



BUYING A HOME?

...better call Carol or go see Greg!



CAROL GROVES
Realtor, ABR
(509) 994-0047
gregandcarol@windermere.com



GREG DURHEIM
Realtor
(509) 979-1962
gregandcarol@windermere.com




Windermere
REAL ESTATE



A Real Estate Professional...

With over 20 years of business administrative experience
and over 18 years real estate professional experience.

A Real Estate Professional...

Who understands that Real Estate is not just about houses,
but about people.

A Real Estate Professional...

Who listens and is dedicated to making your dreams a reality.

A Real Estate Professional...

With an unfailing work ethic committed
to reaching your goals.



Better call Carol.



Personal Profile...

- ◁ 22 years successful sales history.
- ◁ 30 years construction experience.
- ◁ Over 18 years real estate professional experience.
- ◁ Residential and rural development.
- ◁ A strong aggressive negotiator.
- ◁ Willingness to serve and work to achieve your goals.



Go see Greg.



WE CAN HELP YOU BUY ANY HOME ...

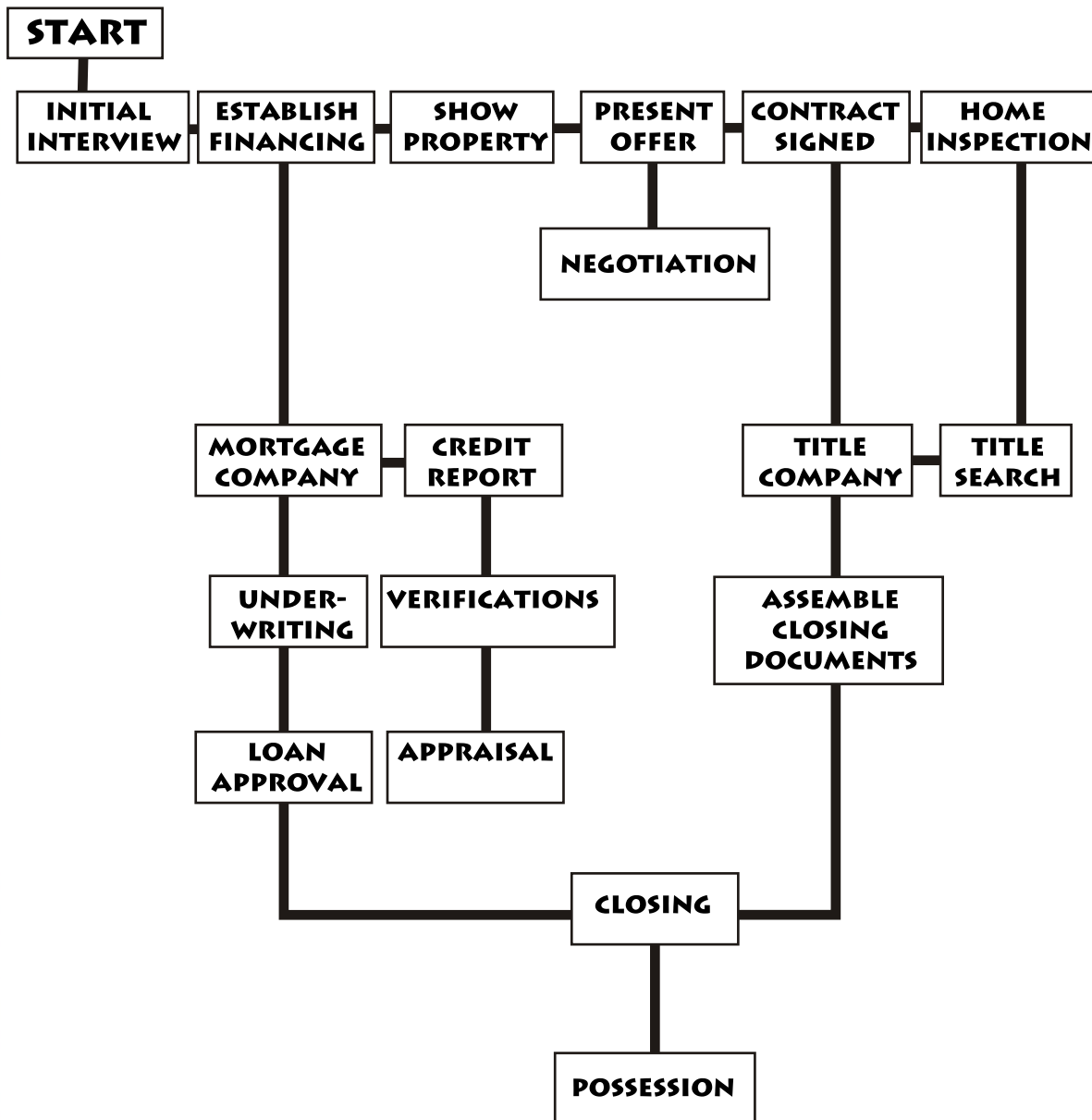
By Working with Carol & Greg, you will have access to information on all homes currently listed in our area

We can help you buy any home, no matter how or where you find it:

- * HOMES ADVERTISED IN THE NEWSPAPER
- * HOMES THAT ARE "FOR SALE BY OWNER"
- * HOMES FOUND DURING AN OPEN HOUSE TOUR
- * HOMES LISTED FOR SALE BY ANOTHER AGENT
OR REAL ESTATE COMPANY INCLUDING
NEW CONSTRUCTION DEVELOPMENTS
- * HOMES YOU'VE HEARD ABOUT FROM FRIENDS,
FAMILY, OR OTHER CONTACTS
- * HOMES ADVERTISED ON THE INTERNET



STEPS IN THE HOME BUYING PROCESS



WE WILL BE USING STATEWIDE FORMS IN THE PURCHASE OF YOUR NEW HOME...

- ✿ Washington State “Law of Agency” Pamphlet
- ✿ Buyer Agency Agreement
- ✿ Purchase & Sale Agreement
- ✿ Seller’s Real Property Transfer Disclosure Statement
- ✿ Lead Base Paint Addendum (if applicable)

(Can total up to 24 pages or more)



FINANCING

Mortgages may be obtained from mortgage brokers and mortgage bankers.

- ✱ Bankers lend money from their institution's programs.
- ✱ Brokers monitor many lending institutions to find the best rates and fees to fit with your needs.

For quality service, we can recommend highly professional and experienced mortgage lenders.

✱ The pre-approved buyer has a distinct **edge** over a pre-qualified buyer. A **pre-approved buyer** has made application with a lender and has income and a credit report verified. A **pre-qualified** buyer has given **verbal, undocumented** information to a lender.

✱ Sellers will **negotiate** with and compromise more with a **pre-approved** buyer.

PREPARE FOR UPFRONT BUYER'S COSTS:

Lender: Appraisal & Credit Report	\$500-800
Average Home Inspection Cost (if desired)	\$350-450
(Price will vary depending on size of home, additional buildings, etc.)	



NEEDS & WANTS

WHAT ARE YOUR BASIC NEEDS?

- | | |
|----|----|
| 1. | 5. |
| 2. | 6. |
| 3. | 7. |
| 4. | 8. |

WHAT ARE YOUR HEART'S DESIRES?

- | | |
|----|----|
| 1. | 5. |
| 2. | 6. |
| 3. | 7. |
| 4. | 8. |



WHY HIRE CAROL & GREG?

Award winning Real Estate Professionals with a proven track record of successful transactions. Lifetime residents of Spokane, who truly know the area, who maintain an excellent knowledge of current inventory and have a keen awareness for value to help you avoid overpaying. Expert negotiators, who know what to ask for and how to structure your offer to purchase.

AVOID LOSSES

ADD HOME VALUE

**BETTER CALL CAROL...
OR GO SEE GREG.**

CAROL GROVES 994-0047

GREG DURHEIM 979-1962



OUR PROMISES TO YOU

We will...

Counsel with you to find out your needs and wants in a home, explain the purchasing process, and prepare you for purchasing a home.

Educate you about the financial market... loan programs available to establish your price range and loan preferences early and accurately, as well as educate you on homes available that meet your criteria.

Recommend professional, experienced mortgage lenders who will assist you in choosing a financial program best suited for your needs.

Research and follow-up on any homes, signs, or ads you may see.

Preview homes before showing when possible to ensure that our time together is productive, that only the homes which best match your needs and wants will be shown to you.

Communicate with you on a regular basis; return your phone calls and gather information as requested.

Provide you with information on the home you want to purchase, i.e. information on the area, schools, churches, special services, etc.

Present and negotiate your offer ("Earnest Money Agreement") in a professional, skillful manner. This is where our background, skill and talent works to your advantage.

Monitor your transaction up to closing, coordinate communication with you, the seller, loan company, escrow company and listing agent.

Attend closing with you when possible to answer any questions.

Arrange possession of your new home.

Check back with you regularly after closing to ensure that you are happily situated in your new home. Our main objective is a satisfied customer!

OUR GOAL is to create long-term referral business by providing you with outstanding customer service, and to make the buying process fun and stress free!

Carol Graves & Greg Durham



PLAN OF ACTION

(SHARED EXPECTATIONS)

AGENT:

CLIENT:

HOME SEARCH.....

Preliminary market report
MLS daily search
Fax or e-mail matches
Agent networking
Give you hours/days to reach us
Arrange showings
Contact only fsbo's you ask us to call

Drive neighborhoods
Attend open houses
Review my faxes/e-mail & drive by asap
Network with friends
Give us where/time you can be reached
Have checkbook with you for EM & home Insurance
Suggest fsbo's (for sale by owners)
Review advertisements/Internet

OFFER.....

Research solds
Research tax records
Draft Purchase & Sale Agreement
Attend inspection
Negotiate work orders

Consider the facts
Review research
Have authority to sign
Attend inspection
Review bids/promptly respond

CLOSING.....

Purchase & Sales Agreement to lender
Appraiser access
Attend closing

Promptly sign lender papers
Accessible to sign closing papers
Accessible to sign closing papers



WINDERMERE BUYER AGENCY AGREEMENTS

*Our **first step** is to secure a “**Buyer Agency Agreement.**”*

✿ **“Windermere Buyer Agency Agreement”** is an agency agreement between buyer and agent in which case Buyer retains Agent and Broker to act as Buyer’s agent in the purchase of real property.

✿ **“Windermere Buyer Agency Agreement with Retainer”** is an agency agreement between Buyer and Agent in which case Buyer retains Agent and Broker to act as Buyer’s agent in the purchase of real property and agrees to pay Agent a retainer fee as a contribution toward Agent’s time and expenses incurred working on behalf of the prospective buyer. (Breakdown of costs on following pages.)
Retainer fees are rebated in full at the time of closing.

Your best interests will be achieved by retaining me as your agent. There is no cost to you. Sellers pay real estate commissions.

“Buyer-Client Services”

- ✿ In depth assessment of your needs and wants
- ✿ Extensive research in property selection
- ✿ Pricing Counseling
- ✿ Negotiating
- ✿ Viewing Properties
- ✿ Follow Through



COMMUNICATION

Carol Groves can be reached at:

Office: 509/747-1051 ext. 105, Cell: 509/994-0047

e-mail: gregandcarol@windermere.com

Greg Durheim can be reached at:

Office: 509/747-1051 ext. 179, Cell: 509/979-1962

e-mail: gregandcarol@windermere.com

Monday through Friday

9:00 a.m. to 5:00 p.m. office or cells

Saturdays

9:00 to 5:00 p.m. cells

Sunday

12:00 to 5:00 p.m. cells

Preferred communication via email, text messaging or cell phones.

Calls will be returned no later than the next business day.

Emergency calls taken until 9:00 p.m. cells.

Showings by appointment.

Periodic updates with sellers via phone, e-mail or in person to review market activity.

Client to provide agents with contact person(s) name(s) in order of priority with appropriate phone numbers (including cell numbers) and e-mail addresses.

Client keeps agents informed on showings and any inquiries. Provide agents with information for follow-up with other agents and all persons inquiring on property.

Agent and client agree to notify each other of any out-of-town trips or periods of inaccessibility for more than one day. Provide alternate contact information.



REAL ESTATE REFERENCE LIST

Kelly & Debbie Harmon.....	509-388-6733
Blake & Katie Harmon	509-979-3001 509-570-2562
Chip Overstreet.....	415-730-9630
Audrey Overstreet	415-730-3317
Doug & Kathleen Rivard	509-624-2477
Cheryl Stitt.....	509-456-7566
Cindy Baker	509-998-5453
Kim Baker	509-998-5455
Nita Wallis	509-922-1988
Harlan & Gaye Tate.....	509-448-0498
Maddie & Mark Kirchmeier.....	509-443-6771
Laurie Farnsworth.....	509-994-2413
Randy Knigge.....	509-998-4785
Valerie Payette	509-290-4396
Steve Payette	206-390-9524

9/14/18

