



Guide to Buying Your Home



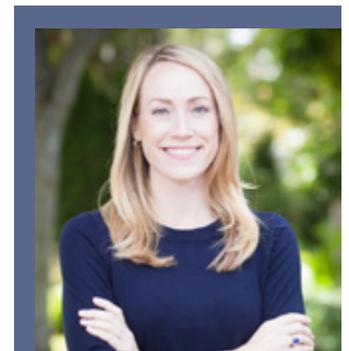
 **SIRIANNI**
REAL ESTATE

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PREPARATION BEFORE YOUR HOME SEARCH...

CHOOSE A LENDER

- Meet with lenders to explore loan programs, fees and different types of loans available
- Determine how much house you can afford and what the closing costs and monthly payment will be
- Obtain lender pre-approval or a commitment letter

Our experience with lenders will help you find the best people to work with and save you time.



ESTIMATE YOUR MORTGAGE PAYMENT

	Interest Rate		
	4%	5%	6%
\$200,000	\$955	\$1,074	\$1,199
\$300,000	\$1,432	\$1,610	\$1,799
\$400,000	\$1,910	\$2,147	\$2,398
\$500,000	\$2,387	\$2,684	\$2,998
\$600,000	\$2,864	\$3,221	\$3,597
\$700,000	\$3,342	\$3,758	\$4,197
\$800,000	\$3,819	\$4,294	\$4,796
\$900,000	\$4,297	\$4,831	\$5,396
\$1,000,000	\$4,774	\$5,368	\$5,995
\$1,250,000	\$5,968	\$6,710	\$7,494
\$1,500,000	\$7,161	\$8,052	\$8,993
\$1,750,000	\$8,355	\$9,394	\$10,491
\$2,000,000	\$9,548	\$10,736	\$11,990

Monthly payments reflect principal and interest only based on a 30 year fixed-rate loan.

DEFINE YOUR SEARCH CRITERIA

- Drive through neighborhoods to identify areas of interest
- Explore floor plans and styles to see what appeals most to you
- Visit liveonguides.com to look up school and community information
- Create a list of must-have and nice-to-have home features, along with any attributes you would prefer to avoid

We'll provide data on neighborhood trends and make suggestions based on our experience.

THE RIGHT TOOLS TO FIND THE RIGHT HOME



Finding the right home in the perfect neighborhood and at a cost that is within your budget is no small task. That's where we come in. We'll help you wisely navigate each step in the process so that you have the information you need to make smart decisions. Together, we'll scour the market to make sure you don't miss anything.

BROKERS—NWMLS. As Northwest Multiple Listing Service members, we have access to a full database of active listings and 10+ years of listing history that we'll use to research & identify potential homes for you.

BUYER—ONLINE. You can conduct your own online searches through your favorite search providers and alert us to homes that interest you.

OFF-MARKET. In today's competitive real estate climate, off-market homes that you or we discover can provide additional opportunities. We can help you with the purchase of any property.



Our knowledge of the market, active search process and off-market connections give you an advantage in a competitive marketplace.

You'll have access to our stats website to track sales activity and prices by neighborhood @ themarkettalks.com.

MAKE A SMART MOVE WITH EXPERT GUIDANCE & ADVICE



There is so much more to purchasing a home than simply filling out the contract.

We'll advise you on how to structure an offer that is competitive when it needs to be, fits within your time lines, and is negotiated strongly on your behalf.



RESEARCH & VERIFICATION. With our help, you will access and review disclosures and public record resources.

PRICE EVALUATION. We'll compile comparable property data to help you see how the price of your potential home stacks up.

DUE DILIGENCE. With our help, you will conduct a pre-inspection/inspection, sewer scope, title review, and other recommended evaluations.

OFFER GUIDANCE. We'll prepare your Purchase and Sale contract, discussing terms and legal implications so you are fully informed of your options.

RECOMMENDATIONS & REFERRALS. If you would like help choosing inspectors, lenders, attorneys, title or escrow providers, we can provide you with our short lists. We have no third-party affiliations, we rely on provider experience to ensure unbiased, top-notch service.

WISE & EFFECTIVE OFFER STRATEGIES

In choosing to submit a competitive offer, it's critical for you to understand the legal implications and trade-offs. No two homes, buyers, or sellers are the same; every offer we write should be tailored to the situation. All together, we'll create the best strategy for you.

COMPETITIVE OFFER APPROACHES

- Loan pre-approval or commitment
- No financing contingency
- No appraisal contingency
- Pay down towards low appraisal
- 5% earnest money deposit
- Non-refundable deposit to seller
- Pre-inspection, sewer scope & evaluations
- Obtain bids and estimates
- Include an escalation clause
- Review and waive seller disclosure
- Remove information verification period
- Waive title contingency
- Waive lead-paint testing
- Provide proof of funds
- Include sincere and enthusiastic cover letter

NON-COMPETING OFFERS

- Loan pre-approval or commitment
- Financing/appraisal contingency
- 1-5% earnest money deposit
- Inspection contingency
- Negotiate inspection items
- Acknowledge receipt of the seller disclosure
- Conduct due diligence during information verification period
- Title contingency
- Acknowledge lead-paint disclosure
- Provide proof of funds



MULTIPLE OFFERS? YOUR BROKER CAN MAKE OR BREAK YOUR DEAL

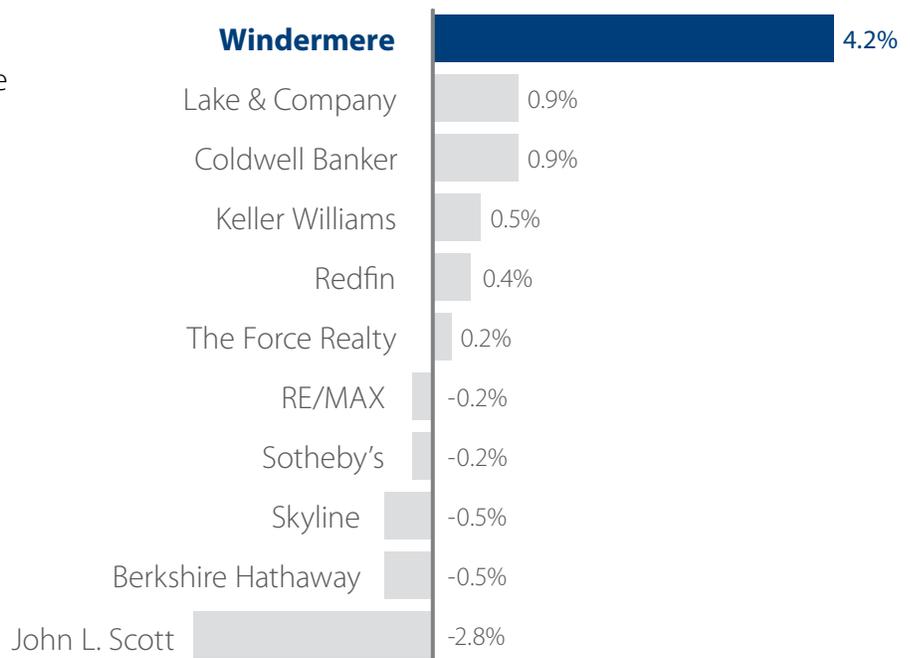


43% OF HOME SALES INVOLVE MULTIPLE OFFERS.

Buyers working with a Windermere broker are 19% more likely to win the sale in a multiple offer situation.*

SUCCESS IN MULTIPLE OFFERS

Change in market share in multiple offers vs. non-multiple offers.



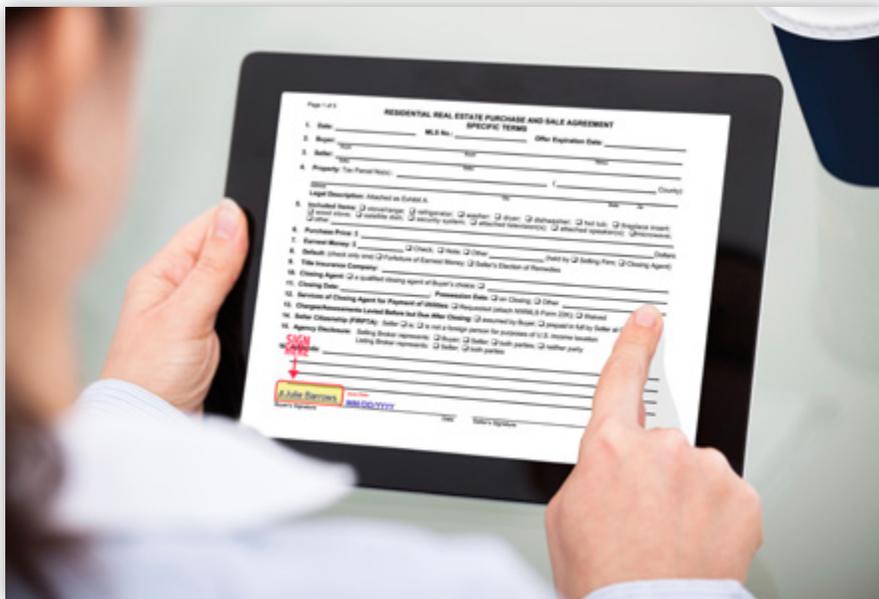
WHY WINDERMERE BROKERS ARE MOST SUCCESSFUL:

- Windermere brokers help position their buyer's offer to have the greatest appeal to the seller.
- Windermere brokers receive extensive training on how to create the most competitive offer and negotiate successfully in a multiple offer situation.
- Brokers are more confident in completing a transaction with a broker from Windermere than they are with any other real estate company.**

*Based on single family home sales in King County that closed above list price in 2015. New construction, condominiums and short sales were excluded.

**Based on a 2015 independent study of NWMLS brokers who closed six or more transactions in the previous year.

YOUR ADVOCATES AT THE NEGOTIATING TABLE



You can now sign your contract documents electronically through Authentisign.

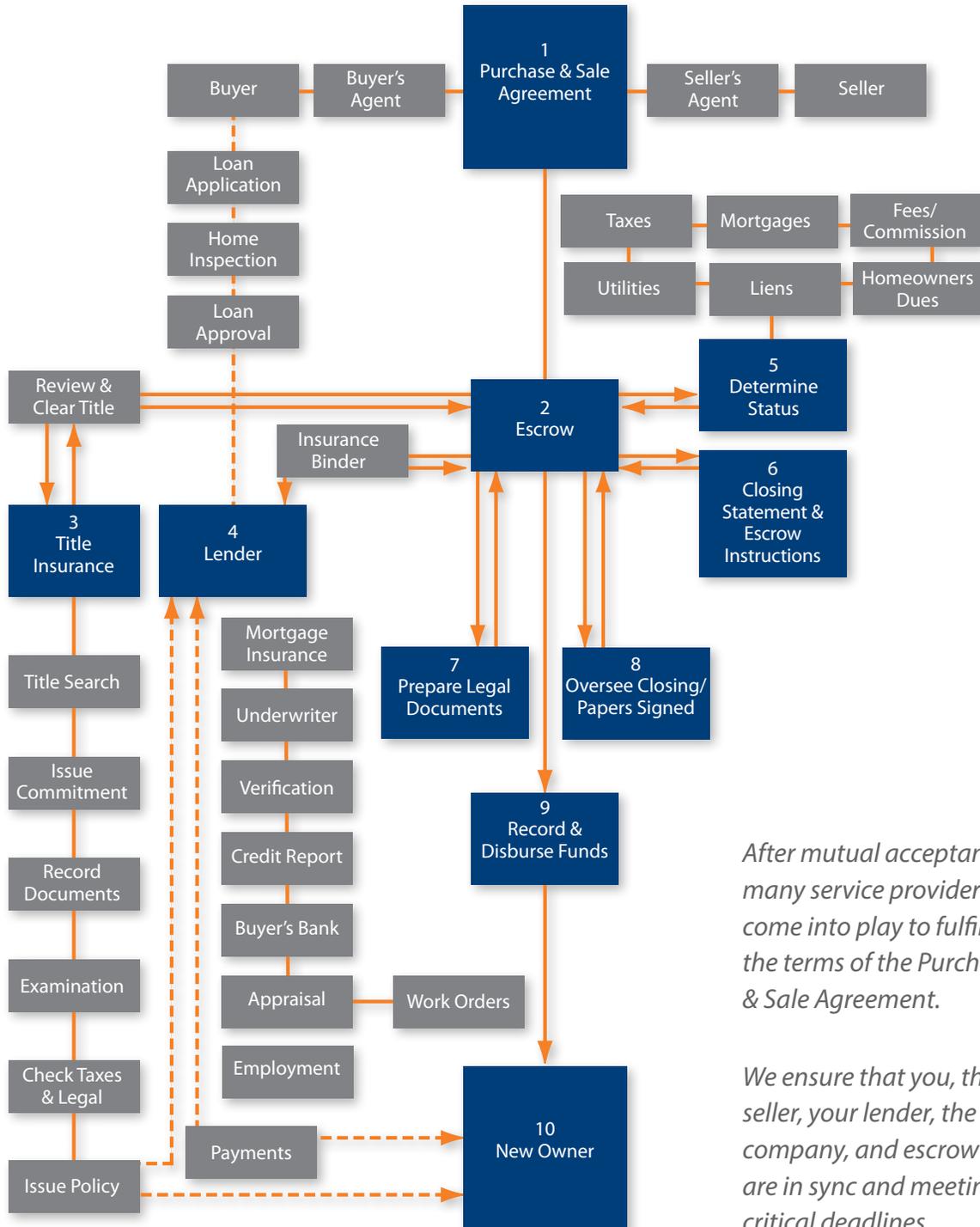
Authentisign makes it easy for you to access, store, and forward your documents to anyone you need.

PRESENTING YOUR OFFER. Whenever possible, we'll present your offer in person to the listing broker or seller. An in-person offer presentation expresses professionalism and allows us to highlight the merits of your offer. A seller will choose the buyer that provides the best contract terms and feeling of security in their ability to close as promised.

WHAT TO EXPECT. The seller can accept your offer, counter it, or reject it. In a multiple offer situation, the seller will typically choose the strongest offer to counter or accept.

REACHING AGREEMENT. When you have come to terms with the seller, agreed in writing, and signed documents are delivered to all parties, you have reached Mutual Acceptance. In real estate transactions, verbal agreements show intent but are not legally binding until you have reached mutual acceptance.

IT'S MORE COMPLICATED THAN JUST FINDING A HOME



After mutual acceptance, many service providers come into play to fulfill the terms of the Purchase & Sale Agreement.

We ensure that you, the seller, your lender, the title company, and escrow are in sync and meeting critical deadlines.

MERCER ISLAND OFFICE

THE WINDERMERE DIFFERENCE



OUR LOCAL OWNERSHIP IS VESTED RIGHT HERE IN THE NORTHWEST—NOT ON WALL STREET.

We work with a team of people who take client representation, truly exceptional marketing, and active community engagement to a whole new level. Integrity, commitment, advocacy, and transparency are not just words, they are a way of life in our firm.

We could work anywhere—but we chose to work at Windermere Mercer Island. For its people, its standards, and its central location that helps us serve clients in Greater Seattle, Mercer Island, and the Eastside.

OUR OFFICE HAS **NO** THIRD PARTY AFFILIATIONS.

We believe your interests come first. When we recommend a title, escrow, or mortgage company, it's because they are outstanding service providers—not because it benefits our company's bottom line.

REAL ESTATE RESOURCES WORTH CHECKING OUT.

- **thewaterfrontreport.com.** Data on waterfront homes sited on Lake Washington, Lake Sammamish and Puget Sound.
- **themarkettalks.com.** Weekly sales activity for neighborhoods throughout the Greater Seattle-Eastside region.
- **liveonguides.com.** Neighborhood info including maps, links and school data.



ABOUT US



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The Sirianni Group is a Windermere Real Estate team based on Mercer Island, WA. Mercer Island is our community and our hub – we help our clients wherever their needs may be.

CHARLIE SIRIANNI, *Managing Broker, JD*

Charlie Sirianni is a Managing Broker with Windermere Real Estate. Previously a real estate attorney, Charlie has over 10 years of experience advising clients and guiding them through important real estate negotiations and transactions. He began his career at a prominent international law firm, working in the Dallas and New York offices. Returning home to the Seattle area, Charlie joined and became a partner at a well-respected Seattle law firm, before pursuing his longtime passion for residential real estate.

Raised in the Seattle area, Charlie graduated from O'Dea High School, received his undergraduate degree from St. Olaf College and his law degree from Washington University in St. Louis.

ERIN SIRIANNI, *Broker, MA*

Erin Sirianni is Residential Broker with Windermere Real Estate. Prior to real estate, Erin worked in PR for an international public relations agency and in marketing for medical publishing and technology firms. Erin is passionate about exceptional client care and serving as a resourceful and tireless advocate for her clients. She is known for her innovative marketing, attention to detail, and in-depth market knowledge.

Erin was raised in North Dakota, where her interest in homes began (she grew up in a Victorian home originally built by a Cream of Wheat founder). She received an undergraduate degree from St. Olaf College and a Master's degree in Journalism from the University of Missouri - Columbia.

WHY WORK WITH US?

When you partner with the Sirianni Group, you get a collaborative team with complementary skills and backgrounds. Together, Erin and Charlie provide their clients with consistent communication, unparalleled customer service, and dedication to the best possible outcome in their home sale or purchase.

WHAT OUR CLIENTS SAY...



-iaink210

"Our experience with Charlie and Erin Sirianni was frankly spectacular. While we were on the other side of the country, they laid out a strategy, took care of everything on the ground, and absolutely nailed both the process and the result. They kept us well informed, and staged and marketed the house superbly. We had multiple offers over asking within 24 hours of going on the market. Could not recommend them more highly."



-tygannb

"Erin is the best! She managed the entire process of selling my house after I had already moved to another state. It was so painless I couldn't believe it! Her professionalism and attention to detail gave me 100% confidence throughout the entire process. She has a wonderful attitude and is a true pleasure to work with!"



-rick426781

"It was a pleasure working with Charlie. His passion for residential real estate and background as a real estate attorney is a powerful combination. He takes the time to understand the goals of his clients and then acts aggressively to achieve those goals. I highly recommend working with Charlie."



-edrudolf

"Erin marketed my condo beautifully starting from recommending some upgrades to staging it so it looked gorgeous to the listing with the video. It sold in record time! I would not hesitate to recommend Erin to anyone who wants to sell their house or condo, especially if the property is high end."



-kathleen

"As first time homebuyers looking in a highly competitive market, Charlie and Erin guided us to listen to our instincts but stick to the facts and our budget when it came to making an offer. They struck the perfect balance of encouraging us to look in different neighborhoods while understanding the importance of easy access to downtown Seattle (where we work) and Mercer Island (where both our families live). They guided us through the process every step of the way. During the negotiation of our home in Leschi Seattle, they provided us with multiple updates and ultimately closed the deal under our budget! They are great negotiators who will achieve the best deals for their clients. Charlie and Erin go above and beyond for their clients and we feel lucky to have worked with them. They make a complicated and intimidating process as simple and straightforward as possible. Whether you are buying or selling, Charlie and Erin's dedication, knowledge of the market, and impressive marketing and technology skills will help you accomplish your real estate goals."

Read more reviews at www.zillow.com/profile/siriannigroup