

# *Buying Your Home*



*I will go above and beyond for you to help achieve your real estate dreams!*



**ASHLEY VOLLER, REALTOR®**

(253) 202-8114 • [ashleyvoller@windermere.com](mailto:ashleyvoller@windermere.com)

**WINDERMERE PROFESSIONAL PARTNERS**



# My Mission

I have lived in the beautiful state of Washington all my life - born and raised in Puyallup! My love for people is what drove me to choose the real estate field as a career. Driven & detail oriented with a passion for service, I will go above and beyond for you to help achieve your real estate dreams! As a proud member of the Windermere family, I embody the values of hard work, integrity, and outstanding client services into everything I do.

When I'm not making home ownership dreams come true for my clients, I am loving life with my husband and two children, adventuring around the PNW, or cozying up with a good book!

## **Client Testimonial**

*"My boyfriend and I are both first time homeowners. We had no clue what to expect or do. Ashley was so patient with us and happily answered all our questions. Ashley wanted us to be happy and comfortable with the house we chose! We are so grateful we had Ashley through this process."*

**- August in Tacoma**





# Why Windermere?



## SETTING THE STANDARD

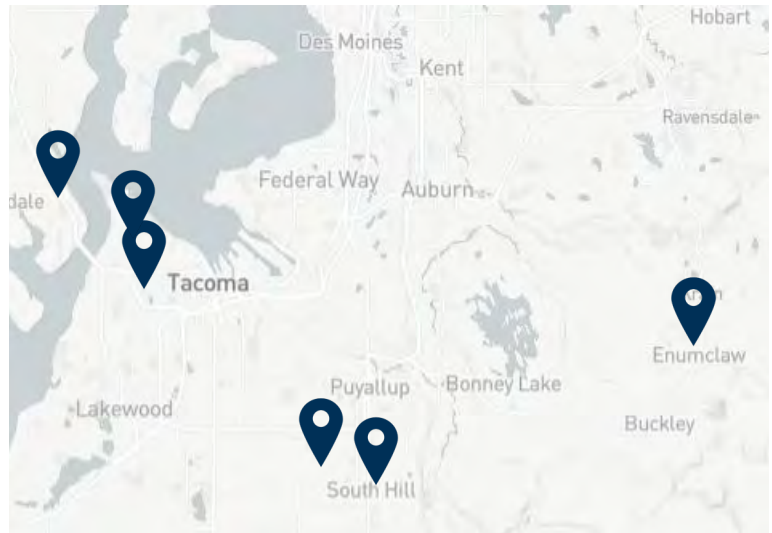
We deliver the best in our industry, including:

- 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

## Social Media

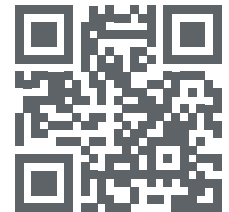


Facebook  
@windermerepartners



Instagram  
@windermere\_piercecounty

## 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 EXPERTS

### Windermere's Chief Economist

Windermere Real Estate employs a full time expert in residential market analysis, financial analysis, land use, and regional economics. This gives us unique insights into short and long-term housing trends that are important to consider when buying or selling a home.

### Windermere Professional Partners Statistics

My company generates proprietary local statistics from data in the NWMLS. This information helps us understand the how the real estate market constantly changes in real-time, and informs us who the market is favoring (meaning who has better negotiation power between buyers and sellers). Our weekly sales meetings go over area specific stats to ensure we understand how to help you in this dynamic market.



### WHY DO CURRENT STATISTICS MATTER? MARKET TAKEAWAYS

*Understanding the current real estate market helps us determine your overall chance of selling. A high chance of selling means there is room for us to price high, or even plan for multiple offers. A low chance of selling means less margin for error. 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.



# Offer Strategies

## PRICE

No upper limit  
Upper limit: \$\_\_\_\_\_  
Escalation amount: \$\_\_\_\_\_  
Above list: \$\_\_\_\_\_  
At List  
Below List

## FINANCING

Cash  
Release of earnest money  
Down payment: \_\_\_\_\_%  
95% Financing FHA  
100% Financing USDA/VA  
Seller concessions

## INSPECTION

Won't do an inspection  
Inspection but take "as is"  
Inspection but waive items  
under \$\_\_\_\_\_  
Inspection for main components  
only

## APPRAISAL

Waive appraisal  
Will bring up to \$\_\_\_\_\_  
Must appraise to list bringing  
\$\_\_\_\_\_  
Must appraise to list price  
Must appraise to sales price

## TIMING

Close and rent back to seller  
Close per seller's timeline  
Close in 30 days or less  
Close in 45 days or more  
Close contingent on sale of  
buyer's home

## SELLER EXPENSES

Seller home warranty  
Assume sewer capacity  
charge  
Buyer removes trash  
Buyer to clean

## OTHER

Inclusions: \_\_\_\_\_ Per list  
Exclusions: \_\_\_\_\_ Per list

\_\_\_\_\_ More than list  
\_\_\_\_\_ More than list

Seller rents back at:  
\_\_\_\_\_ No cost  
\_\_\_\_\_ No deposit  
\_\_\_\_\_ Loan per diem



# 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	+ \$
Sepctic & Water Inspections	+ \$
Miscellaneous	+ \$
<b>SUBTOTAL</b>	= \$
Down Payment	- \$
<b>TOTAL BUYER'S EXPENSE</b>	= \$

## 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. The deposit is a sign of your good faith that you are seriously interested in buying the home.

## **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.

## **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.







# Why I Work By Referral

When it comes to finding a great service provider, there is nothing like getting a referral from someone you know and trust who has used that provider and received great service. That's why I choose to work by referral. Trust is a big deal!

## MORE TIME TO SERVE YOU

Unlike many real estate agents, my primary source of new business is referrals from people who know and trust me. That means I don't have to spend time prospecting for new business and promoting myself. This allows me to dedicate myself fully to the activities that benefit you most and deliver truly exceptional service.

## SERVICES THAT CONTINUE AFTER

I devote myself to serving the needs of my clients before, during and after each sale. Instead of disappearing after the closing, you can expect me to keep in touch. I will send you valuable information each month, and will also call from time to time just to check in and see if you need anything.

## EXCEEDING EXPECTATIONS

I know that I must earn your future referrals, so I aim to exceed your expectations. I have a vested interest in making sure that you are completely satisfied at the end of our transaction together. I want you to be so "fired-up" that you can't wait to tell your friends and family about me and the fantastic service you received! When you come across an opportunity, I'd appreciate you referring me to great people like yourself, who would benefit from the excellent service and personal attention I provide.



# What Can I Do for You?

## **BEFORE, DURING & AFTER THE SALE**

There are many ways I can be of service to you outside of an active real estate transaction, so please don't hesitate to call.

You achieve the best outcome through collaboration.

### **Transaction Related**

Lenders, legal professionals, closing agents, home inspectors, pest control services, insurance agents (home, auto, health), movers

### **Home Repairs & Improvements**

Handymen, general contractors, interior designers, roofers, painters, flooring installers, plumbing/electrical/ HVAC specialists

### **Other Business Professionals**

Financial planners, tax advisors, doctors, dentists

### **Landscape/Maintenance**

Yard and pool services, house cleaners, window washers

**If you need a referral to a provider that is not mentioned here, feel free to ask; I may know just the person you're looking for!**

*I can help you or a family member secure the services of a like-minded real estate professional in another part of the country.*

**Real Estate News You Can Use**  
I can provide you with up-to-date information and statistics on local market conditions, which can differ substantially from national market conditions and what you hear in the media.

**Maximize Resale Potential**  
Feel free to ask for specific advice on home maintenance, or suggestions for upgrades that will enhance your property's resale value.

**Community Insight**  
I'm always happy to provide information on community amenities such as parks, schools and trails, or even local special events.

**Let's Talk Market Value**  
Request a market analysis to estimate your home's current value for the purpose of an actual or potential real estate transaction. I'm also available to discuss issues or new developments in the community





# Buyer's Agency Agreement

## Why use one?

It makes you a priority with me, and a more solid buyer in the eyes of a seller.

What this agreement reflects is that we are going into business together, and we will each have certain responsibilities. It also shows me that you take this process seriously, and in return, I will make you a priority in my schedule.

I work with only four or five buyers at a time and only those who agree to work with me exclusively. These clients, however, get the full scope of my services, my utmost attention and loyalty, and my highest efforts.

Buyers need an agent who is dedicated to the goal of finding them the right home, at the right terms, while always remaining completely protected.

One of the strongest benefits of such an agreement is how it improves your position in the mind of the seller. I can show that you are fully educated in this process and are making decisions with confidence, and are therefore more likely to follow through





A close-up photograph of several hands of different skin tones clasped together in a supportive grip. The hands are positioned in the upper portion of the page, with the text 'Giving Back' overlaid in a white, cursive font.

# Giving Back

Being involved in my community and making an impact through donations and volunteering my time means so much to me! A portion of every one of my paychecks goes to The Windermere Foundation, which has been donating funds to local organizations in the community for over 20 years now. This year, I will also be getting involved with organizations focusing on mental health and helping local foster children. Therefore, in choosing to work with me, YOU are also making an impact on the lives of others! So thank you!



## Client Testimonials

*“Great experience working with Ashley Voller.*

*Ashley was very professional. She took into account that we needed to sell the house fast and hit the ground running. She made the process of selling the house very easy, as we were under a lot of pressure to get the house sold fast. Very friendly and easy to work with, would definitely recommend if selling your house to give Ashley a call.”*

**- DEBBIE IN PUYALLUP**

*“Ashley was a grand slam to work with. She was available around the clock, quick to respond, and always had a great attitude, even when things got tough. Her combination of a positive attitude with driven professionalism got us exactly the house we needed when we needed it. She was also a great friend to us during our journey and cared for us personally as we transitioned into a new state with a newborn. We are so thankful to have worked with her and would recommend her to anyone in a heartbeat.”*

**- STEPHEN IN PUYALLUP**

**ASHLEY VOLLER, REALTOR®**

(253) 202-8114 • [ashleyvoller@windermere.com](mailto:ashleyvoller@windermere.com)



**WINDERMERE PROFESSIONAL PARTNERS**

