

buying a property



*Eleven-year winner of Seattle Magazine's
"Best of Real Estate Agents"*



my commitment to you

As a full-service real estate agent with a focus on unsurpassed customer service, I strive to be a true client advocate. To me, that means acting as an advisor and educator whose sound guidance empowers confident decision-making. Because I am a seasoned professional, I have the skills to protect your interests both financially and contractually. To provide you up-to-the-minute information, I keep my fingers on the pulse of the market. And you can rely on my expertise with negotiations and contracts to minimize stress while ensuring that you achieve your goals. As a dynamic professional whose clientele is 100% referral based, my focus is on building long-term client relationships, not on closing sales. That's why you can count on me and my team to be there whenever I am needed!

Buying a home can be an emotional and overwhelming process

I promise you the following:

- I will work to reduce your stress level
- I will save you time
- I will make the process as easy and smooth as it can be
- I will be honest and your true advocate

Sincerely,

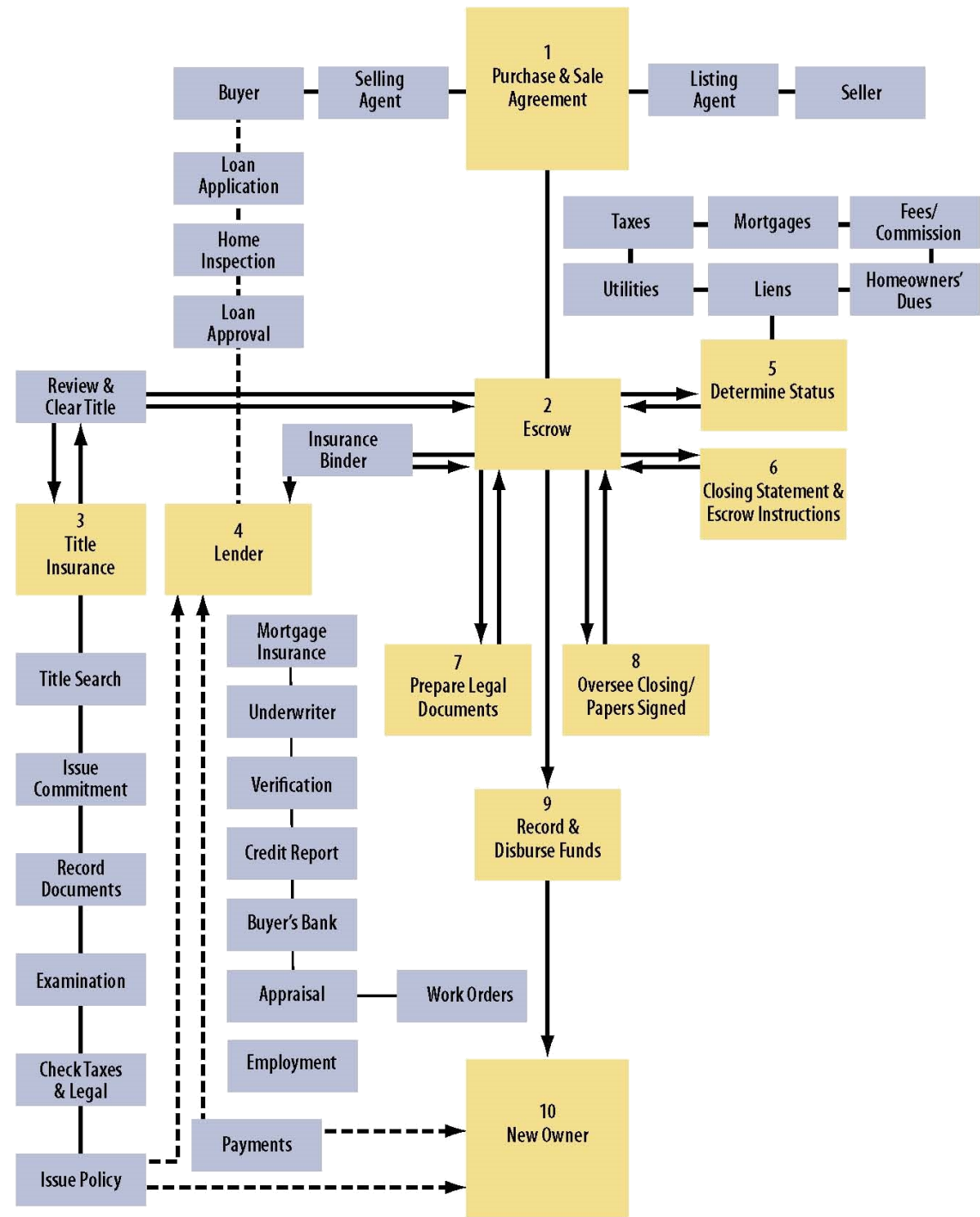
Heather



offer accepted to keys



It's more complicated than just finding a home



main elements of an offer strategy + protection



While purchase price is very important, there are many other factors that go into making an offer appealing to a seller.

Other elements

- Reputation of your agent
- Reputation of the lender
- Letter to the seller
- Possession date
- For condos: resale/homeowner review

frequently asked questions

What is earnest money?

Earnest money is a “good faith” deposit submitted with your offer to show the sellers that you are serious about purchasing their home and a key piece of a strategic offer. There is no set amount that is required, but the amount sometimes makes a difference in the negotiation process. Earnest money eventually becomes part of the purchase, and will show as a credit to the buyers on the settlement statement drawn up by the escrow company.

How much can I afford? What % down payment is required?

It's essential to get thoroughly preapproved before looking at properties in order to know how a price point translates into monthly payments. A lender will provide information on different options for down payment amounts. Please note that the monthly mortgage payment is made up of principal, interest, taxes and insurance (PITI).

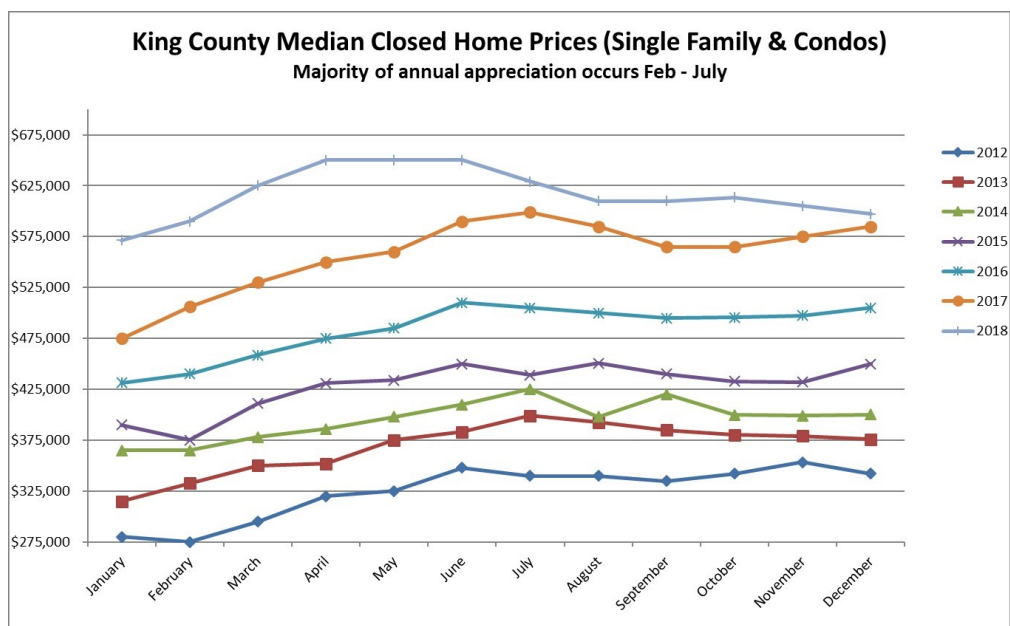
What costs are there in addition to the down payment?

Building inspection & sewer scope

Closing costs:

- One-half of escrow fees
- Document preparation fees
- Recording and notary fees
- Title search and title insurance
- Loan fees
- Appraisal fees
- Credit report fees

When is the best time to buy?



the buying process

Initial Consultation

It all begins over a cup of coffee. The focus is to understand your needs and wants and give you an overview of the buying process. It's also your chance to "interview" me and we'll decide if we're the right "fit" to work together. It's absolutely essential to trust and feel comfortable with your real estate agent!

New Listings Daily

A customized home search will be set-up, including only the neighborhoods you're interested in, your price range, and minimum requirements. I will include all of the properties within these parameters to cast a wide net so you *don't miss anything*. New listings will be emailed to you daily.

Preapproval

Before looking at properties it is essential to get the preapproval completed so when the right house comes along you are fully prepared to make an offer. Being preapproved with a local, trusted lender often makes the difference between getting the property or not. And sometimes with lesser terms than other offers.

Home Re(Search) Day

The purpose of orientation day is not to find you a home to buy that day; it is to educate me on the type of property you're looking for and help you clarify your priorities.

Prior to this day, we'll discuss your long list of wants and priorities. During orientation day, I'll have a chance to understand your needs in person. If you say you want a big kitchen, I will understand once we're standing in an actual kitchen what a "big" kitchen means to you. So, by the end of the day, I will understand what your wants and priorities mean in relation to actual properties. I assure you that this day will save you time in your buying process and help to empower you as a buyer.

Review Every New Property

After our Re(Search) day, I will send new listings every day from your customized search with comments personalized to your search.

Preview & Tour

Now that I have a good idea of what you're looking for, we'll tour properties and different neighborhoods and begin really narrowing down the search. If you prefer, I will preview properties for you to save you time.

Offer & Negotiation

You have found the right property – now what? I will identify comparable properties that have sold recently nearby to determine the market value so *you don't pay too much*. Together we will decide upon a negotiation strategy to *obtain the best price and terms while not losing the property*.

goals for your buying experience

#1 ADVOCATE

My clients' needs always come first - which means being their advocate.

- **Listen** I will be asking you questions throughout our time working together, striving to find you the home you are looking for – not the one I think you should buy. I always say the best home is the one you are excited about because you love it, it meets your goals and I know it is a good investment.
- **Home Re(Search) Days** This is the day I use the market to inform you about the styles of homes, the current market, investment and return opportunities, neighborhood attributes and prepare you for the negotiation process.
- **Process of Elimination** This is the process I begin after orientation day. I will now search daily for your property, preview it for you to save you time, and show you just the best properties that meet the criteria I have established for you after education day. Depending on what you are searching for, I can usually give you a good estimate of what kind of time frame is reasonable.
- **The Lender** I will explain the important role your lender plays in the buying process. I will also help you with criteria you should look for in a good lender and refer you if you don't have a qualified lender.
- **Staying in Touch** I will be available for you and respond quickly to your questions throughout the entire process.

#2 NEGOTIATE

Once we find the property, I will work with you to negotiate a win/win offer. I want you to know you paid a fair price for your home and also negotiate the terms of the offer and inspection issues in such a way that both parties are satisfied. I will negotiate: Price, Earnest Money, Closing Date, Contingencies, Time Frame

#3 PROTECT

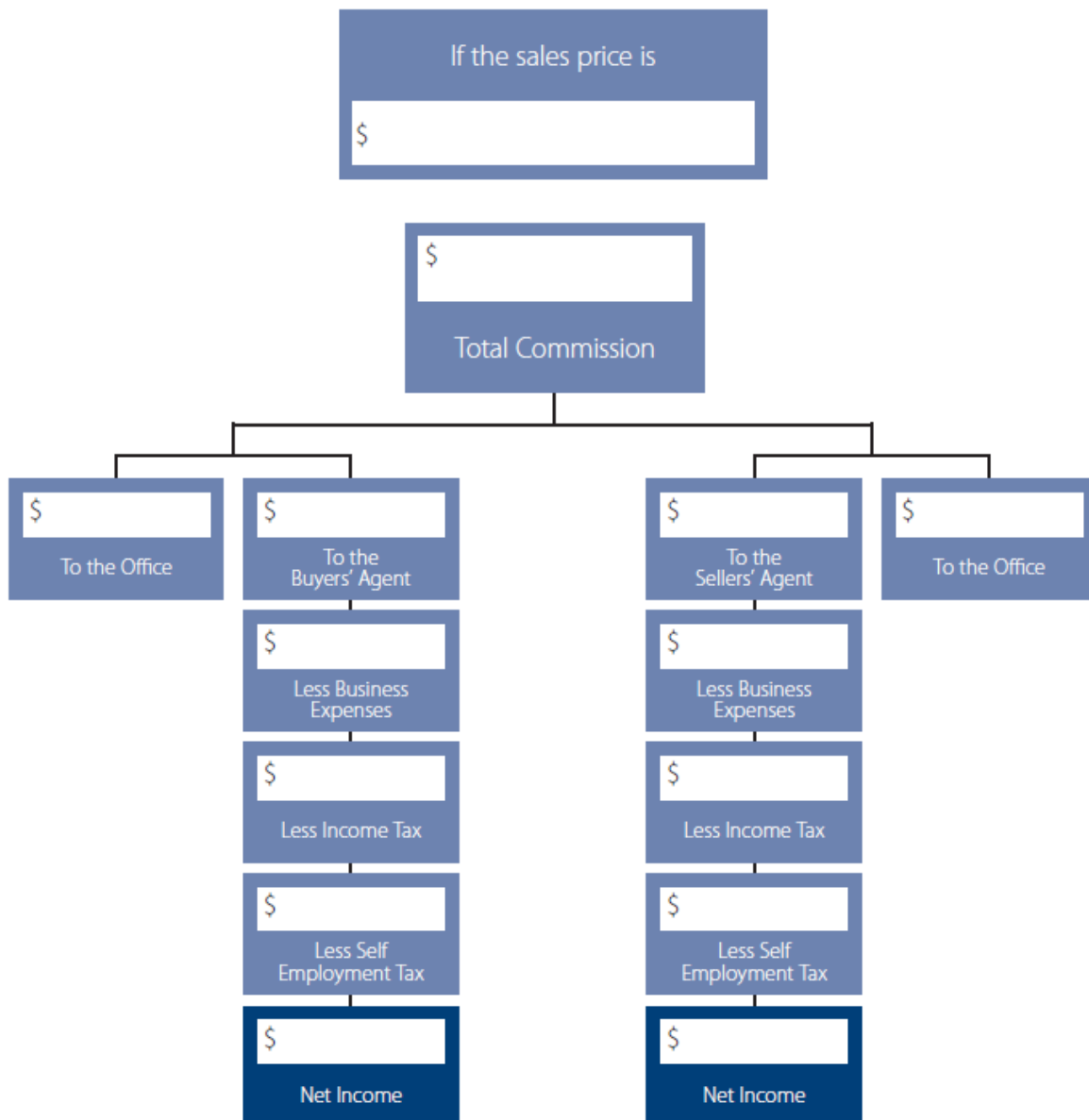
My goal is to protect you throughout the buying process. Although buying a home may appear to be a simple process, you will see as we work together that it takes experience, knowledge, and skill to meet your real estate goals and protect you. Ways that I protect my buyers...

- **Investment** Although I do not have a crystal ball, my goal is not only to find you a great home, but also a sound real estate investment.
- **Inspections** I will walk you through the inspection process. I will negotiate on your behalf. I will also discuss a sewer inspection and further inspections if suggested by the inspector. I don't believe in going into a contract where there are serious issues with a property up front, unless you are looking for a major fixer.
- **Avoid pitfalls** In addition to possible structural problems; being aware of potential zoning issues, easements, etc. For condos, the management, rules and financial well being of the building is extremely important.
- **Multiple offers** Should we end up in a multiple offer, I will explain your potential risks, the strategy to win and then guide you through this emotional process to assist you in making a sound business decision. Sometimes it is better to lose a property than pay above market value.
- **Contracts** I will explain your contract in detail when we write an offer. We will discuss time frames and how the contract protects you and your earnest money.
- **Closing** I will oversee your closing process, making sure everything is happening when it should. I provide an update at least once a week, and more frequently if necessary. I work with your lender and escrow to assure a smooth closing, no surprises when it is time to sign your loan documents, and an on time closing.

I will work hard to earn your loyalty and business. I want you to come back to me in the future for your real estate needs and to confidently refer me to your friends and family.

how I am compensated

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. I retain only a portion of the total commission, minus my business expenses.



** Business Expenses include, but are not limited to: Office fees, Multiple Listing Service fees, Realtor Association dues, automobile expenses, communication expenses, personal marketing expenses, advertising expenses, office supplies and equipment, listing and selling expenses, insurance and continuing education.*

EXCLUSIVE BUYER AGENCY AGREEMENT

Date: _____ Expiration Date: _____

Buyer(s): _____

Broker: Heather Dolin Firm: Windermere Real Estate/Capitol Hill, Inc.

Excluded properties or geographic limitations: _____

1. **Agency Agreement.** Buyer retains the above-named Firm and Broker, on Firm's behalf, to act as Buyer's agent in the purchase of real property. Broker agrees to represent Buyer in accordance with the duties of a buyer's agent as set forth in "The Law of Real Estate Agency" pamphlet, which Buyer has received. Any additional duties must be agreed to in writing.
2. **Compensation & Scope of Agency.** Buyer agrees to use Broker's services if, during the term of this Agreement, Buyer purchases any real property not excluded above. A buyer's agent is ordinarily paid a brokerage fee by the Seller. In some cases however, Sellers offer no commission or a discounted commission. Buyer agrees to pay a brokerage fee of _____ % of the purchase price (3% if not filled in) at closing, less any commission paid by the seller. If the commission paid by the Seller is equal to or more than the brokerage fee due under this paragraph, then Buyer shall owe no brokerage fee. Buyer consents to Broker and Firm being compensated by both Buyer and Seller (except when law requires otherwise, such as in transactions involving VA financing in which case the seller must pay the full brokerage fee).
3. **Termination.** Buyer, Broker or Firm may terminate this Agreement at any time by giving written notice. If Firm or Broker terminates this Agreement, Buyer shall be released from any further obligations. If Buyer terminates this Agreement or it expires, then Buyer shall be released from all obligations, except that if Buyer purchases a property within 180 days after termination or expiration, and Buyer's attention was brought to that property through the efforts of Broker during the term of this Agreement or Broker provided real estate brokerage services for that property during the term of this Agreement, then Buyer agrees either: (1) to use Broker's services in connection with that purchase in accordance with the provisions of paragraph 2; or (2) to pay Firm the brokerage fee that would have been payable or received in connection with the transaction, even if a commission is also paid to another Firm. Buyer agrees not to terminate this Agreement to prevent Firm from receiving a brokerage fee.
4. **Distressed Homes.** Broker and Firm will not represent or assist Buyer in a transaction that is a "Distressed Home Conveyance" as defined by Chapter 61.34 RCW unless otherwise agreed in writing. A "Distressed Home Conveyance" is a transaction in which Buyer purchases property from a "Distressed Homeowner" as defined by Chapter 61.34 RCW, allows the "Distressed Homeowner" to continue to occupy the property, and promises to convey the property back to the "Distressed Homeowner" or allow the "Distressed Homeowner" to share a portion of the proceeds from a resale of the property.
5. **Short Sales.** In a short sale transaction, the seller must ask one or more lienholders to accept less than they are owed in order to clear title to the property. Short sales are legally complex transactions that may take longer than an ordinary sale. Buyer agrees to carefully consider benefits and risks of a short sale transaction and to consult legal counsel for legal advice.
6. **Bank-Owned Properties.** After a property goes through foreclosure, frequently it is the bank (prior owner's lender) that ends up owning the property. Banks which then seek to sell the property on the market will often utilize a bank addendum in the purchase and sale agreement which may contain lopsided provisions in favor of the bank. There are benefits and risks in buying bank-owned properties, and Buyer agrees to carefully consider the circumstances and to consult legal counsel for legal advice.
7. **Agency Disclosure, Dual Agency, and Competing Buyers.** If Buyer is interested in a property listed by Broker, Buyer authorizes Broker to act as a dual Broker in accordance with the Law of Real Estate Agency. If Buyer purchases a property listed with another real estate licensee associated with Firm, Buyer agrees that the listing Broker will represent the seller, Buyer's Broker will represent Buyer, and that Firm will be a dual Broker in accordance with the Law of Real Estate Agency. If Broker is a dual Broker, Buyer agrees that Broker may write and present additional offers to purchase the property as the Seller's Broker. Buyer acknowledges and agrees that Broker may represent other buyers interested in the same properties. After any buyer represented by Broker signs an offer to purchase a particular property, Broker may inform other buyers about that property, but will not represent any competing buyer with respect to that property during the term of that transaction. If any buyer represented by Broker expresses an interest in such a property, that buyer may be referred to another licensee (including licensees affiliated with Firm) for assistance on that property only. Buyer agrees that Broker may receive compensation for the referral and agrees that such compensation would not be adverse or detrimental to Buyer's interest in the transaction or create a conflict of interest.
8. **Attorney Fees.** In the event of a fee dispute, the prevailing party shall be entitled to recover a reasonable attorney fee, court costs, and expenses in connection with the fee dispute.

BROKER: _____
DATE

BUYER ADDRESS: _____

BUYER: _____
DATE

PHONE: _____

BUYER: _____
DATE

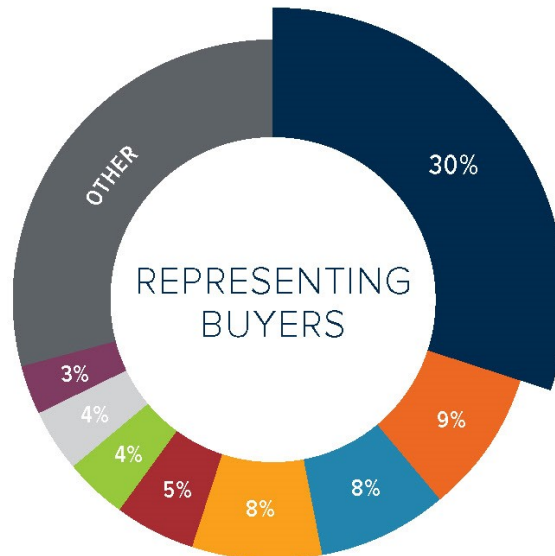
EMAIL: _____

Windermere Market Share

Seattle | 2018 by volume

KEY

- Windermere Real Estate
- Coldwell Banker
- Keller Williams
- RE/MAX
- John L. Scott
- Redfin Corporation
- Compass Washington
- Sotheby's International Realty
- All other competitors with less than 2% market share



WINDERMERE CAPITOL HILL FOUNDATION

A portion of Heather's commission of every transaction is contributed to Windermere Capitol Hill's Foundation Fund. The office donates to local charities every year, such as Capitol Hill Housing, Sound Mental Health and local schools.

LOCALLY GROWN Founded in Seattle in 1972, Windermere Real Estate has grown to become the largest regional real estate company in the Western U.S. by focusing on three basic principles: hire the best people, give them the best tools and create thriving communities. The strength of Windermere's brand assures you of exceptional service, the highest level of integrity, and a strict code of ethics when buying or selling your home through Windermere.



Every year Windermere closes its offices for one day to help make a positive difference in our local communities.

meet heather

A PHILOSOPHY THAT PUTS THE CLIENT FIRST

As a full-service real estate agent with a focus on unsurpassed customer service, I strive to be a true client advocate. To me, that means acting as an advisor and educator whose sound guidance empowers confident decision-making. Because I am a seasoned professional, I have the skills to protect your interests both financially and contractually. To provide you up-to-the-minute information, I keep my fingers on the pulse of the market. And you can rely on my expertise with negotiations and contracts to minimize stress while ensuring that you achieve your goals. And as a dynamic professional whose clientele is 100% referral based, my focus is on building long-term client relationships, not on closing sales. That's why you can count on me to be there whenever I am needed!



BACKGROUND

A true Seattleite, I grew up in Seattle, earned my business degree in finance and marketing at the University of Washington and spent the beginning of my career in finance. In January of 2006 I made the career change to follow my passion in real estate and joined Windermere. While I love enjoying my time in Seattle, my passion is traveling the world. I currently live in the Madrona neighborhood of Seattle with my husband Pete and our sweet elderly blind dog, Porter.

commitment to community

Heather and her husband are strong believers in supporting charitable causes, especially in regards to animal welfare. Heather volunteers at the Seattle Animal Shelter and supports other animal welfare organizations both domestically and Internationally.



Our sweet dog, Porter

meet my real estate team

SUPPORT

Erin Porter - Marketing

Laura Thomas - Admin

Matt Coats - Transaction
Coordination

STAGERS

Seattle Swank Inc

Nob Hill Staging LLC

David Robertson Design

PAINTERS

Jeff Stegelman

Gonzalo Colo

GENERAL CONTRACTOR

Howard Freeman

LANDSCAPERS

Andy Ruppel

Esteban Sanchez

HOUSECLEANER

Imelda Munoz

WINDOWS/GUTTERS/ ROOF CLEANING

Isaac Esperza

LENDERS

Lisa Palmer

1st Security Bank

206.235.9796

Lisa.Palmer@fsbwa.com

Todd Calhoun

Cornerstone Home Lending

206.251.5303

Todd@LocalMortgagePros.com

INSPECTORS

Raj Hayden

Wade Holscher

TITLE & ESCROW

CW Title/Lake Union Escrow

SEWER SCOPE

Seattle Sewer Inspection

Hydro Physics, Inc.

SEWER REPAIR

Metropolitan Sewer

Budget Sewer

MORE RESOURCES

Plumbers, electricians, heating, glass replacement, fireplace maintenance,
chimney cleaning, architects, designers.....just ask me!



testimonials

For the latest reviews: [zillow.com/profile/Heather-Dolin/#reviews](https://www.zillow.com/profile/Heather-Dolin/#reviews)

“ Heather was extremely helpful through all parts of the home search and the bidding process. She provided all the information we needed about the market and how offers and closing work up front, worked with us to filter our search down to homes that were really appealing to us, provided insightful comments based on our preferences on each new listing once we were ready to buy, was extremely responsive when we had any questions or wanted to tour homes in person, and gave us all the support we needed to make sure we put in a competitive offer. She also had great references when we were looking for local lenders, inspectors, and contractors. Highly recommended!” - Courtney and Andrew

“ Heather is an expert on the Seattle Market, I can with confidence say that Heather is reason we got our dream house. Our house was a hot home in a super hot market. 10 inspections 7 offers and we came out on the winning end because Heather prepared us for what it was going to take and had everything in a bow for the seller. Heather ensured that we didn't make offers on homes that didn't fit our needs.” - Jordan and Laci

“ For a first time home buyer, Heather and her team helped my wife and I: 1. Gain a quick and vast knowledge base of the home buying process 2. Navigate the unpredictable Seattle real estate market by providing expert advice (much advice was sight unseen to not waste anyone's time) 3. Were very responsive, generous with their time, and very detailed 4. Made the home buying process as pain free and as fun as possible by being so fun to work with! Last but not least: helped to find us a great first home in an excellent neighborhood for a fair price, which is extremely hard in this Seattle market. Thanks for everything!” - George and Alex

