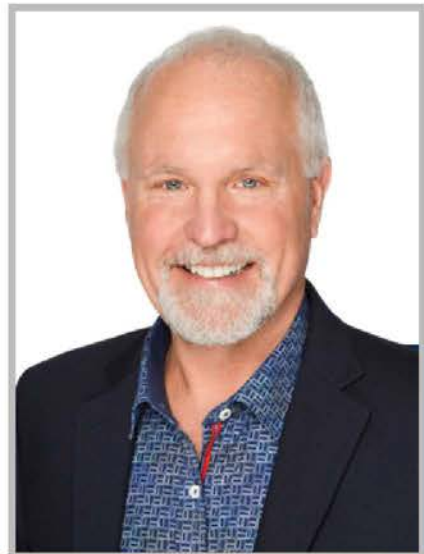




GUIDE TO SELLING A HOME



Steve Youngren
Broker


Windermere
REAL ESTATE

Windermere Real Estate / CIR

(360) 708-8480
steveyoungren@windermere.com

This page is intentionally left blank



Why Windermere Stanwood and Camano Island?

IT'S ABOUT LOCAL EXPERTISE

You may wonder why you see Windermere Stanwood and Camano Island out in the community so much. For us, it's a labor of love. We love our community and are willing to invest our time into continuing to make it great. But there's another reason we serve hot dogs at National Night Out and pass out cocoa with sprinkles at the Holiday Tree Lighting. This is one of the many ways we connect with our neighbors and keep our pulse on our community. It's our job to know what's going on so we can serve you to the best of our ability - and we take that seriously.

In addition to constantly building our network and taking an active role in the community, all Windermere Stanwood and Camano Island agents are full time and receive weekly training on current market trends, regulations and best practices.

This creates a culture of synergy, with agents consistently being up to speed on the latest activity in our local real estate market.

EXCEPTIONAL SERVICE

LOCALLY OWNED AND OPERATED OFFICES

NEIGHBORHOOD KNOWLEDGE

GIVING BACK TO OUR COMMUNITIES

STRONG CODE OF ETHICS

PREMIUM TOOLS AND SERVICES

LOCAL MARKET EXPERTISE

INVESTMENT IN TECHNOLOGY



USING A WINDERMERE AGENT TO SELL YOUR HOME

Your home may be your single biggest investment and one of the largest financial transactions you'll ever make. So when you sell, you want to get the best price and the most favorable terms, in the shortest amount of time. There are many marketing options, legalities, and details that go into the sale. The role of your agent is to represent every aspect of the transaction, from the time you set the price to the final closing.



AS YOUR WINDERMERE AGENT

- › I know the market and will help you set the right price.
- › I also know what buyers are looking for and the financial incentives that will encourage them to buy.
- › I am a member of the Multiple Listing Service (MLS), which enables me to provide detailed information about your home to the thousands of other agents assisting buyers.
- › In addition to the MLS, I interact with other agents on a daily basis. We trade information about new properties and match eager buyers with the right homes.
- › I have access to several advertising opportunities—both in print and online—that will raise interest in your home.
- › I will utilize the tools available to me on Windermere.com in order to attract the maximum number of buyers to your home.
- › Windermere's global referral system provides me access to the large number of people who relocate each year, increasing the pool of qualified buyers for your home.
- › I can quickly separate the qualified buyers from the rest of the pack. This saves you time, because your home is only being shown to serious buyers.

PREPARATION – REPAIR AND CLEANING CHECKLIST

EXTERIOR:

- Remove peeling and chipped paint; replace with a fresh coat.
- Fix loose trim and fencing.
- Clear gutters and downspouts.
- Make sure there is good exterior lighting and all walkway lights and front-door lanterns work.
- Clean and repair the roof as needed.
- Clear garage of clutter and tidy shelves.
- Inspect chimney for cracks and damage.

YARD:

- Mow and trim grass; re-seed and fertilize where necessary.
- Prune all overgrown trees and shrubs.
- Weed flower beds. Remove or replace dead or diseased plants, shrubs and trees.
- Clean grease and oil stains from driveway.

DECKS/PATIOS:

- Paint or stain worn areas on wood decks.
- Remove grass growing in concrete cracks; sweep off debris from shrubs and trees.
- Clean all deck rails and make sure they're secure; replace missing slats or posts.
- Clean outdoor furniture.

FRONT DOOR:

- Polish or replace the door hardware so it shines.
- Add a fresh coat of paint to get rid of nicks.
- Clean the glass on the storm door; make certain the screen is secure.
- Make sure the doorbell operates properly and there are no squeaks when the door opens and closes.

WINDOWS:

- Clean all windows inside and out.
- If needed, add a fresh coat of paint to the window trims and sills.
- Make sure all windows open and close easily.
- Replace cracked windowpanes and those with broken seals.
- Make sure window screens are clean and secure; replace any screens with holes or tears.

ENTRY:

- Clean entryway floors and area rugs.
- Downsize clutter in the entry and entry closet to give the appearance of spaciousness.
- Double-check entry lighting to make sure it works.

THROUGHOUT:

- Clean all floors, carpets, walls and trim.
- Replace burned-out light bulbs.
- Empty trash.
- Remove family photos, valuables, and prescription drugs.

KITCHEN:

- Make sure countertops, grout, and sinks are clean and stain-free. Replace grout as needed.
- Fix dripping faucets.
- Organize pantry and cupboards so they appear clean, neat and spacious.
- Make sure the refrigerator and freezer are defrosted and free of odors.
- Clean the oven and cook-top thoroughly.
- Set the table.



LIVING/FAMILY/DINING ROOMS:

- Give rooms a fresh coat of paint as needed.
- Repair cracks and holes in ceiling and walls.
- Make sure all wallpaper is secure.
- Repaint any woodwork that is worn or chipped.
- Clean or replace draperies and blinds; open them to maximize light.
- Make sure draperies and blinds open and close.
- Steam-clean carpets. Clean rugs and wood flooring, and remove any stains or odors.
- Position the furniture to showcase the size and space of the room.
- Remove and replace any attached items, such as chandeliers and draperies, that you wish to move with you.
- Put away toys and hobby supplies; remove extra magazines and books from tables.

BATHROOMS:

- Make sure sinks, tubs, showers and countertops are clean and free of stains.
- Repair any leaky faucets.
- Remove grout and soap stains from tile.
- Replace any missing or cracked tiles or grout.
- Make sure all joints are caulked.
- Make sure all fixtures, including heat lamps and exhaust fans, are operating.
- Install a new shower curtain and buy matching towels.
- Store all supplies, such as toilet paper, shampoo bottles and cleansers, out of sight.

BEDROOMS:

- Repair cracks in ceiling and walls.
- Apply a fresh coat of paint if necessary.
- Make sure wallpaper is secure.
- Clean draperies and blinds; open them to maximize light.
- Put away toys, clothes, and clutter.
- Neatly make up the beds.

BASEMENT:

- Check for water penetration or dampness; call for professional repairs if necessary.
- Get rid of musty odors.
- Clean furnace, hot water heater, and drains.
- Make sure light fixtures work.
- Arrange storage area in a neat and organized manner.
- Make sure stairway handrail is secure.

TIDY EXTRAS:

- Use air fresheners or bake treats to make the house smell good.
- Plant flowers to brighten a walkway and enrich the entry.
- Remove any indoor houseplants that are brown or losing their leaves.
- Remove all "fixer" cars, campers and boats from the property.
- Discard the clutter of magazines on the coffee and end tables.
- Tidy and declutter all closets.
- Hide or get rid of worn-out throw pillows.
- Store pet supplies.
- At night, turn on the porch light and outdoor lighting. Buyers often drive by homes they are considering at various times of day.



My Provided

Five Points of Value

- 1 ENHANCE HOME VALUE**
We'll walk through your property together and I'll show you ways to enhance the value so you get top dollar.
- 2 PRICING STRATEGY**
I'll help you with a pricing strategy — not pricing too high so you scare buyers away, or too low so you leave money on the table.
- 3 MAXIMUM EXPOSURE**
My marketing plan will give you maximum exposure so we attract more buyers and more contacts. The more buyers and contacts you have, the higher your property will sell.
- 4 NEGOTIATE THE BEST CONTRACT**
I'll help you negotiate the best contract. Negotiation is an important skill in any market.
- 5 TRANSACTION MANAGER**
I am your transaction manager. There are a lot of moving parts. My job is to handle those parts so your contract closes on time.





How I Market Your Home

MORE THAN JUST A LISTING...

Between myself and my team at Windermere, we represent over half of the buyers in the Stanwood and Camano Island area. This means that by listing with me, you'll be in front of half of the market through our weekly sales meetings, office tours team synergy.

- Weekly Sales Meetings
- Office Tours
- In-office Team Synergy

Add to this a listing video, print ads, and targeted digital advertising to get your property in front of the right people, and you'll see why Windermere agents sell more properties than all other competitors - combined!

LISTED ON 100+ WEBSITES

NETWORK OF BROKERS

DIGITAL ADVERTISING

LISTING VIDEOS

WEEKLY SALES MEETINGS

MARKET SHARE

SOCIAL MEDIA

OFFICE TOURS

PRINT ADVERTISING


Windermere
REAL ESTATE
Stanwood & Camano Island

SHOWING YOUR HOME

Once your home is ready to show, as your Windermere agent, I will begin marketing it to potential buyers and other sales associates. If possible, leave the home when buyers are present so they feel comfortable asking their agent candid questions. Other helpful tips include:

- › Remove pets. Take them with you or keep them penned in the yard or garage.
- › Open shades and curtains to let in light.
- › Turn on enough lights so the home is well-lit.
- › Remove clutter from tables and bookshelves. Neatness makes rooms seem larger.
- › Put away items in the yard such as garden tools, bicycles and toys.
- › Turn on gas fireplaces to create a cozy atmosphere.
- › Grind up part of a lemon in the disposal to add a fresh smell to the kitchen.
- › Keep radios and TVs off, or on low volume.
- › Keep money and other valuables, as well as prescription drugs, locked up.



PURCHASE AND SALE AGREEMENT

Once you've found a buyer for your home, I will work with you through the purchase and sale agreement. This is the contract in which you and the buyer outline the details of your property transfer. The purchase and sale agreement usually consists of the following:

- › Earnest money receipt
- › Financing addendum
- › Inspection addendum
- › Conditions/disclosure addendum
- › Contingency addendum, when appropriate
- › Addendum outlining special conditions
- › Lead-based paint notification, when appropriate

In selected areas, the following forms will also be part of your agreement:

- › Agency disclosure form
- › Property disclosure form

HOME INSPECTIONS

Once a buyer has decided to make an offer on your home, it will usually be contingent upon a professional inspection of the entire property—including improvements. 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 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.

As the seller, you can also elect to hire an inspector to evaluate your home prior to putting it on the market. Many times an inspector can point out major or minor issues with your home that you may be unaware of and that may affect its value.

As your Windermere agent, I'm familiar with home-inspection services and can provide you with a list of names from which to choose. Another good way to find a home inspector is to ask a friend, or perhaps a business acquaintance, who has had a home inspection and can recommend a home inspector they were satisfied with.

Remember, no home is perfect. If major problems are found, I will help you negotiate through the process.





LIFE OF A SALE ESCROW



The Beginning

1

- Receive Purchase & Sale Agreement and/or loan set-up
- Assign a closer and an escrow number
- Order a title report

Search and Review

2

- Review Purchase & Sale Agreement
- Review Preliminary Title Report
- Contact parties for needed information

Gather Information

3

- Obtain payoffs on liens/bills to be paid through escrow
- Obtain title clearing documents from Lender

The Signing

4

- Set appointment with parties
- Parties deposit documents and/or funds into escrow
- Keys to home not exchanged

5

The Closing

- Loan documents returned to Lender
- Recordable documents sent to Title
- Lender authorizes recording
- Title sends documents to County Recorder
- Lender deposits loan proceeds (Lender must wire proceeds prior to 2 p.m.)
- Recording number received from county

Disbursement

6

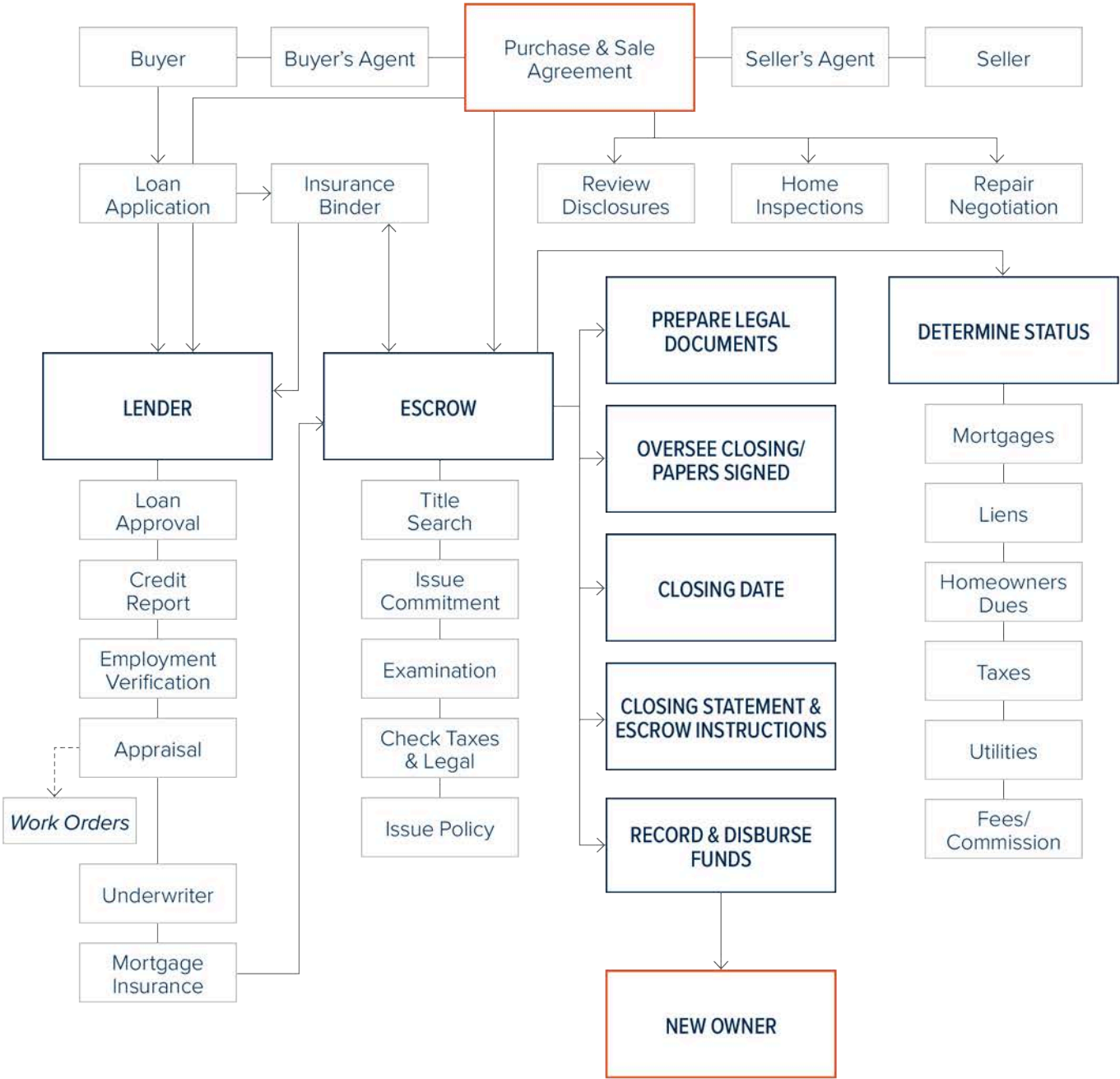
- All encumbrances and bills paid
- Proceeds delivered to Seller
- Commission checks delivered to Agents
- Mortgage Broker check delivered
- Keys available from your Agent or per a contract agreement

The Finish

7

- Final copies to all parties
- Record reconveyances and releases
- Title policies to the parties
- Celebrate

STEPS TO CLOSING



SETTLEMENT AND CLOSING

For the Seller



During the negotiation stage of the transaction, a mutually agreed-upon date for closing is determined. "Closing" is when you and the seller sign all the paperwork and pay your share of the settlement fees, and the documents are recorded. Settlement obligations vary widely due to specific contract language, local laws and customs.

Prior to closing, the closing agent (usually an escrow or title company or attorney) will complete a detailed settlement statement for both buyer and seller. As your Windermere agent, I can help you understand which of the following typical settlement fees apply to you.

Seller's Receive

Utility Deposits Held by Gas, Electric, Cable, Telephone and Other Companies

Pro-Rated Portion of Pre-Paid Property Taxes

Pro-Rated Mortgage Interest from Payments Made During the Current Month

Fuel Rebate for Oil or Propane Remaining in Storage Tank

Net Proceeds After Seller's Share of Expenses is Paid

Seller's Responsibility

Title Search and Owner's Title Insurance Policy*

Half of the Escrow or Legal Fees Paid for Preparing the Closing*

Repairs or Inspections Seller Has Agreed to Pay (if applicable)

Recording and Notary Fees (if applicable)

Excise Tax*

Real Estate Broker Commissions*

Loan Balances

Pro-Rated Property Taxes

Current Utility Balances

Homeowner's Association Fees

Pro-Rated HOA Dues

Miscellaneous HOA Dues

*Actual fees determined by Sales Price and/or Loan Amount

MOVING TIPS

The process of moving is long and complex. Being organized, knowing what needs to be done, and tackling tasks efficiently can make your move significantly less stressful. Here's a checklist to keep you on task and help make your move successful.

SIX TO EIGHT WEEKS BEFORE:

- › Use up things that may be difficult to move, such as frozen food.
- › Get estimates from professional movers or from truck rental companies if you are moving yourself.
- › Once you've selected a mover, discuss insurance, packing, loading and delivery, and the claims procedure.
- › Sort through your possessions. Decide what you want to keep, what you want to sell and what you wish to donate to charity.
- › Record serial numbers on electronic equipment, take photos (or video) of all your belongings and create an inventory list.
- › Change your utilities, including phone, power and water, from your old address to your new address.
- › Obtain a change of address packet from the post office and send to creditors, magazine subscription offices and catalog vendors.
- › Discuss tax-deductible moving expenses with your accountant and begin keeping accurate records.

TWO TO FOUR WEEKS BEFORE:

- › If you're moving to a new community, contact the Chamber of Commerce and school district and request information about services.
- › Make reservations with airlines, hotels and car rental agencies, if needed.
- › If you are moving yourself, use your inventory list to determine how many boxes you will need.
- › Begin packing nonessential items.
- › Arrange for storage, if needed.
- › If you have items you don't want to pack and move, hold a yard sale.
- › Get car license, registration and insurance in order.
- › Transfer your bank accounts to new branch locations. Cancel any direct deposit or automatic payments from your accounts if changing banks.
- › Make special arrangements to move pets, and consult your veterinarian about ways to make travel comfortable for them.
- › Have your car checked and serviced for the trip.
- › Collect items from safe-deposit box if changing banks.

TWO TO THREE DAYS PRIOR:

- › Defrost your refrigerator and freezer.
- › Have movers pack your belongings.
- › Label each box with the contents and the room where you want it to be delivered.
- › Arrange to have payment ready for the moving company.
- › Set aside legal documents and valuables that you do not want packed.
- › Pack clothing and toiletries, along with extra clothes in case the moving company is delayed.
- › Give your travel itinerary to a close friend or relative so they can reach you as needed.



Pack a “first day” box with items you will need right away.

MOVING DAY: OLD HOME

- › Pick up the truck as early as possible if you are moving yourself.
- › Make a list of every item and box loaded on the truck.
- › Let the mover know how to reach you.
- › Double-check closets, cupboards, attic, basement and garage for any left-behind items.

MOVING DAY: NEW HOME

- › Be on hand at the new home to answer questions and give instructions to the mover.
- › Check off boxes and items as they come off the truck.
- › Install new locks.
- › Confirm that the utilities have been turned on and are ready for use.
- › Unpack your “first day” box (see list for suggested contents).
- › Unpack children’s toys and find a safe place for them to play.
- › Examine your goods for damage.

MOVING ESSENTIALS:

- › furniture pads
- › handtruck or dolly
- › packing tape
- › bubble wrap
- › newspapers or packing paper
- › scissors
- › utility knife
- › labels
- › felt-tip markers
- › cornstarch packing “peanuts”
- › plenty of boxes

FIRST DAY BOX:

- › scissors
- › utility knife
- › coffee cups
- › teakettle
- › instant coffee or tea, soft drinks
- › pencil and paper
- › soap
- › bath towels
- › trash bags
- › shelf liner
- › paper plates
- › snacks
- › toilet paper
- › children’s toys and books

UTILITIES AND BILLS WHEN YOU MOVE

Tips For the Seller

DON'T JUST RELY ON THE US POSTAL SERVICE TO FORWARD YOUR BILLS FOR YOU. BE SURE TO CHANGE THE ADDRESS IN THE AREA PROVIDED ON THE BILL. THIS WILL ENSURE THAT YOU RECEIVE THEM IN A MORE TIMELY MANNER.

Power

Snohomish County PUD (425) 783-1000

Call ahead of time to schedule the disconnection date of your current residence. Generally, this is the closing/ possession date. Remember to schedule the service start date at your new home (if applicable).

You will need to provide the property address and contact information.

Water

In-City Residents: Call the City ahead of time to schedule the disconnection date of your current residence. Remember to schedule the your service start date at your new home (if applicable).

Community Well: Your Homeowner Association will transfer service from you to the new homeowner. However, it is a good idea to call your HO Association to verify that they have all the information they need. It's also a good idea to call the HO Association of your new home to introduce yourself (if applicable)

Gas/Propane

Cascade Natural Gas (888) 522-1130

Call to schedule cancellation of service at your current residence. Also, remember to call ahead to transfer service at your new home into your name to avoid interruption in service (if applicable).

Homeowner Association Dues / Fees

Escrow will call the Homeowner's Association to confirm if bills for the HO Association have been paid. Any bills already paid to the HO Association by the you will be pro-rated by escrow for the exact date of closing.

Property Taxes

Escrow will pay all outstanding taxes at closing. They will also pro-rate any un-incurred taxes for the date of closing... crediting you for the taxes you paid and charging the buyer at closing.

Telephone/Internet

Frontier (877-462-8188)

Call ahead of time to schedule your disconnection date. Also, remember to schedule the service start date of your new home (if applicable).

Cable/Dish

The sellers may be able to provide you information on the various cable/dish options available, and which has worked well for them at your new home. They may have some existing cables/connections that will be helpful to you. Call the selected service provider ahead of time to schedule the service start date at your new home. You may also need to call your existing service provider to schedule the disconnect date of your current residence (if applicable).

Garbage

Waste Management (800) 592-9995

Call ahead of time to schedule your service stop date at your current residence. Also, remember to schedule the service start date of your new home (if applicable). You may also want to check rates at the Transfer Station in your area. They may also provide free recycling service if you bring it there.

Drivers License

Go to the local DMV and have your license changed to your new address. You will need it for identity right away.

Banking

Be sure to go in and order your new checks with your new address!

Voters Registration

www.sos.wa.gov

Don't forget to register to vote. Visit the Secretary of State website to register and obtain the appropriate forms and information.

Post Office/Address Change

<https://www.usps.com/umove/>

For information on changing your address, you can either visit the USPS website; or go to your local post office to get the forms as well.

Newspaper/Magazine Subscriptions

Call all printed media distributors and provide them with your new forwarding address.



Washington Real Estate Law

New Homebuyer Protections

Effective January 1, 2024, the statute in Washington that governs real estate brokerage relationships (RCW 18.86) – otherwise known as the “Agency Law” – was significantly revised. The revisions modernize the 25-year-old law, provide additional transparency and consumer protections, and acknowledge the importance of buyer representation.

KEY REVISIONS

For years, real estate brokerage firms were only required to enter into written agreements with sellers, not buyers. The Agency Law now requires firms to enter into a written “brokerage services agreement” with any party the firm represents, both sellers and buyers. This change is to ensure that buyers (in addition to sellers) clearly understand the terms of the firm’s representation and compensation.

The services agreement with buyers must include:

- › The term of the agreement (with a default term of 60 days and an option for a longer term);
- › The name of the broker appointed to be the buyer’s agent;
- › Whether the agency relationship is exclusive or non-exclusive;
- › Whether the buyer consents to the individual broker representing both the buyer and the seller in the same transaction (referred to as “limited dual agency”);
- › Whether the buyer consents to the broker’s designated broker/ managing broker’s limited dual agency;
- › The amount the firm will be compensated and who will pay the compensation; and
- › Any other agreements between the parties.

ADDITIONAL INFORMATION

There are other changes to the law that provide additional consumer protections related to the duties that brokers owe to all parties in a transaction.



REVISED PAMPHLET

The pamphlet entitled “Real Estate Brokerage in Washington” provides an overview of the revised Agency Law.



REVISED AGENCY LAW

Substitute Senate Bill 5191 sets forth the revised Agency Law in its entirety.





BUYER BROKERAGE SERVICES AGREEMENT

between the seller offered compensation and the Compensation at closing. Broker may waive or reduce the obligation for Buyer to pay the difference between the compensation offered by a seller and the Compensation at Broker's discretion.

c. Seller's Offer Greater. If the compensation offered by a seller is greater than the Compensation, Buyer shall have no obligation to pay Firm the Compensation. The amount offered by a seller that is greater than the Compensation shall be ("paid to Firm" if nothing is checked): paid to Firm; credited to Buyer (to the extent allowed by Buyer's lender and any non-allowed amount paid to Firm); or credited to seller.

6. COMPENSATION AFTER TERMINATION OR EXPIRATION. If Buyer purchases a property within _____ days (60 if not filled in) after termination or expiration of this Agreement then Buyer agrees to pay Firm compensation of _____ (the amount specified in paragraph 4(a) if not filled in) under the following circumstances:

a. Exclusive Agency. If during the Term Broker or Firm either brought Buyer's attention to the property or provided real estate brokerage services to Buyer for the property.

b. Non-Exclusive Agency. If during the Term Broker or Firm presented a written offer to the seller on behalf of Buyer.

7. TERMINATION. If Firm or Broker terminates this Agreement, Buyer shall be released from all obligations. If Buyer terminates this Agreement, paragraph 6 shall apply.

8. PROPERTY SHOWINGS. Broker shall; shall not ("shall" if nothing is checked) be obligated to show properties to Buyer for which there is no agreement or offer by any party or firm to pay compensation to Firm.

9. VA LOAN AND RELOCATION EXCEPTIONS. Buyers obtaining a federal VA loan and buyers utilizing an employer-sponsored relocation service are generally prohibited from paying real estate broker compensation. To the extent Buyer is subject to any such prohibition, Buyer shall not be obligated to pay compensation under this Agreement and any purchase and sale agreement entered into shall require that all real estate broker compensation be paid by the seller.

10. COMPENSATION DISPUTES. In the event of a dispute regarding the compensation provided for herein, the prevailing party in any lawsuit shall be entitled to recover reasonable attorney's fees, court costs, and expenses.

11. OTHER TERMS. _____

12. AGENCY REPRESENTATION. Buyer represents that Buyer ("is not" if nothing is checked): is; is not currently in an agency relationship with another real estate firm or broker.

Buyer's Initials Date

Buyer's Initials Date

BUYER DATE

BROKER DATE
On Behalf of Broker and Firm

BUYER DATE



BUYER BROKERAGE SERVICES AGREEMENT

BUYER: _____

BROKER(S): _____ BROKERAGE FIRM: Windermere Real Estate/_____

EXCLUDED INCLUDED PROPERTIES OR GEOGRAPHIC LIMITATIONS: _____

1. TERM. This Agreement will expire _____ days (60 days if not filled in) from mutual execution ("Term"). If, during the Term, Buyer is a party to a purchase and sale agreement in which Broker represents Buyer then the Term shall be extended to closing or termination of such agreement.

2. AGENCY.

- a. **Pamphlet.** Buyer acknowledges receipt of the pamphlet entitled "Real Estate Brokerage in Washington."
- b. **Broker Appointment.** Firm appoints the above-named Broker(s) to represent Buyer. This Agreement creates an agency relationship with Broker(s) and any of Firm's managing brokers who supervise Broker(s). Firm may appoint additional brokers to represent Buyer.
- c. **Agency Relationship.** Firm and Broker's agency relationship with Buyer shall be ("Exclusive" if nothing is checked):
 - Exclusive:** Buyer may not enter into an agency relationship with other real estate firms or brokers during the Term.
 - Non-Exclusive:** Buyer may enter into non-exclusive agency relationships with other real estate firms and brokers during the Term.

3. LIMITED DUAL AGENCY.

a. **Broker Limited Dual Agency.** If initialed below, Buyer consents to Broker and Firm's supervisory broker(s) acting as limited dual agents. Buyer acknowledges that as a limited dual agent, RCW 18.86.060 prohibits Broker from advocating terms favorable to Buyer to the detriment of the seller and further limits Broker's representation of Buyer.

| | | | | |
|--|---------------------------|---------------|---------------------------|---------------|
| | _____ Buyer's Initials | _____ Date | _____ Buyer's Initials | _____ Date |
|--|---------------------------|---------------|---------------------------|---------------|

b. **Firm Limited Dual Agency.** Buyer consents to Firm's supervisory broker(s) acting as a limited dual agent in a transaction in which different brokers affiliated with Firm represent different parties.

4. COMPENSATION.

- a. **Compensation to Firm.** Firm shall receive the following compensation ("Compensation") at closing (first option if nothing is checked):
 - Amount offered by seller or _____ % of purchase price, whichever is greater, with Buyer paying any difference;
 - _____ % of purchase price which will be paid by Buyer;
 - Other: _____
- b. **Limited Dual Agency.** If Broker is a limited dual agent the Compensation shall be (equal to the amount in paragraph 4(a) if nothing is checked): _____ % of purchase price; other: _____
- c. **Compensation Consent.** Buyer consents to Firm receiving compensation from more than one party and to sharing of compensation between firms, provided that all terms and amounts offered to or by Firm are disclosed as required by RCW 18.86.030 and reduce Buyer's obligation to Firm.
- d. **Non-Exclusive Agency.** If the agency relationship between Buyer and Broker is non-exclusive then Buyer shall be obligated to pay the Compensation only if Broker represents Buyer in a purchase as indicated on the purchase and sale agreement.

5. SELLER OFFER OF COMPENSATION. A seller may offer compensation to Firm for representing Buyer in the purchase of the seller's property.

- a. **Seller's Offer Equal.** If the compensation offered by a seller is equal to the Compensation, Buyer shall have no obligation to pay Firm the Compensation.
- b. **Seller's Offer Less.** If the compensation offered by a seller is less than the Compensation, Buyer authorizes Broker to negotiate with the seller for compensation that is equal to the Compensation. If the seller refuses to pay compensation that is equal to the Compensation and Buyer proceeds with a purchase, Buyer will be required to pay the difference

Agent Profile




Steve Youngren


Broker


7359 267th St NW, Suite D
Stanwood, WA. 98292

 (360) 629-8233
Office Phone

 steveyoungren@windermere.com
Email

 (360) 629-2733
Fax

 steveyoungren.withwre.com/
Website

 (360) 708-8480
Mobile Phone

ABOUT ME

History

I am a 4th generation Stanwood-Camano native, with my Great Grandparents settling in the Stillaguamish area in the 1890's. I have lived here all my life, and know Snohomish, Island, and Skagit counties extremely well.

Background

Having grown up on a farm and farmed for much of my adult life, I have a strong work ethic and know the value of hard work. I have a reputation for being honest, fair, and considerate in my business dealings.

For you, as my client

Whether you are buying or selling your home, farm, or investment property, I pledge to you that I will work hard on your behalf. My negotiating skills and market knowledge, along with my hard work and honesty will help you reach your goals. Being your Real Estate agent is something I take very seriously and feel very passionate about.

REVIEWS / TESTIMONIALS



Highly likely to recommend

Steve Youngren handled a very difficult property sale for my family. He went far above what his job should have been to work with us and get the sale completed. Balancing working with the 3 of us added to his work. His knowledge of the area and the people who live there brought a perfect fit to bring a farm back to life with a wonderful family. thanks Steve for all the extra time you spent on this project. - *cjbueler*



Highly likely to recommend

Steve was the right fit for us! He was diligent and attentive, and took pains to prescreen properties for us after taking the time to know our needs. Prior agents rapidly lost interest when a transaction was not immediately forthcoming, but not Steve. His patience and persistence paid off for us in many ways. We absolutely love our new home, and have Steve to thank for it. We heartily endorse Steve Youngren if you are looking for a new home! - *bradley olson56*



Highly likely to recommend

Steve has an excellent knowledge of the market in and around Stanwood. His knowledge and skills helped me purchase my very first home. The whole process was super easy - I don't know how I could have done it otherwise! - *intandemoftadhg*



Highly likely to recommend

Steve was very easy to work with. He understood the market and helped me to decide on an asking price for the sale of my friend's home. She had passed away and asked me to handle the sale of her home upon her death. I partnered with Steve and it was one of the best decisions I have ever made! He knew what needed to be done and when to do it. During negotiations with the buyer's agent, he was firm, yet fair. I will gladly call on Steve again, should I need the services of a Real Estate agent.



Highly likely to recommend

Steve is simply the best! He did a fantastic job of giving advice to prepare my home for sale. He was prompt with answers to questions and very knowledgeable about the home prices in the area. My home had multiple offers and sold within 3 days, earning significantly more than the asking price. I was extremely happy with Steve and his high level of expertise! - *norswedegian*



Highly likely to recommend

Steve is the BEST agent we have ever used! He was thorough, patient and professional. He showed us many properties before we decided.. We loved working with him on buying this house. - *moomcguire*

GLOSSARY



| | |
|--|--|
| ADJUSTABLE-RATE MORTGAGE (ARM) | interest rates on this type of mortgage are periodically adjusted up or down depending on a specified financial index |
| AMORTIZATION | a method of equalizing the monthly mortgage payments over the life of the loan, even though the proportion of principal to interest changes over time. In the early part of the loan, the principal repayment is very low, while the interest payment is very high. At the end of the loan, the relationship is reversed |
| ANNUAL PERCENTAGE RATE | the actual finance charge for a loan, including points and fees, in addition to the stated interest rate |
| APPRAISAL | an expert opinion of the value or worth of a property |
| ASSESSED VALUE | the value placed on a property by a municipality for purposes of levying taxes. It may differ widely from appraised or market value |
| BALLOON PAYMENT | a large principal payment due all at once at the end of some loan terms |
| CAP | a limit on how much the interest rate can change in an adjustable-rate mortgage |
| CERTIFICATE OF TITLE | a document, signed by a title examiner, stating that a seller has an insurable title to the property |
| CLOSING | the deed to a property is legally transferred from seller to buyer, and documents are recorded |
| CLOSING COSTS | see "settlement" or refer to "Settlement and Closing" in this guide |
| COMMISSION | a fee (usually a percentage of the total transaction) paid to an agent or broker for services performed |
| COMPARATIVE MARKET ANALYSIS (CMA) | a survey of the attributes and selling prices of comparable homes on the market or recently sold; used to help determine a correct pricing strategy for a seller's property |
| CONTINGENCY | a condition in a contract that must be met for the contract to be binding |
| CONTRACT | a binding legal agreement between two or more parties that outlines the conditions for the exchange of value (for example: money exchanged for title to property) |
| DEED | a legal document that formally conveys ownership of a property from seller to buyer |
| DOWN PAYMENT | a percentage of the purchase price that the buyer must pay in cash and may not borrow from the lender |
| EQUITY | the value of the property actually owned by the homeowner: purchase price, plus appreciation, plus improvements, less mortgages and liens |
| ESCROW | a fund or account held by a third-party custodian until conditions of a contract are met |
| FIXED-RATE MORTGAGE | interest rates on this type of mortgage remain the same over the life of the loan. Compare to "adjustable-rate mortgage" |



| | |
|---------------------------------------|--|
| FIXTURE | a recognizable entity (such as a kitchen cabinet, drape or light fixture) that is permanently attached to a property and belongs to the property when it is sold |
| HAZARD INSURANCE | compensates for property damage from specified hazards such as fire and wind |
| INTEREST | the cost of borrowing money, usually expressed as a percentage rate |
| LIEN | a security claim on a property until a debt is satisfied |
| LISTING CONTRACT | an agreement whereby an owner engages a real estate company for a specified period of time to sell a property, for which, upon the sale, the agent receives a commission |
| MARKET PRICE | the actual price at which a property sold |
| MARKET VALUE | the price that is established by present economic conditions, location and general trends |
| MORTGAGE | security claim by a lender against a property until the debt is paid |
| MULTIPLE LISTING SERVICE (MLS) | a system that provides to its members detailed information about properties for sale |
| ORIGINATION FEE | an application fee(s) for processing a proposed mortgage loan |
| PITI | principal, interest, taxes and insurance, forming the basis for monthly mortgage payments |
| POINT | one percent of the loan principal. It's charged in addition to interest and fees |
| PREPAYMENT PENALTY | a fee paid by a borrower who pays off the loan before it is due |
| PRINCIPAL | one of the parties to a contract; or the amount of money borrowed, for which interest is charged |
| PRORATE | divide or assess proportionately |
| PURCHASE & SALE AGREEMENT | a contract between buyer and seller that outlines the details of the property transfer; or refer to "Purchase and Sale Agreement" in this guide |
| SETTLEMENT | all financial transactions required to make the contract final. See "Settlement and Closing" in this guide |
| TITLE | a document that indicates ownership of a specific property |
| TITLE SEARCH | detailed examination of the entire document history of a property title to make sure there are no legal encumbrances |

This page is intentionally left blank

Windermere offers you an unsurpassed full-service network to help you reach your real estate goals. Our agents have access to a wide range of innovative tools and programs, allowing them to serve their clients in a way that is truly unique to Windermere. So whether you're buying or selling, our goal is to make your experience uncommonly rewarding.

If you would like more information about Windermere or any of its programs, please ask your Windermere agent or visit our website at Windermere.com



Steve Youngren

Broker

Windermere Real Estate / CIR

(360) 708-8480

steveyoungren@windermere.com

steveyoungren.withwre.com

