

Navigating your HOME buying Journey



Transparency Guarantee

Infinity Real Estate was founded on its core values of honesty, integrity, doing business by the letter of the law, with empathy, and most importantly, always in the best interests of our clients. Holding steadfastly to these values in all that we do has been our guiding principle and service guarantee to our clients for more than 18 years.

I recognized that while the Washington Agency statutes and the NAR Codes of Ethics clearly state the duties owed to our clients, what was happening in practice then, and still now 20 years later, in so many instances, is an utter disregard for transparency, honesty, and the law. You deserve far more... That is why I founded Infinity. Our commitment to setting ourselves above the rest is why we have continued to be successful.

There are no slick sales tactics or gimmicks at Infinity. When you hire me and the team, our agenda is your agenda, our timing is your timing, and our goals are achieved by exceeding yours. You can count on us to be fully transparent in all that we do. We are your partner and trusted resource.

We are proud of who we are, what we stand for, and what we do for you. We consider the opportunity to assist you an honor and privilege.

We guarantee we will always have your back.
Infinity Real Estate

To provide real estate brokerage services in Washington, we are required to enter into a written services agreement. It's essential that you fully understand your rights, the duties of the broker, and the terms of the agreement. We will provide you with the 'Real Estate Brokerage Relationships in Washington State' pamphlet and review the Buyer's Agency Agreement with you to ensure clarity and discuss the details of our contract.

Infinity

REAL ESTATE

Award Winning Brokerage

1000+
Successful
Transactions

Top 2
Gig Harbor
Broker

Top 5
Pierce County
Broker



Top 0.3%
NWMLS
Broker



Over 20 Years
in Service!



100's & 100's of
5 Star
Reviews

100+
Sales Over
\$1M



102%
Average
List/Sale Price

10
Sales Over
\$3M

Home Buyer's Roadmap

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Whether this is your first time buying or you're a seasoned home owner, I recognize that this is not something you navigate everyday. This roadmap provides a brief overview of each step of the journey.



Start Dreaming

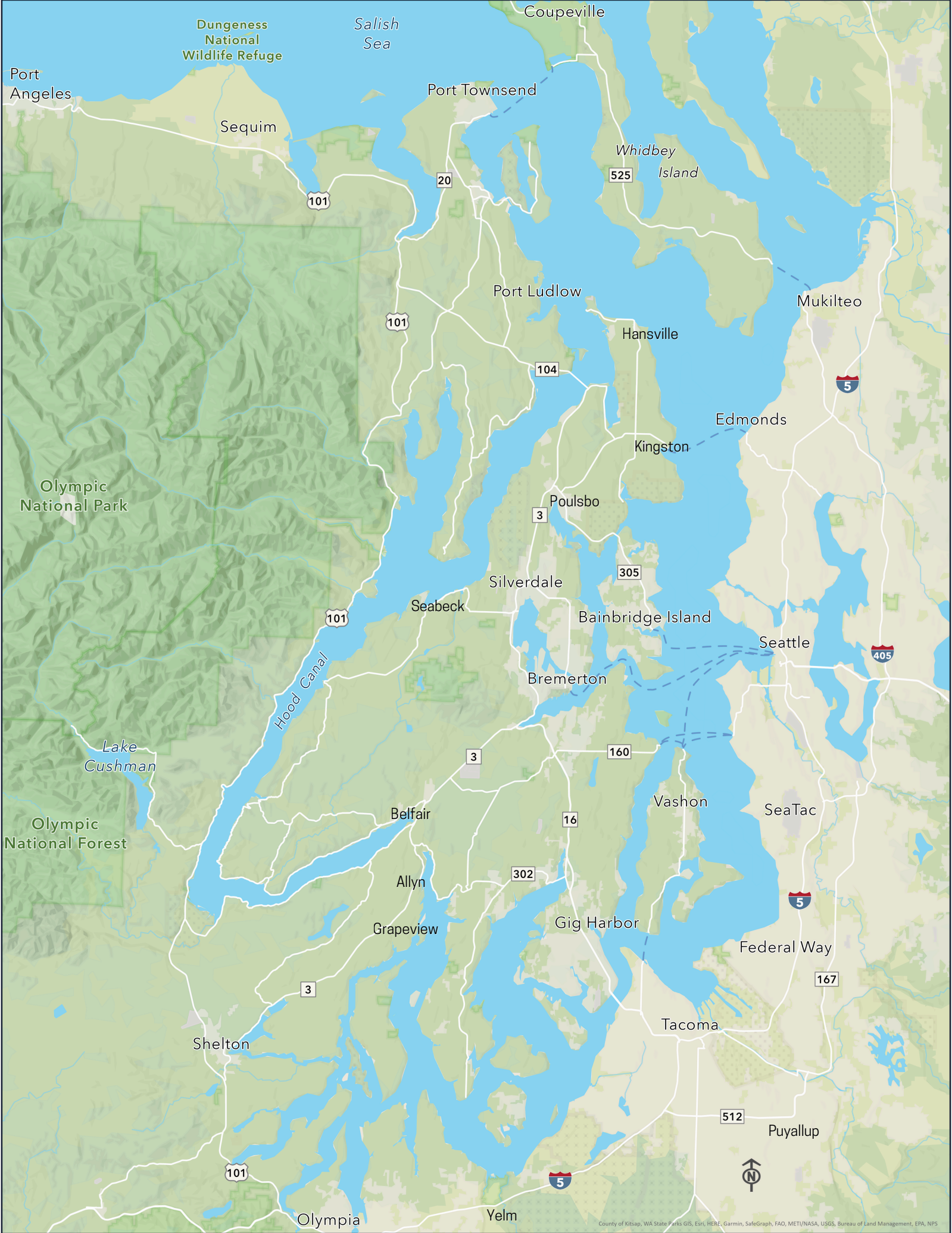


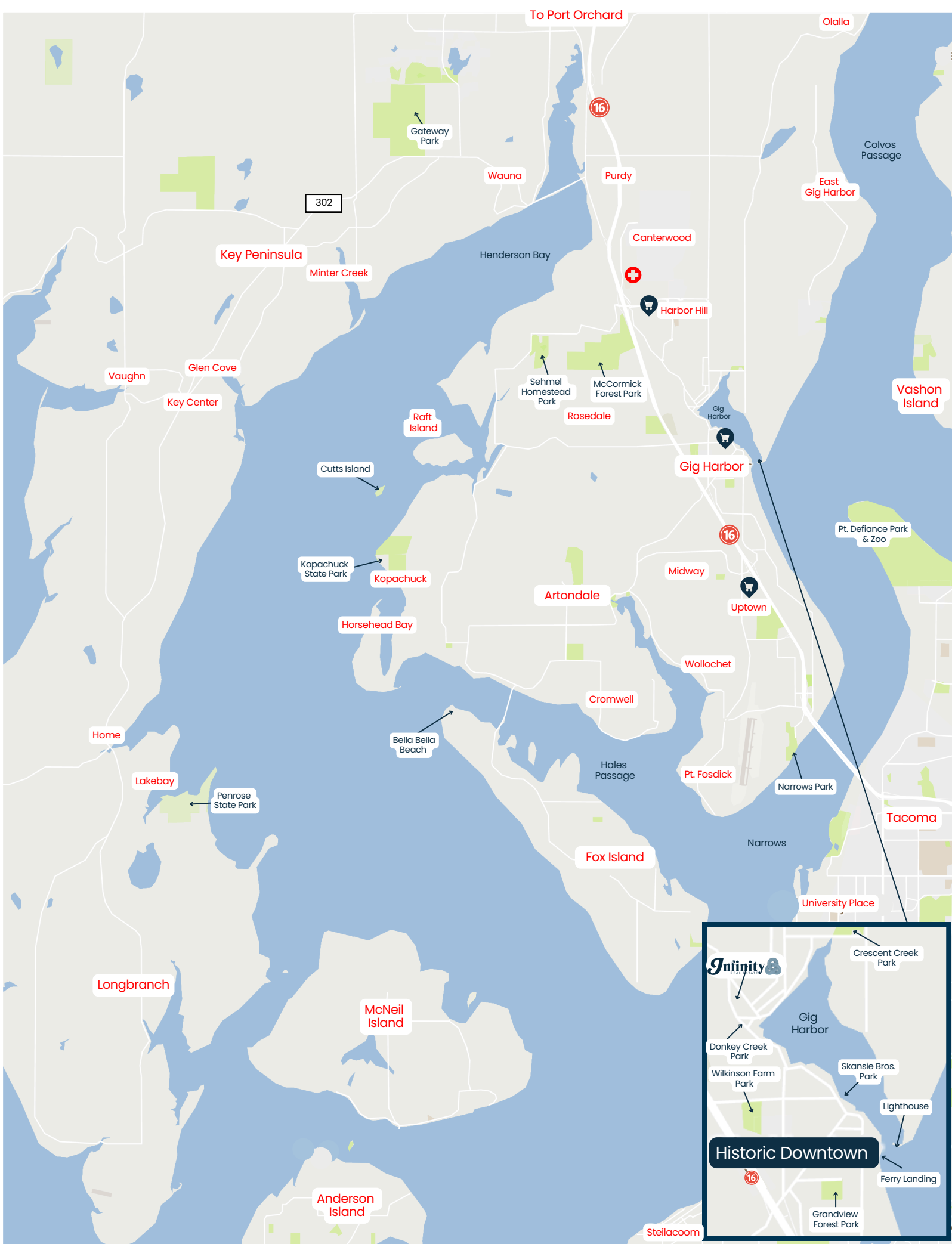
It's time to envision your new home!

It's not just about the features you want in your new house, but the location, timeline and your lifestyle matter too!

If you're new to the area or want a fresh perspective, we will schedule a personalized 'Get to Know the Area' tour. I will help you narrow your focus to the specific city, neighborhood and area that aligns with your vision.

READY TO GET STARTED?





Financing your Future



Determine Your Budget – PreApproval



Meet with a local mortgage lending expert to help determine your “buying power.” Working with a trusted lender is a must. We have referrals to lenders who can help you determine the loan that best fits your budget and your needs.

Unless you plan to pay in cash, a pre-approval is essential to have in hand prior to making an offer. The seller needs to have confidence you have the resources to purchase before they will consider working with you.

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When calculating upfront costs, remember to ask about Earnest \$ Deposit, Down Payment, Closing Costs and include expenses like home inspections.



Creating a Winning Offer

When it's time to make an offer on a home, it's about more than just numbers—it's about strategy.

We'll evaluate comparable properties, assess the home's activity level, and consider the best approach based on the current market and the seller's situation.

If the property is in high demand, we'll focus on creating a compelling, competitive offer. This might mean minimizing contingencies, but it's important to weigh what's in your best interest. For example, do you want to conduct a home inspection or opt for a pre-inspection to strengthen your position? Should we include contingencies for financing, title, or special inspections like septic systems?

On the other hand, if the home has been on the market for a while, we may have room to negotiate the price or request seller concessions such as closing cost assistance.

Every detail of your offer is thoughtfully considered to align with your goals and protect your interests. This is a collaborative process, and I'm here to guide you every step of the way.

Pending!

Understanding the Details

• EARNEST MONEY DEPOSIT

A good faith deposit equaling **1-3%** of the purchase price. This is applied to your downpayment at closing.

• FINANCING AMOUNT

What percentage of the loan you are financing, and how much you are putting down?

• CLOSING COSTS

This is typically **2-4%** of the purchase price. Your lender will provide an estimate of the costs.

• CLOSING DATE

If getting a mortgage, this is typically **20 to 30 days** from acceptance of the offer. This will be the day the deed to the home is recorded in your name and keys are handed over. The closing date is negotiated in the contract.

• INSPECTIONS

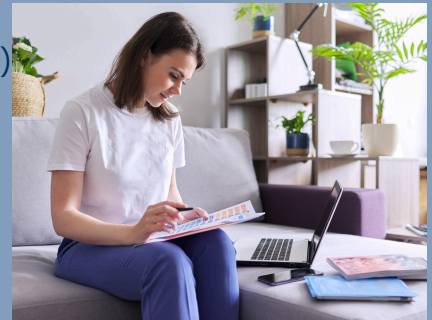
Anticipate negotiating **5-10 days** to perform Inspections & renegotiate or terminate the contract if the inspection comes back unacceptable.

• APPRAISAL

Your lender will order the appraisal and the appraiser has about **14 days**, unless it is expedited, to get the report back to the lender.

The Don'ts – There are certain “Don'ts” of the home loan process which may affect the outcome of your ability to obtain a loan. These remain in effect before, during, and after loan approval up until the day of funding your loan and closing. Many times credit, income, and assets are verified days or hours before you have signed your final loan documents.

- Don't buy a car
- Don't get married or divorced (unless your lender knows in advance)
- Don't change professions or start your own business
- Don't change bank accounts
- Don't buy ANYTHING on credit! (appliances, furniture, etc.)
- Don't co-sign a loan for ANYBODY else
- Don't throw away documents
- Don't get lazy with monthly bills and incur any late payments
- Don't let anyone run your credit or apply for any credit cards
- Don't pay off any old debt collections unless instructed to do so by your lender



CONSIDERING NEW CONSTRUCTION?

If you're interested in new construction in a planned neighborhood, it's important to remember that not all builders are created equal. We have firsthand experience with many builders in the area and can share honest insights in our recommendations.

A builder's sales representative works for the builder—not you. Having me on your side means you'll have someone advocating for YOUR best interests. I can help negotiate better terms or upgrades that builders might not openly offer, as their priority is maximizing their profit. Additionally, I can guide you on which upgrades are worth investing in upfront and which ones are better handled after you move in.

Buying a new construction home can be an exciting opportunity, and with my expertise, we'll make sure the process works in your favor! (Buying vacant land and attempting to build from scratch is another story all together. We strongly advise against this path in most circumstances and I'm happy to further discuss.)

Protecting your Investment

Inspections



During the inspection period, you'll hire a home inspector to assess the property from top to bottom, uncovering any hidden issues.

The inspection typically covers the home's heating and cooling systems, plumbing, electrical, roof, attic, insulation, walls, floors, windows, foundation, basement, and structural components. You'll receive a detailed report, but I recommend attending the inspection or at least the last 30 minutes to review findings directly with the inspector.

Additional inspections, such as water testing, structural assessments, or septic/sewer evaluations, may also be necessary depending on the property.

Home Owners Insurance

Homeowner's insurance is a requirement to obtain a mortgage for a home. If the property is in or near a flood zone, flood insurance may also be necessary.

Costs are rising and coverage is not guaranteed by every company. Start the process early. Explore all of your options and review quotes to ensure the best coverage for your needs. If you need a referral, let me know, I can recommend a few trusted agents.

Title Contingency

A title search will be conducted by professional examiners to ensure there are no ownership issues, or liens/judgements that cannot be cleared when you close. A title contingency gives you time to review the title to gain understanding of the easements and/or covenants that will remain on title after closing. This contingency provides peace of mind, knowing your ownership rights are secure and you know what you're getting into.



APPRAISAL

In order to secure a mortgage, your lender needs professional, non biased assurance the purchase price can be supported by the current market and similar recently sold homes.

In a competitive situation you may agree to pay over the list price. If the appraiser cannot support that price to the lender you will likely need to pay the difference in cash.

CLEAR TO CLOSE

Ahhhh... three words we LOVE to hear! It means the mortgage underwriter has officially approved all documentation required to fund the loan. All that remains is the actual closing process.

This is a good time to:

- Conduct your Final Walkthrough
- Contact Utilities to transfer into your name
- Schedule your movers

Closing Day Congratulations!



Closing involves Paperwork, Patience, and Preparation.

Signing Final Docs: 1 to 3 days prior to the Closing date. Escrow will contact you to schedule signing and provide the amount to wire. Be prepared with your ID and any required documents.


Transfer Closing Funds to Escrow: 1 to 2 days prior to Closing. Many banks have limits as to the amount that can be wired online. You may need to schedule an appointment at a branch to complete your wire. Check in advance.

Closing Day: Escrow and your lender finalize the sale, and the deed is recorded. Once recorded, the house is officially yours! Finally, you can meet Jennie to collect your keys!!

Beware of Wire Fraud!

CALL your escrow officer to verify wire instructions before transferring funds! Don't ever accept text or amended instructions!

Enjoy your new home!



What sets Sarah apart is her genuine passion for what she does. She made the entire experience fun and exciting, turning what could have been a daunting task into a memorable journey. Sarah's positive attitude and enthusiasm are contagious, making me feel confident and optimistic throughout the process. It took us over a year to find our perfect home, and Sarah's passion never faded.

Last March we found our dream beach house in Mason County. There were multiple offers and we were nervous, but Bryan handled it expertly and got us the house at a great price. He made everything super easy and ensured it was a positive experience for us. We would absolutely work with Bryan again!

"Working with Jennie felt like having a friend who just happened to be a realtor. Over the past 3 years, she patiently helped me find the perfect home in without ever pressuring me. The commitment and passion for what she does is evident in her attention to detail, level of client engagement, social awareness, and understanding of the market and community; sure to appease the most discerning of buyers. She was reliable, transparent, and truly cared about what was in my best interest. Jennie went above and beyond to exceed my expectations and has become a good friend. I'm now working with her to sell my secondary home and look forward to another great experience!"

A scenic view of a lake at sunset or sunrise. The sky is a mix of orange, pink, and blue. The water is calm, reflecting the sky and the surrounding landscape. On the left, there are several houses built on a hillside, surrounded by lush green trees. A small dock with a few boats is visible in the water. In the foreground, a large rock is partially submerged in the water.

I bought my first home in 15 years , and Blake was the best and most patient realtor. He helped me find the exact home I was looking for . He worked tirelessly to make sure I found what I wanted . He was great at making sure I was updated with pertinent information, every step of the way . He was always prompt and timely in anything I needed. I would highly recommend Blake Williams for all your real estate needs!!

Breona Is exceptional at her job! Not only is she extremely knowledgeable about the area she is very well connected and has great relationships with other agents, which is a real asset when making an offer. Her level of professionalism and attentiveness to us is awesome. She gets back to me immediately when I have a question, but the thing that truly sets Breona apart besides being diligent, detail oriented and thorough is her ability to listen to the client. She really listens to what we want and picks up on nuances about our personality thus guiding us into areas that she thinks will best suit our needs. I trust Breona as she has swayed us away from houses because she believes they will not meet our full range of needs and that level of honesty and integrity is hard to match!

Infinite Possibilities



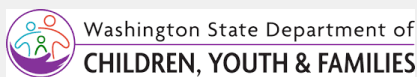
Donated

\$200,000 and counting...

- 8,000+ lbs of food
- 100 bags of clothing & essentials
- 220 senior care boxes
- 100's of volunteer hours

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Giving back is at the heart of everything we do...here are just a few local organizations that we support through our efforts.





Infinity 
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4221 Harborview Dr. NW, Gig Harbor, WA 98332
infinitypnw.com