
Buyer's Guide

Let us guide you every step of the way
toward the right home and a smart
investment.

Benefits of Buyer Representation

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1. Your Trusted Real Estate Advisor

Leverage the Sotheby's International Realty Brand

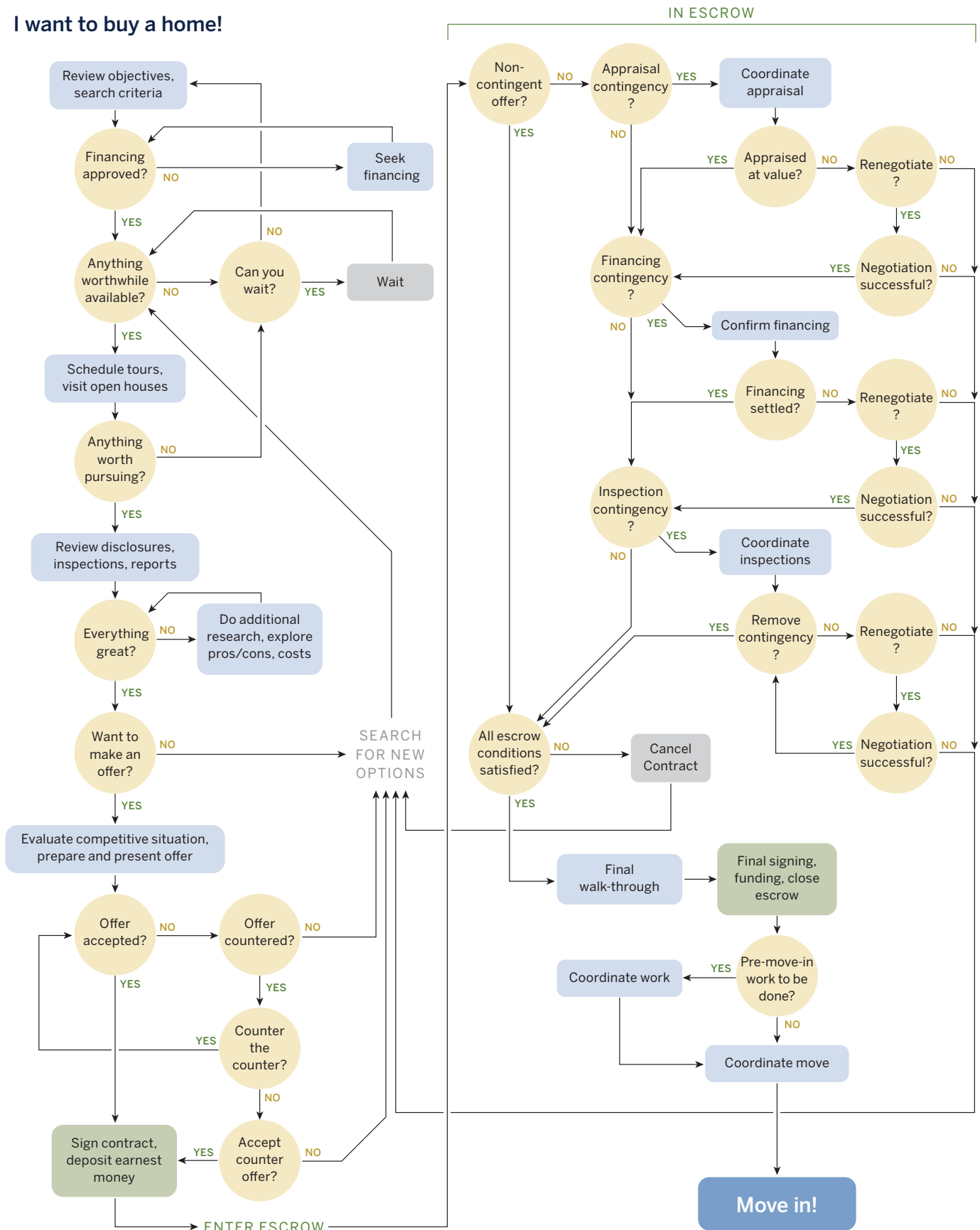
Sotheby's International Realty is a globally recognized brand that lends credibility to your offers and elevates your representation. Our success is defined by our deep commitment to our clients. This trust has been built over 270 years of Sotheby's selling their client's most valuable treasures.

Navigating the Home Purchase Process

Having an experienced professional in your corner offers a competitive advantage when searching for your home and accessing local resources. An Agent's broad perspective can provide a stabilizing force to assist you through what can be a challenging process. Remember, we represent you and your real estate objectives.

2. Navigating the Home Purchase Process

I want to buy a home!





3. Understanding Agency

Your Agent will provide you with a Disclosure Regarding Agency Relationship document that will explain in detail the role of an Agent. It should be understood that legally, the Brokerage is the entity that represents the Buyer or Seller, and the Agent is a sub-agent of the Brokerage. In this document, we will refer to them as the Agent, and the brokerage as the Broker.

Disclosed Limited Agency (Dual Agency)

Disclosed limited agency” is just another name for dual agency. It is defined in Oregon law as: “a real property transaction in which the representation of the buyer and the seller or two buyers occurs within the same real estate business. In Washington State, a broker may act as a dual agent only with the written consent of both parties.



4. Initial Consultation

An initial meeting is important to understand your home-buying needs and to develop a strategy to help you successfully make a purchase.

Understanding Your Real Estate Goals

- Purchase time frames
- Past experience with real estate purchasing
- Risk tolerance
- Financing and stage of pre-approval, if a loan is needed

Refining Property Search Criteria

- Location and neighborhood
- Price range
- Size of home, style, amenities
- Specific requirements and non-negotiables
- Condition of home and flexibility to make improvements
- School districts, commute, walkability, etc.



5. Benefits of Exclusive Representation

Your Agent will prepare a contract outlining their services so they can commit to assisting you with your home purchase transaction. As your exclusive Agent, they will be assisting you with many tasks. Below is just a brief overview of some of the areas where Agents demonstrate their value and contribute to a successful purchase.

- Provide an overview of the current market dynamics and challenges
- Create a purchase strategy
- Evaluate purchase price range
- Setup listing alerts
- Schedule property tours, both privately and of open homes
- Provide access to Off-Market, Coming Soon and Pocket Listings, as available
- Evaluate and negotiate the offer
- Recommend vendors for inspections



6. Understanding Brokerage Compensation

Brokerage Commission

Similar to a Listing Agreement, Buyers should complete a contract for professional services and representation between themselves and their Agent. The advantages of this also confirms the compensation for the Buyer's Agent and Brokerage. It should be noted that the amount a brokerage charges is not fixed by law, the commission amount is negotiable, and brokerages may set minimum fees.

Compensation Division

The compensation paid for Buy Side representation is not exclusively paid to the brokerage. Compensation is shared with the agent to cover business operations, expenses such as Errors and Omissions Insurance, membership in industry organizations, and it used to offset Agent's necessary business expenses associated with licensed activities.



7. Who Pays Commission?

There are many ways to address Buyer's Agent compensation.

When listing their property for sale, sellers agree to pay a commission to the listing brokerage. Often, a cooperating commission is also offered to a Buyer's Agent as a part of their listing agreement. However, there are times when there is no Buyer's Agent fee accounted for in the seller's agreement with their broker.

Your Buyer's Agent will discuss in detail the different scenarios that may present themselves, and how the process will work when representing you as their buyer client. Depending on the unique circumstance of the transaction, a commission can be:

- Paid by Buyer at closing
- Paid in part by both buyer and seller
- Paid solely by seller



8. Agent Value – 10 Important Benefits

When you hire a real estate Agent and pay them a commission, you're not just compensating them for the time and effort they put into one transaction; you're also benefiting from their years of experience and expertise. Here are some of the reasons why a seasoned broker is valuable:

1. **Deep Knowledge:** Real estate Agents have in-depth knowledge about the local real estate market, including pricing trends, neighborhoods, and what buyers or sellers are looking for. They can use this knowledge to guide you to make informed decisions.
2. **Negotiation Skills:** An experienced Agent has honed their negotiation skills over many transactions. They can help you negotiate the best price and terms for you.
3. **Networking:** Real estate Agents have a vast network of professionals, from inspectors to mortgage brokers, which can be invaluable during the buying or selling process. Their relationships can speed up processes or uncover opportunities you might not find on your own.
4. **Understanding of Forms:** Real estate transactions involve complicated contracts and documents. An experienced Agent understands the ins and outs of these contracts and can help you navigate them, reducing the risk of costly mistakes and potential liability down the road.
5. **Problem Solving:** Every real estate transaction has its unique challenges. An experienced Agent has likely encountered and overcome many hurdles and can use that experience to address any issues that arise.



8. Agent Value – 10 Important Benefits (continued)

6. **Time Saving:** While you might see the Agent during showings or closings, there's a lot of behind-the-scenes work they do – from researching properties, coordinating with other Agents and handling paperwork. Their expertise streamlines the process, saving you time.
7. **Emotional Buffer:** Buying or selling a home can be emotionally charged. An Agent serves as a buffer, ensuring that emotions don't cloud judgment or derail a transaction.
8. **Future Guidance:** Many Agents provide value even after a transaction is complete, offering advice on home improvements, market trends, or when might be a good time to buy or sell again.
9. **Risk Mitigation:** Mistakes in real estate can be costly. Whether it's missing a disclosure or not understanding a contingency in a contract, an experienced Agent can help mitigate these risks.
10. **Continual Learning:** The real estate market and its regulations are continually evolving. Experienced Agents invest in ongoing education and training to stay updated, ensuring they provide the best service to their clients.

In essence, the commission is compensation for thousands of hours the Agent has already invested to develop the knowledge and understanding needed to guide you to a ratified offer and through the close of escrow.



9. Locating and Viewing Properties

Our Agents view properties continually, follow local market dynamics, and are here to guide you in finding the right home. Your Agent can assist by:

- Set up automated Listing Alerts that meet your search criteria
- Present off-market or pre-market listings as they arise
- Communicate with Agents to schedule and set up private showings
- Map out and tour properties together
- Recommend properties that are available to view at Open Houses
- Provide monthly Market Reports
- Review the pros and cons of each home after viewing



10. Evaluating Selected Properties

We can help you assess how your selected property compares to others on the market and to homes recently sold. One benefit of having a trusted real estate advisor is their familiarity with required disclosures, recommendations for inspectors, and experience with reviewing reports.

- Your Agent will request the Disclosure Package, Preliminary Title Report and other information from the listing Agent and or escrow company.
- Discuss with your Agent if you want to get any additional inspections or reports and determine the time frame for needed contingencies
- If the home is in an HOA, and the Seller has not provided the HOA docs, the Agent can explain the typical timing of the process to receive and review the documents
- Recommend a Escrow and Title Company



11. Writing Competitive Offers

When we locate a property that meets your needs, we can provide information to assist you in determining an offer price and terms, and then negotiate on your behalf to help you win the sale.

- Communicate with the listing Agent to get the best information possible about competing offers and sellers' preferences regarding terms, and the timeline for offer submission.
- We can review comparable sales and discuss the price and terms that can best position your offer.
- Our Agents can prepare a compelling offer with the relevant and required advisories and disclosures, and can submit the loan approval letter and proof of funds with the offer.

Presenting Your Offer

Representing you in the best light can be helpful in securing the winning offer. What may not be evident at the outset is the value of having an Agent with a trusted brand and good reputation in the eyes of other Agents, who are often a key factor in helping their clients assess competing offers.

- Present the offer in person or by email in a timely manner
- Maintain communications and forward any counter-offers for review
- Negotiate on your behalf and write any addenda or subsequent counter-offers as needed.



12. Opening Escrow

Congratulations! This is just the start of the transaction process. Your Agent will guide you through the requirements that are contained in your accepted offer.

- Open escrow at the selected Title Company
- Ensure you understand wire fraud concerns and that you communicate directly with your trusted Escrow Officer regarding any wiring, account, or transfer information
- We will maintain a secure transaction file with all the ongoing required documentation and upload the Initial Deposit receipt to the file



13. Physical & Other Inspections Contingencies

There may be numerous contingencies in an transaction, and our Agents will help you navigate through them. If you have an Inspection Contingency this will allow you to order further inspections and reports to get more information about the property.

- Your Agent can recommend or help you locate inspectors for all the inspections you want to undertake
- Review Inspection Reports with you and negotiate requested repairs
- Suggest contractors or vendors as requested. www.OurPreferredVendors.com



14. Completing the Closing Process

- We can recommend movers, interior designers, landscapers, general contractors, gardeners, cleaning services, and home maintenance services, as needed
- Arrange for a final walkthrough of the property if requested.
- Provide resources for a Home Warranty Policy
- We can accompany you to the closing signing
- Upon recording title, provide keys

Congratulations on your home purchase.

This guide is a separate resource and doesn't modify or add to your existing agreements with your agent. We hope it helps you through a successful home buying experience.

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Buying Worksheet

For Prioritizing Your Most Important Concerns

In what areas are you interested in living? _____

Are there specific neighborhoods you prefer? _____

What is your price range? _____

Is having a homeowners association important to you? ☐ YES ☐ NO

Do you have a lender? ☐ YES ☐ NO Have you been pre-approved? ☐ YES ☐ NO

Do you need to complete your existing lease? ☐ YES ☐ NO Lease end date _____

Do you need to sell your current residence? ☐ YES ☐ NO

If yes, describe your home: _____

What is your timeline for purchasing a new property? _____

Do you prefer: ☐ 1-story ☐ Multi-level ☐ No preference

Preferred number of bedrooms: _____ Preferred number of bathrooms: _____

Preferred square footage: ☐ Under 1,000 ☐ 1,000-1,500 ☐ 1,501-2,000 ☐ 2,001-2,500

☐ 2,501-3,000 ☐ 3,001-3,500 ☐ 3,501-4,000 ☐ 4,001-4,500 ☐ 4,501+

Which of the following are important in your new home? ☐ Yard ☐ Pool ☐ New Construction

☐ Fireplace ☐ AC/Heating ☐ Office ☐ Children's Area ☐ Hardwood Floors ☐ Garage

Which of the following are important to you about your new neighborhood? ☐ Easy Commute

☐ Parks ☐ Shopping/Restaurants ☐ Freeway/Transit ☐ Private Schools ☐ Public Schools

Other things that are important: _____

Notes

EXPERIENCE ELITE FINANCING

WITH THE
ALL IN ONE[™]
LOAN

An innovative solution not governed by conventional rates, offering the flexibility to potentially pay off your balance in less time, all without disrupting your daily lifestyle. Stop wasting your money on costly mortgage interest when you change the way your payments are applied. See what the *All In One Loan* can do for you:

- ✓ Avoid Unnecessary Costs — when payments are applied to principal first, your loan's interest is calculated on a lower loan balance
- ✓ Potentially Pay Off The Home Faster — with less money going towards interest, every payment reduces your overall balance, faster
- ✓ Lower Overall Debt — it gives you back your financial freedom
- ✓ Access Home Equity — use the linked checking account to pay regular bills and expenses



Clients choose to work with Select Lending Services in the Pacific Northwest because we are deeply rooted in the local market and possess an unparalleled understanding of its dynamics. Through our sophisticated operations, we ensure clients secure their financing with precision and efficiency, guaranteeing seamless closings on schedule. We are committed to cultivating enduring relationships, working in close collaboration with our esteemed partners to maintain the highest level of transparency throughout the entire process.



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The lifestyle you love.

The home of your dreams. The embodiment of your success. Your safe haven.

You've created a lifestyle defined by your achievements...but still, things break.
What if one of your home's appliances or systems suddenly stopped working?

Our home warranty coverage offers a simple, convenient repair and replacement
solution that helps keep your household running smoothly.

Best of all, our plans cover residences of all sizes, even guest homes — with
upgrades and options to suit your property's distinctive features.

So you can enjoy the lifestyle you love, and leave the work to us.



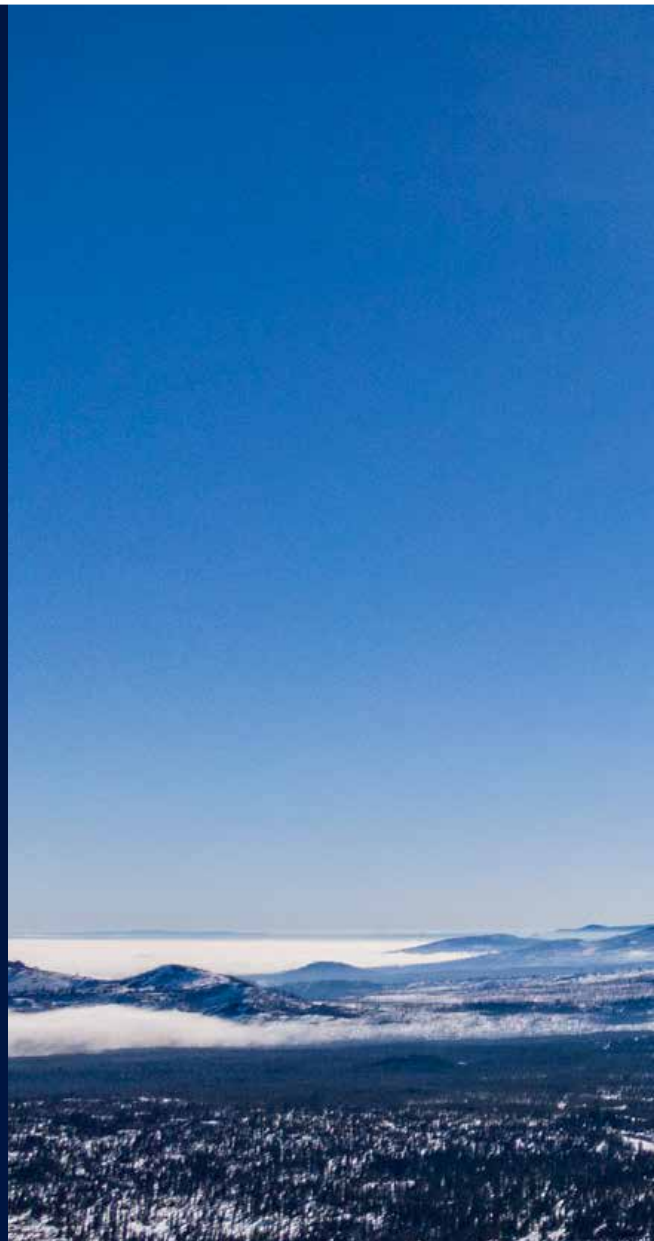
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