring that you don't exceed your financial threshold in the process of winning the bid.

While all of these tools can seem intimidating at first, Susan is an expert when it comes to helping clients navigate the process. She can counsel you on not only the most strategic approach to your offer, but on which approach is best for your specific needs.





# Negotiation

Ever your advocate, Susan will also negotiate on your behalf with the seller's broker. She will negotiate the optimum price and best possible terms, with your needs in mind. In particular, Susan can work out any necessary contingencies or conditions to protect your interests, without losing the sale. She takes a cooperative approach to negotiation, seeking out win-win situations while never compromising what you really need. As a longtime broker with Windermere, Susan is well-respected in the real estate community and will use her reputation to make sure everything goes smoothly.

## Purchase and Sale Agreement

After winning the bid on a house, Susan will walk you through the purchase and sale agreement. This is the contract in which you and the seller outline the details of your property transfer.

### **THE PURCHASE AND SALE AGREEMENT USUALLY CONSISTS OF THE FOLLOWING:**

Earnest money receipt

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Financing addendum

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Inspection addendum

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Conditions / disclosure addendum

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Contingency addendum, when appropriate

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Addendum outlining special conditions

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Lead-based paint notification, when appropriate

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### **IN SELECTED AREAS, THE FOLLOWING FORMS WILL ALSO BE PART OF YOUR AGREEMENT:**

Agency disclosure form

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Property disclosure form

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## 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. While some buyers skip the inspection contingency in a competitive market, if possible you should retain this contingency as it protects you from buying a home with major issues. 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 will 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.

Susan is familiar with local home inspection services and can provide you with a list of names and referrals. Remember, no home is perfect. If problems are found, Susan will help you negotiate through the process.



## Appraisals

As a buyer who is financing their home purchase, you will likely come across an appraisal contingency as part of your home buying process. Essentially, a home appraisal is the process in which your lender will arrange for someone to come appraise the true value of the home you're interested in purchasing. It's important to remember that the home's actual value may be higher or lower than the amount you agreed to pay for it.

The purpose of the appraisal is to protect your lender from lending you more money than the home is actually worth. Should there be a discrepancy, Susan can help you negotiate with the seller and can provide resources to help you resolve the issue.







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Our new waterfront home has been life-changing. We love it. **Thank you for being so amazing** and putting all the pieces together to make our dreams come true. We can't wait to have you over for spirits and sunsets.

CHAD & ZACH | BUYERS | REDONDO BEACH



# Who Pays What?

Be sure to keep in mind that in addition to the down payment, there are several fees and other items you'll be responsible for paying for as the buyer. Below is a breakdown of who typically pays for what during a real estate transaction.

## THE BUYER PAYS FOR:

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Down payment on the home

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Buyer's escrow fee (according to the contract)

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Lender's extended title insurance premium (ALTA)

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Document preparation (if applicable)

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Prorated property taxes (from date of acquisition)

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Prorated Homeowners Association dues  
(from date of acquisition) if applicable

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Recording fees for all documents in buyer's name

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Notary fees, if applicable

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Homeowner's hazard insurance premium for first year

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Inspection fees (according to contract)

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Loan fees as agreed with lender

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Interim interest on new loan, prorated from date  
of funding to first payment date

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Real estate services fee (according to contract)

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## THE SELLER PAYS FOR:

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Seller's escrow fee (according to contract)

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Owner's title insurance premium

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Payoff of all encumbrances (loans) in seller's name

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Prorated property taxes (prior to date of sale)

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Any judgments, tax liens, assessments or encumbrances  
placed against property title

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Any unpaid Homeowners Association dues

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Recording charges to clear all documents of record  
against the seller

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Excise tax, if applicable, determined by county  
and based on sale price

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Real estate services fee (according to contract)

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### BROKERAGE SERVICES AND BROKER COMPENSATION

When you and Susan work together to find your home, she'll follow Washington agency law\* by presenting a Buyer Brokerage Services Agreement that you will both sign. This agreement spells out the terms and duration of the agency relationship, as well as the specifics of compensation for real estate services.

\*RCW 18.86 - "Real Estate Brokerage Relationships"

## Closing the Sale

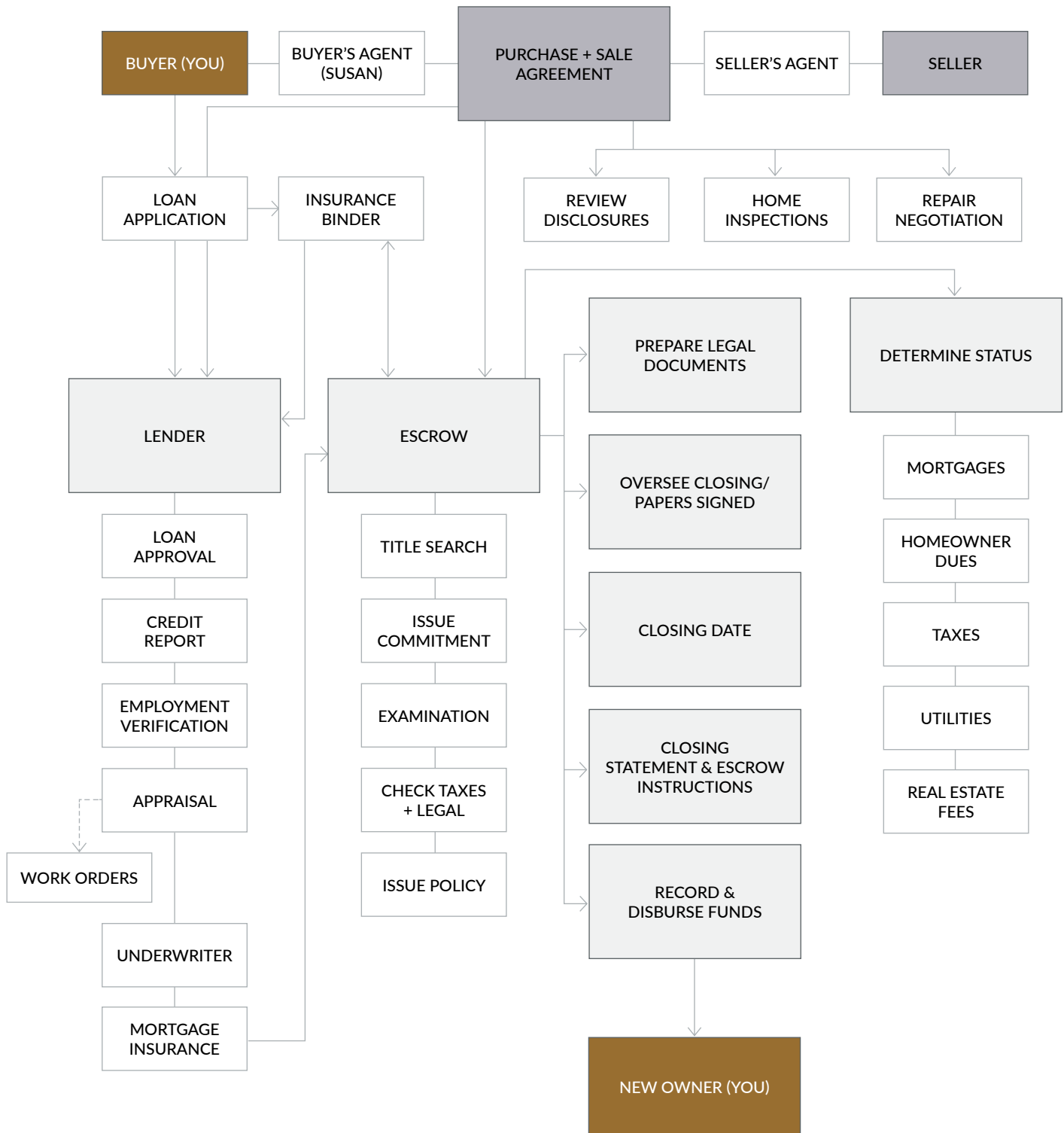
Once you've agreed to the terms of the sale, Susan will help you navigate the escrow and closing process. Escrow is essentially a neutral third party that holds important documents and deposits on behalf of the buyer and seller, ensuring that all conditions for the sale have been met before any assets change hands. During this period, Susan will act as your transaction manager, ensuring that inspections are scheduled and completed in a timely manner, required paperwork is filed and making sure you don't miss any deadlines.

When all is said and done, you'll meet to record the sale, make your down payment and receive the keys to your new home. Congrats, it's now time for the next adventure.





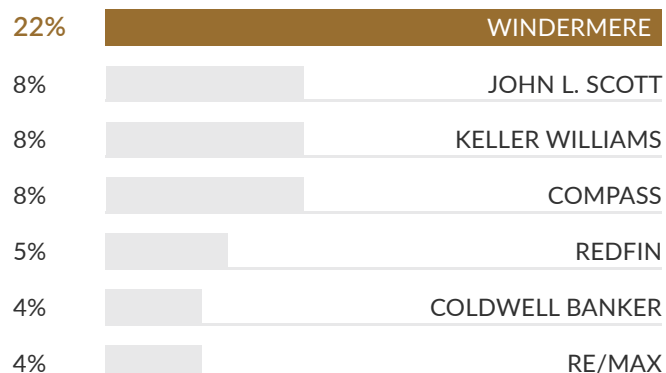
# Getting to Sold



# The Windermere Difference

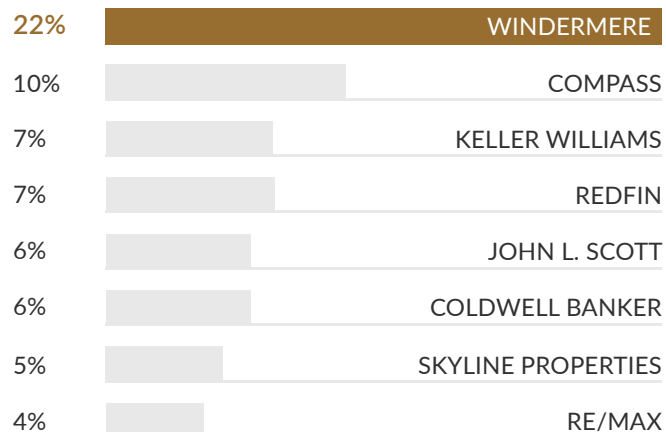
The name that represents you matters. Windermere is the top-producing residential real estate company in Seattle, and Susan leverages the company's extensive network to collaborate with the region's largest cohort of listing brokers so you never miss out on new inventory. You know you're working with the best of the best when you choose Windermere and Susan.

## WINDERMERE SELLS MORE KING COUNTY HOMES\*\*



## WINDERMERE GIVES BUYERS A COMPETITIVE EDGE\*\*\*

When competing against multiple offers, buyers represented by Windermere are far more likely to win.



# \$15B

WINDERMERE'S ANNUAL  
PROPERTY SALES IN  
KING COUNTY\*



\*Source: Trendgraphix. Reflects average annual dollar volume of King County properties sold over a recent 3-year span.

\*\*Source: Trendgraphix. Market share data reflects unit sales of single-family homes over a recent 12-month period.

\*\*\*Multiple offers are factored based on home sales that close above list price. Market share data reflects sales of Seattle and Eastside single-family homes over a recent 12-month period. Information gathered from but not verified by NWMLS.

# Testimonials

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SEE WHAT SUSAN'S SELLERS AND BUYERS HAVE  
TO SAY ABOUT WORKING WITH HER.

"Superbly professional!"

EACHEN | BUYER | KIRKLAND

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"I moved into my new home, and I love the place and the charm. You sure had an understanding of what I wanted in a new home. Thank you for your diligence and industry knowledge."

KATHY | BUYER | WALLINGFORD

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"Once again, we could not have done it without out you! Our new home is perfect."

TIM & REBECCA | BUYER/SELLER | MERCER  
ISLAND & QUEEN ANNE

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"We feel very fortunate to have met you and value all of these characteristics that truly define you: most understanding, beautiful, witty, courageous, articulate, entertaining, knowledgeable and top of your game!"

LESLIE | BUYER/SELLER | QUEEN ANNE

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More Than Just a Home.

FINER REAL ESTATE. IMPECCABLE SERVICE.



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