

KENMORE TEAM RESIDENTIAL

BUYER'S GUIDE



WELCOME TO THE KENMORE TEAM

BUYING, SELLING, OR RENTING, WE HAVE YOUR
RESIDENTIAL AND PROPERTY MANAGEMENT
NEEDS COVERED.

Our team will provide superior service, attention to detail, and most importantly results. With over 25 years licensed as Realtors® in the State of Washington, we have the knowledge and understanding of what it takes to deliver. Each agent is trained to work actively to find the best possible home for you, and work proactively within the community to ensure satisfaction throughout all divisions of the company.

We look forward to the opportunity to serve you and hope this Residential Buyer's Guide will help as you begin searching for your new home. We are here to guide you every step of the way with an expert buyer's agent and a dedicated staff supporting the search and transaction.

Sincerely,
The Kenmore Team

9025 W. TUCANNON AVENUE, KENNEWICK, WA 99336
509.735.1025 • WWW.KENMORETEAM.COM





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Julio Hernandez, Project Manager

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Ryan Robson, Project Manager

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BUYER'S GUIDE TESTIMONIALS

"**Jeremy Asmus** came very highly recommended as a realtor, and he outdid his reputation! He diligently and tirelessly took us to home after home. He helped us prepare all the paperwork for putting in offer after offer...and then we were finally accepted! We are now in our first home, and we love it! We are so grateful to Jeremy and the Kenmore Team for all their hard work in making what can be a long, difficult process relatively quick and easy! We appreciated him taking the time to explain all the terms and paperwork, and giving us helpful things to think about as we looked at houses. He went the extra mile! Would definitely recommend Kenmore Team to anyone looking to buy or sell a house!" - Cathi Costa

"Our agent, **Tyson Jones**, went above and beyond the call of duty to lead my wife and I to our dream home. Even blizzard like conditions from a freak snow storm were no match for Tyson's ambition. Although my wife and I were unable to drive on icy roads, Tyson picked us up and showed us property in the harshest of elements. He was very friendly and his vast knowledge of real estate help us immensely with making our decisions on each showing. It took us three months but after being at our beck and call 24/7, Tyson was able to show us a home that we loved so much that we are currently moving in as I write this review. Even now, after the journey of navigating this brutal buyer's market has ended, we look forward to snagging a beer with Tyson and recommending him to any and all who are looking to purchase a new home." - Dennis Petersen

"**David** was an excellent realtor and the best one that we have worked with to date! He was very knowledgeable and extremely patient with us! He was also very responsive, even outside of regular business hours. I would recommend David Price and the Kenmore Team to anyone interested in buying/selling their home!" - Britney Faubert

"Highly recommend the Kenmore Team for your Real Estate needs. **Forrest Botkin** was my Real Estate Agent and provided me with excellent customer service and answered any questions and accommodated meeting on my schedule. Kenmore Team has Coordinators' to Assist and Kegan was mine. He kept me well informed through the process of my home buying. Great people to work with." - Francine Dohl

"Amazing experience with **KC Furstenburg**! She responded from my inquiry - was well informed & got on everything promptly. Made special trips 60 miles away to keep the deal alive - went far beyond expectations in resolving issues that could have killed the sale. Prompt communication; prompt follow-up at closing. Great agent! It feels good to reward a realtor who actually works for the commission!! Will definitely use again!" - Jean Conklin

"My husband and I were extremely impressed with the care and attention given to us from start to finish while buying a home. The TEAM in Kenmore Team means just that, we had a team that insured all went smoothly and stressless at all times. We couldn't have picked a better Real Estate Team to work with, and **Nate MacHugh** was awesome. Our cat is happy, happy, happy." - K Nau

"What a great experience. **Araceli Miranda** was such a great help and really helped us navigate this first time experience. Araceli went above and beyond to help answer any questions we had and it was clear that she was doing her part with excellence. I highly recommend this team." - Javier G

BUYER'S GUIDE

THE KENMORE TEAM DIFFERENCE

WHETHER YOU ARE BUYING OR SELLING, OUR TEAM APPROACH
IS HERE TO GIVE YOU AN EXCEPTIONAL EXPERIENCE.





THE KENMORE TEAM: **EXPERIENCE**

Over 25 years licensed as Realtors® in the State of Washington. Experience, knowledge, and excellence in the industry, combined with a focus on team work for your service and benefit.

RANKED #1 TEAM

In Volume and Transactions in Tri-Cities in 2022 and 2023!

2024

Closed 233
transactions

2025

Closed 271
transactions

2026

On track to close
300 transactions

THREE MAIN REASONS PEOPLE BUY HOMES

THE AMERICAN DREAM: Whether it's your first home or your fifth home, there is a sense of pride and joy in owning your own home.

TAX ADVANTAGES: Property taxes and qualified home interest are tax deductible. Consult your tax advisor for the latest information.

INVESTMENT POTENTIAL: A home is likely to be your largest investment. In the long run, appreciation in the value of your home will out-pace inflation. You can use the equity in your home as collateral.

A modern interior space featuring a large snake plant in a dark pot on the left, a leather sofa in the foreground, and a wooden table with a metal top on the right. The background shows a bright room with large windows and a white wall.

BUYER'S GUIDE

OUR PLEDGE, YOUR BENEFIT

- **LOYAL AND EXCLUSIVE REPRESENTATION** as we work together. We will work with you to assess different houses and options and actively search for homes that fit your needs.
- **EXCELLENCE IN COMMUNICATION** as we provide counsel, feedback on the strengths and weaknesses of properties, and throughout the negotiation and closing process so that you are thoroughly informed every step of the way.
- **WE WILL KEEP CONFIDENTIAL** your financial information, price intentions, and other pertinent information and guarantee no disclosure without consent.
- **WE GUARANTEE THE BENEFIT OF HAVING AN EXPERIENCED BUYER'S AGENT, SUPPORTED BY A TEAM OF PROFESSIONALS.** Your Buyer's Agent and the rest of the team will walk alongside of you throughout the entire process and serve you with skill and efficiency
 - **Loyalty:** Always works in your best interests.
 - **Disclosure:** Researches and discloses all relevant information to you the buyer. Keeps you the buyer informed regularly.
 - **Confidentiality:** Will not disclose information provided by you to others without your consent.
 - **Due Skill and Care:** Aids in the negotiation of a reasonable and fair purchase price. Makes sure the purchase is completed in a timely and expedient manner.
 - **Your Buyer's Agent is your own "Personal Shopper":** Your Buyer's Agent can email you all new listings the same day they hit the market. Ask us how



WHAT WE CAN EXPECT FROM EACH OTHER

WHEN YOU ARE OUR CLIENT, WE WILL..

- Provide excellence in your experience through our loyalty and exclusive representation, communication, strict confidentiality, and an experienced buyer's agent supported by a team of professionals.
- Listen and commit to giving you our best efforts in locating the right home at the best price and terms.
- Guide you through the entire buying process.
- Be your advocate, advisor and home buying counselor.
- Save you time, energy, money and reduce your stress.

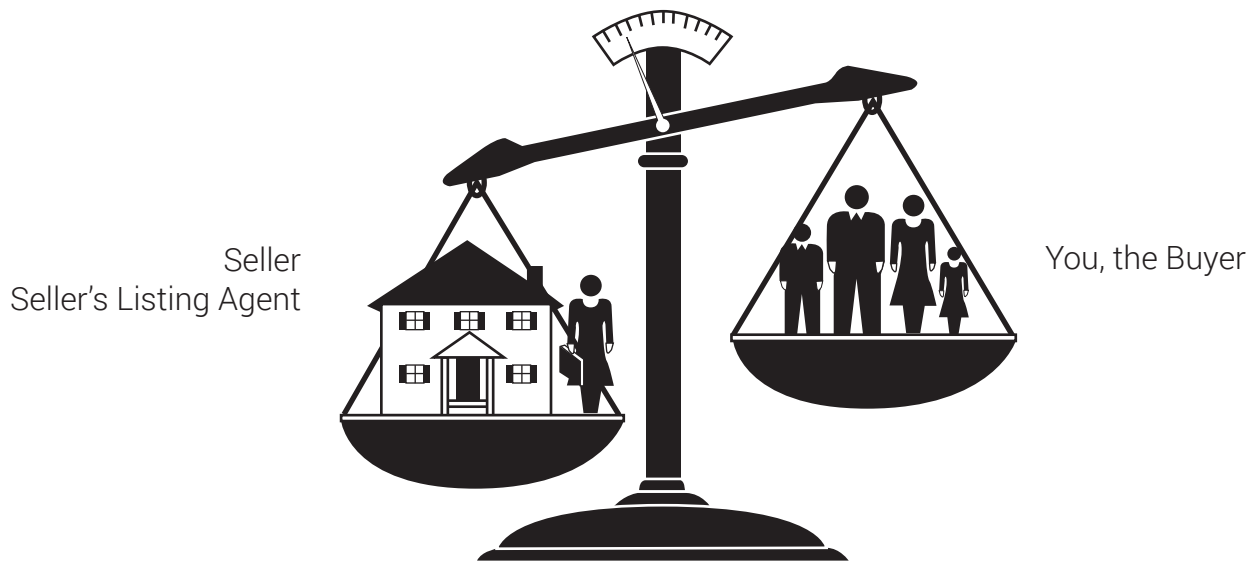
ALL WE EXPECT FROM YOU, AS OUR CLIENT IS TO..

- Be honest with us. If you don't like a property we have selected, tell us so. The more you can tell us about your likes and dislikes, the more effective our search will be.
- Be honest about your finances, and shop for a mortgage before you shop for a home.
- Be prepared to make an offer should we find the right home.
- Trust that we will do our professional best for you and give us your loyalty in return.
- Allow us to contact For Sale By Owners before you look at them. Also be sure to inform other agents at open houses or at new construction sites that you are working with an agent before you look at the property.
- Sign the Buyer Brokerage Services Agreement.

BUYER'S GUIDE

SO...WHERE WOULD YOU LIKE US TO BE?

WORKING ON THE SELLER'S TEAM?



OR SHALL WE LEVEL THE PLAYING FIELD AND PUT US TO WORK FOR YOU?



TIPS FOR MAKING AN INFORMED DECISION

Choose a home with an eye towards future needs. Buying a home is a big investment. If you can stretch a little today to buy a home that you can grow into, do it.

Once you are ready to buy, Move Quickly. The best properties go fast. Once you have made up your mind to buy a home, be prepared to make decisions quickly. If you find the right house today, but are not ready to move until tomorrow...you may already be too late.

Not all “fixer-uppers” are good deals. Before you proceed, do a careful evaluation of what you will have to invest, and consult with your Realtor to learn what you can reasonably expect when you put the home back on the market

Don't forget the purpose of your “needs and desires” list. Shopping for a home is an emotional process. Your heart will cost you money, use your head. Shop with your head, not with your heart.

Location, Location, Location. No home is an island, and the value of yours is affected by the homes that surround it.



BUYER'S GUIDE WE CAN WORK WITH

ANY MLS MEMBER
FOR SALE BY OWNERS
BUILDERS



ANY MLS MEMBER

- As a member of the Multiple Listing Service (MLS), we can show you any property listed by any real estate company in the state.
- If you see an ad in the newspaper or sign in the yard, call your Buyer's Agent. Your Buyer's Agent will provide you with information and show you the property.
- We work for you!
- Important. If you come across a listing agent (the agent who represents the seller), tell them that you are represented by the Kenmore Team.

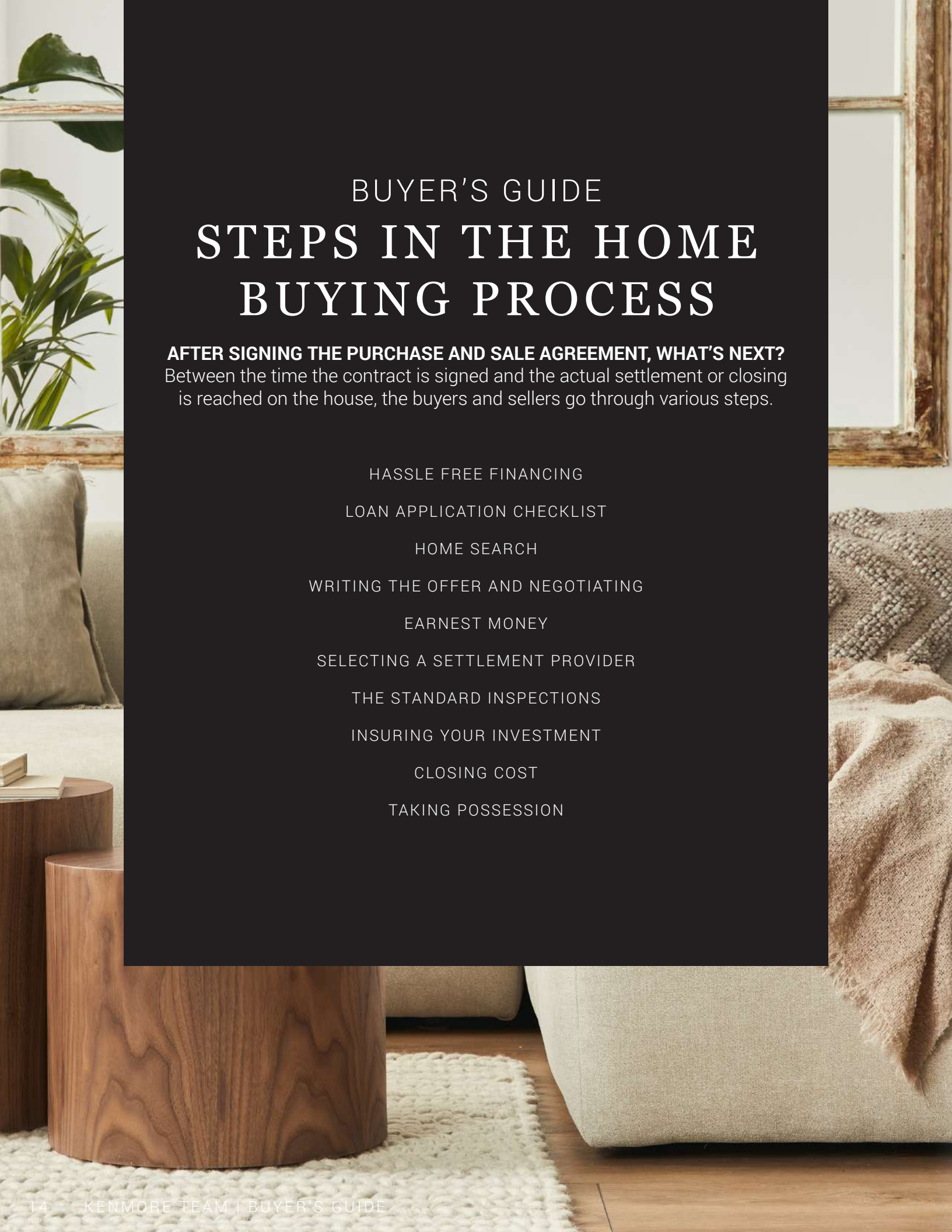
FOR SALE BY OWNERS

- Homeowners trying to sell their own homes usually do so because their homes are over priced, and they are hoping you will be willing to over pay.
- Homeowners selling their own property will work with us if we introduce you to the property first.
- If you see a property that is for sale by the owner, let us contact the owner and make an appointment for you.
- Our services are often paid for by the seller! It could cost you nothing to have us help you purchase a home that is for sale by owner.

BUILDERS

- To help you compare the quality of products between builders.
- To exclusively represent you opposed to an agent that represents the builder.
- To match you with a community that meets your needs.
- New construction can be more complicated than buying an existing home, so we're here to help guide you through the process.
- Here is a list of some of our favorite builders.

- | | |
|----------------------------|-----------------------|
| • Alderbrook Homes | • LaPierre Homes |
| • Ambience Homes | • New Tradition Homes |
| • Brett Lott Homes | • P&R Construction |
| • Cedar and Sage Homes | • Pahlisch Homes |
| • DR Horton | • Peake Contractors |
| • Gale-Rew Construction | • Pro Made Homes |
| • Hammerstrom Construction | • Prodigy Homes |
| • Hayden Homes | • Riverwood Homes |
| • Infinity Homes | • Sandhollow Homes |
| • Inspiration Builders | • Santillan Homes |
| • JK Monach | • StoneCrest Builders |
| • Landmark Homes | • Titan Homes |



BUYER'S GUIDE STEPS IN THE HOME BUYING PROCESS

AFTER SIGNING THE PURCHASE AND SALE AGREEMENT, WHAT'S NEXT?

Between the time the contract is signed and the actual settlement or closing is reached on the house, the buyers and sellers go through various steps.

HASSLE FREE FINANCING

LOAN APPLICATION CHECKLIST

HOME SEARCH

WRITING THE OFFER AND NEGOTIATING

EARNEST MONEY

SELECTING A SETTLEMENT PROVIDER

THE STANDARD INSPECTIONS

INSURING YOUR INVESTMENT

CLOSING COST

TAKING POSSESSION

START!

Are you selling your current home? We'll connect you with a Listing Specialist!



Consult with Buyer Agent and sign Buyer's Agency Agreement

Meet with lender to get pre-approval amount for loan

Begin the HOME search!

Introduction to the Kenmore Team Closing Department

Offer accepted! Your new home is under contract!

Make an offer on your new home

Inspection and negotiations with the seller

Title Company

Title Search

Mortgage Company

Assemble paperwork

Credit Report

Underwriting

Appraisal

Loan Approval

CLOSING

Sign the loan documents

TAKE POSSESSION

Pick up the keys to your home!

BUYER'S GUIDE HASSLE FREE FINANCING

CHOOSING THE RIGHT LENDER IS A VITAL STEP IN THE HOME BUYING PROCESS. We provide our clients with only the highest level of integrity and service, and we believe you deserve the same respect from your lender. That is why The Kenmore Team has partnered with our areas top producing lenders. Here are some of the advantages you will enjoy while working with Mike Denslow, Mark Carroll, or Brad Seabaugh:

- Preliminary credit reports and Pre-approval loan programs
- Answers to general financing questions; shopping for the best points and concessions available; and a "pre-approval" letter to strengthen a buyer's negotiating position.
- Competitive pricing on a variety of programs.
- A seamless transaction.
- Materials to educate you on the home buying process and make contract negotiation easier.
- Updates on new programs, rates, etc...
- A completed loan ready for closing when the time arrives.
- The best customer service and communication available, keeping you involved and informed every step of the way!

CMG HOME LOANS

REASONS TO GET PRE-APPROVAL

- You minimize the trauma of not knowing whether or not you qualify.
- Once qualified, you and your agent will know what price range to look in.
- You save money dealing with a seller who is comfortable and confident in your ability to purchase.
- A pre-approved buyer is a stronger bidder. You have the ability to close faster.

MIKE DENSLOW

NMLS# 419059
Branch Manager/ Mortgage Loan
Originator
CMG Home Loans
8121 W. Quinault Suite A101
Kennewick, WA 99336
(509) 572-3651 Office
(509) 531-9507 Cell
(509) 465-9921 Fax
mdenslow@cmghomeloans.com

BUYER'S GUIDE

LOAN APPLICATION

CHECKLIST

ALL LOANS

- ☐ Current pay stubs for last 30 days
- ☐ W-2 forms for the previous two years
- ☐ Most recent two months bank statements for all accounts (i.e., checking, savings, 401k, etc)
- ☐ Federal tax returns for the past two years if self-employed or have rental property
- ☐ Year-to-date profit and loss, if self-employed (own 25% or more of a business)
- ☐ Names, addresses, account numbers and balances on all credit references
- ☐ Name and address of current landlord, if applicable
- ☐ Copy of bankruptcy petition and discharge, if applicable

VA LOANS

- ☐ Original Certificate of Eligibility or DD form 214 if discharged, statement of service, if active duty
- ☐ Current leave and earnings statement (LES)
- ☐ Copy of orders, if applicable
- ☐ Name and address of nearest living relative



MARK CARROLL

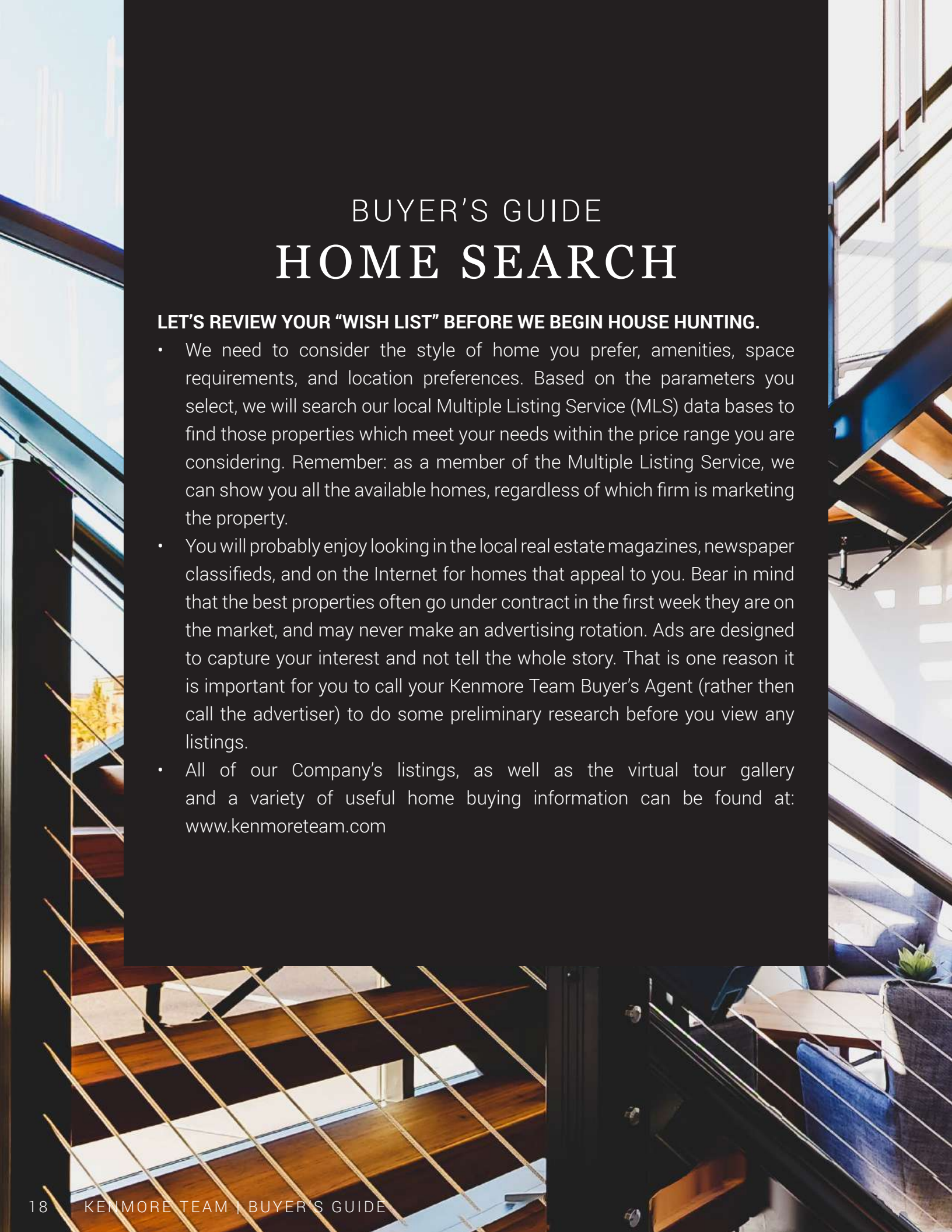
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Mortgage Loan Officer
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Jowed@TheGoodLender.com

ZILLOW HOME LOANS

www.zillow.com/homeloans

The background of the page is a photograph of a modern interior space. It features a wooden slatted ceiling or floor structure, glass railings, and a glimpse of a blue armchair and a small table in the lower right corner. The lighting is bright and natural, suggesting a high-end residential setting.

BUYER'S GUIDE

HOME SEARCH

LET'S REVIEW YOUR "WISH LIST" BEFORE WE BEGIN HOUSE HUNTING.

- We need to consider the style of home you prefer, amenities, space requirements, and location preferences. Based on the parameters you select, we will search our local Multiple Listing Service (MLS) data bases to find those properties which meet your needs within the price range you are considering. Remember: as a member of the Multiple Listing Service, we can show you all the available homes, regardless of which firm is marketing the property.
- You will probably enjoy looking in the local real estate magazines, newspaper classifieds, and on the Internet for homes that appeal to you. Bear in mind that the best properties often go under contract in the first week they are on the market, and may never make an advertising rotation. Ads are designed to capture your interest and not tell the whole story. That is one reason it is important for you to call your Kenmore Team Buyer's Agent (rather than call the advertiser) to do some preliminary research before you view any listings.
- All of our Company's listings, as well as the virtual tour gallery and a variety of useful home buying information can be found at: www.kenmoreteam.com

BUYER'S GUIDE

DREAM HOME CHECKLIST

	WOULD LIKE	MUST HAVE		WOULD LIKE	MUST HAVE
PROPERTY TYPE			SCHOOLS		
Single family	☐	☐	Public	☐	☐
Condo	☐	☐	Private	☐	☐
Townhouse	☐	☐	Elementary	☐	☐
Duplex	☐	☐	Middle	☐	☐
Land	☐	☐	High school	☐	☐
Square footage	☐	☐	School District	☐	☐
Year built	☐	☐			
Fixer-upper	☐	☐	LOT		
New construction	☐	☐	Acreage	☐	☐
Other _____	☐	☐	Landscaped	☐	☐
NEIGHBORHOOD			Fenced	☐	☐
Gated	☐	☐	Waterfront	☐	☐
Pool	☐	☐	Other _____	☐	☐
Tennis	☐	☐	AMENITIES		
Playground	☐	☐	1-car garage	☐	☐
Golf	☐	☐	2-car garage	☐	☐
Other _____	☐	☐	3-car garage	☐	☐
ROOMS & STYLE			Carport	☐	☐
One story	☐	☐	Ceiling fan	☐	☐
One story/basement	☐	☐	Central vacuum	☐	☐
Two story	☐	☐	Patio	☐	☐
Tri-level/mid entry	☐	☐	Deck	☐	☐
Other	☐	☐	Above ground pool	☐	☐
Basement	☐	☐	In ground pool	☐	☐
Bonus room	☐	☐	Fenced yard	☐	☐
Basement kitchen	☐	☐	Fireplace	☐	☐
Den	☐	☐	Wood stove	☐	☐
Foyer	☐	☐	Jetted tub	☐	☐
Eat-in kitchen	☐	☐	Hot tub	☐	☐
Exercise room	☐	☐	Security system	☐	☐
Family room	☐	☐	Storage shed	☐	☐
Formal dining	☐	☐	Shop attached	☐	☐
Formal living	☐	☐	Shop detached	☐	☐
Great room	☐	☐	HOA	☐	☐
Master on main	☐	☐	Other _____	☐	☐
Master on separate	☐	☐	Other _____	☐	☐
Walk-in closets	☐	☐	Other _____	☐	☐
			Other _____	☐	☐

BUYER'S GUIDE

WRITING THE OFFER AND NEGOTIATING

Once we've helped you find the right home, you will want to review detailed information about the offer to purchase. We will complete contract paperwork, stating exactly what you are willing to offer relative to price, down payment, deposit, financing, inclusions (ie, curtains, appliances, light fixtures, etc.) And all other details. The typical contract encompasses eight to ten pages and will be explained thoroughly. If there is any portion that you do not understand, be sure to ask questions. If you have legal questions, an attorney can be contacted to address your concerns.

Once you have signed the contract, we will deliver it to the listing agent to be presented to the seller.

COUNTER OFFERS

Sometimes the seller will respond with a change, or several changes, depending on your initial offer. The contract is not considered complete until both parties agree, and everyone initials all changes.

MULTIPLE OFFERS

It is possible that several prospective buyers will make an offer on the same property, creating a bidding situation. When this happens, it is critical that you respond as quickly as possible, both in making your initial offer and in responding to counter offers. It is also important to make the best possible offer (in some cases, slightly higher than the list price), and consider terms such as settlement date and repairs which may be important to the seller.

Once all parties have signed the contract, and initialed acceptance of all changes, the agreement is considered "ratified" and the settlement process can begin.

EARNEST MONEY

Earnest money is generally required at the time your purchase contract is accepted. It goes into the Escrow Company's Trust Account, and is looked upon as a "deposit" on the house. It helps the seller feel that you are serious about the purchase. You will receive your earnest money back at closing, and may use it toward your closing cost and/or down payment. It is a provision of your contract that the broker receive your earnest money at the time of final signatures.

BUYER'S GUIDE

SELECTING A SETTLEMENT PROVIDER

Without language in the purchase agreement to the contrary, the selection of a settlement agency, whether an attorney or title/escrow company is at the buyer's discretion. However, should the seller agree to pay for the buyer's settlement expense, the seller may request the right to select the settlement agency. Buyers may still elect to use the settlement agency of their choosing but should be prepared to pay for these services themselves. Only settlement agents licensed with the Washington State Bar as attorneys can provide legal advice to the parties involved in the transaction.

CHOICE OF SETTLEMENT AGENT

You have the right to select a settlement agent to handle the closing of this transaction. The settlement agent's role in closing your transaction involves the coordination of numerous administrative and clerical functions relating to the compilation of documents and the collection and disbursement of funds required to carry out the terms of the contract between the parties. If part of the purchase price is financed, your lender will instruct the settlement agent as to the signing and recording of loan documents and the disbursement of loan proceeds. Remember: a title agency cannot give you advice regarding the real estate transaction; only an attorney can.

TITLE INSURANCE

Ticor Title

Opening title is the process in which the title officer begins to research correct ownership and all liens currently against the property, while also preparing to insure the title. The earnest money check is given to the escrow officer at this time and deposited into an escrow account. This is the initial deposit toward the purchase from you, the buyer. The check for the earnest money will be cashed, so funds need to be available. The escrow officer then awaits the loan documents and, if applicable, the down payment, which will finalize the transaction.

From open to close, Ticor Title Tri-Cities is dedicated to creating a superior client experience by providing clear communication, personalized service, and consistency with every transaction. Through our underwriter Commonwealth, we offer unrivaled financial strength, and peace of mind for residential and commercial transactions large and small. Direct your next transaction to Ticor Title and let our resources, unrivaled financial strength, rich Northwest history, and team of specialists make your closing a success! www.ticortitletricity.com

BUYER'S GUIDE

THE STANDARD

INSPECTIONS

HOME INSPECTION

By a professional inspection service

Most contracts are written contingent upon a satisfactory inspection, conducted by a licensed professional (not the buyer's favorite uncle who used to be a contractor). This inspection is to assure you that the house is in good condition regarding its structure, roof, and various systems such as electrical, plumbing, and heating. If deficiencies are found, your offer may be renegotiated or, if both parties cannot agree, declared null and void.

APPRAISAL INSPECTION

To protect you and the lender, the lender requires that a licensed appraiser visits the property and determines the value. Since the property is being used as collateral for the mortgage, it is important that it has the value needed. If the appraisal comes in low, you are under no obligation to proceed with the contract. In this situation, the seller may elect to come down to the appraised figure. In those situations where the seller will not do this, you may negotiate some middle ground, or pay the difference yourself. (This sometimes occurs with a unique home that the buyers "just have to have", but is an uncommon occurrence.)

MISCELLANEOUS

Additional inspections such as lead based paint, mold, radon, exterior insulation and finish system, roof, pool, and fireplace can be requested by the buyer.

FINAL WALK THROUGH

Immediately prior to the closing, usually within the last day or so, we will go back into the house to satisfy you that the house is in substantially the same condition as when you made your offer. This is not the time to suddenly notice little cosmetic issues, but rather an opportunity for you to be certain that there has been no real physical change to the home and to verify that contracted repairs from the inspection report have been completed.

BUYER'S GUIDE

INSURING YOUR INVESTMENT

HOME WARRANTY INSURANCE

Buying a home is one of the biggest investments you will make in your lifetime. You should consider protecting your investment with a home warranty from one of our qualified home warranty affiliates.

After you have made your down payment, covered your closing expenses, paid for your move and all the incidentals associated with a new home, the last thing you need is an unexpected repair. Home warranties typically protect you against repair or replacement costs for covered appliances and systems during the first year of home ownership.

Either a buyer or a seller can purchase the warranty, and we can provide you with an application and cost estimates.

HAZARD INSURANCE

As a condition to obtaining the loan to buy your home, you will have to purchase hazard insurance that protects your (and the lender's) investment in the event the property is damaged due to forces such as fire, wind, broken pipes, falling tree limbs, etc. Hazard insurance policies written for homeowners cover a variety of other situations as well, such as damage you or your family may accidentally do to another's property (baseball through a neighbor's window) or any harm that befalls a visitor at your home (someone falling down the steps).

You will need to contact your insurance agent and answer a few questions regarding the transaction and property you've chosen. Your mortgage advisor will then contact your insurance agent to receive documentation known as an insurance binder. This verifies that you have sufficient coverage, as loan documents will not be issued without this proof.

HOME OWNER'S INSURANCE

Homeowner's insurance is a form of property insurance that covers losses and damages to an individual's house and to assets in the home. Homeowner's insurance also provides liability coverage against accidents in the home or on the property.

BUYER'S GUIDE

THE HOUSE YOU WANT TO BUY AS SEEN BY...



You - The Buyer



The Seller



The Lender



The Appraiser



The Tax Assessor

BUYER'S GUIDE

CLOSING COST EXPLANATION

Finalizing the Loan Commitment or “closing” your transaction is the final step in the process. Be prepared to bring your cashier's check, home owner's insurance policy, and driver's license to the closing. Here are the charges you can expect to see on your settlement statement at closing.

- **FLOOD/HAZARD INSURANCE:** Your lender provides certification that the home you are purchasing is or is not in the flood plain. If the home you are purchasing is in the flood plain, you will be required to purchase flood insurance. Paid at closing.
- **APPLICATION FEE:** This is paid to the lender prior to closing. This fee pays for the house to be professionally appraised. Additionally, the \$50.00 credit report required from your lender is paid from this fee.
- **WIRE TRANSFER FEE:** Only applicable on some loans. If the lender has to wire funds to the investor (the company purchasing the loan), this fee will be applied. Paid at closing.
- **RECORDING FEE:** The fee associated with recording the transaction at the courthouse. Paid at closing.
- **SURVEY:** This pays for a surveyor to record where your house sits on the lot, and where the boundary lines are. You will receive a copy of this survey at closing. This is not a “pin survey” which is more exact, and more expensive. Paid at closing.
- **COURIER FEE:** Sometimes your lender will be required to courier documents to obtain final signatures. The lender passes that charge onto you.
- **LENDER'S PROCESSING FEE:** The profit that your lender makes for putting the transaction together, as well, some of this fee goes to pay the processor for packaging your documents for the investor. Paid at closing.
- **HOME INSPECTION:** Paid to the home inspector at the time the property is inspected. Paid prior to closing.
- **BROKER PROCESSING FEE/GOVERNMENTAL COMPLIANCE FEE:** A fee that is paid to the broker. This fee is applied to administration, storage of contracts and processing of documents related to the purchase of sale of your home. Paid at closing.
- **TITLE COMPANY'S CLOSING FEE:** Fee that the Title Company charges for preparing the closing documents, and to actually facilitate the closing of the transaction. Paid at closing.
- **TITLE INSURANCE-LENDER'S POLICY:** Insure your lender that they are lending on a property that is free from legal problems.
- **EPA ENDORSEMENT:** Insures you are not purchasing property that is hazardous, such as buried toxins, etc.
- **BALLOON OR ARM ENDORSEMENT:** Additional documentation the lender requires if you have these types of loans. It spells out exactly what an ARM or Balloon payment means to you.

TAKING POSSESSION OF YOUR NEW HOME

You made it. You are finally HOME! Congratulations! After the deed is recorded (typically takes 1-2 days after signing) possession is turned over, you can pick up your keys and start unpacking!

BUYER'S GUIDE

MOVING PREPARATION TIPS

1. ESTABLISH TENTATIVE DATES FOR YOUR MOVE

2. KEEP RECORDS OF ALL MOVING EXPENSES AS THEY MAY BE TAX DEDUCTIBLE

3. BOOK THE SERVICES YOU WILL NEED:

- ☐ Professional Movers
- ☐ Cleaning services (carpet, windows)
- ☐ Sitter for kids and pets on moving day

4. WHEN CHANGING SCHOOLS:

- ☐ Notify current school of your move date
- ☐ Check with new school for schedules and enrollment requirements

5. PURCHASE PACKING SUPPLIES:

- ☐ Boxes
- ☐ Tape
- ☐ Packing paper
- ☐ Bubble wrap
- ☐ Box cutter
- ☐ Moving pads/blankets
- ☐ Rope
- ☐ Dolly/hand truck
- ☐ Furniture sliders
- ☐ Felt-tip marker
- ☐ Labels for boxes

6. REMOVE UNNECESSARY ITEMS FROM ATTIC, BASEMENT, STORAGE SHED, ETC.

7. HAVE A GARAGE SALE OR DONATE POSSESSIONS

8. CLEAN OUT AND DISPOSE OF:

- ☐ Hazardous goods (paints, aerosols, old batteries)
- ☐ Flammables and pesticides

9. PACK ITEMS NOT USED DAILY

10. EMPTY REFRIGERATOR AND FREEZER

11. GATHER AND STORE IMPORTANT DOCUMENTS IN A SAFE PLACE

- ☐ medical records
- ☐ financial documents
- ☐ birth and other importance certificates
- ☐ passports

12. SET ASIDE MOVING DAY ITEMS

- ☐ basic tool kit
- ☐ paper towels
- ☐ large trash bags
- ☐ soap
- ☐ flashlight
- ☐ roll of toilet paper

13. CHECK ON/BUY SMOKE ALARMS

BUYER'S GUIDE

CHANGING YOUR ADDRESS

There are so many details to keep track of when moving that homeowners sometimes forget the little things, like filing the numerous change of address forms necessary to keep track of your accounts and assets. Although a change of address form filed at your local post office is helpful, mail may be delayed two to four weeks during the forwarding process. Personally sharing your new address and contact information with individual service providers and organizations is the most effective way to make sure you don't lose touch during the move.

FINANCIAL INSTITUTIONS:

- ☐ Credit Reporting Agencies
- ☐ Banks
- ☐ Investment Broker
- ☐ Credit Card Companies
- ☐ Insurance Companies (auto, home, medical, dental, disability, life)
- ☐ Lenders (mortgage, auto, student loan, home equity)

GOVERNMENT:

- ☐ Department of Revenue/IRS
- ☐ Department of Motor Vehicles
- ☐ Business License Office (for small businesses or home businesses)
- ☐ U.S. Post Office

UTILITIES:

- ☐ Telephone
- ☐ Gas
- ☐ Cellular Phone Service
- ☐ Cable or Satellite Provider
- ☐ Electric
- ☐ Water and Sewer
- ☐ Garbage
- ☐ Irrigation

SERVICE PROVIDERS:

- ☐ Schools
- ☐ Cleaning Service
- ☐ Newspaper
- ☐ Lawn Care Service
- ☐ Attorney
- ☐ Delivery Services
- ☐ Accountant
- ☐ Babysitters or Daycare Providers
- ☐ Physicians
- ☐ Veterinarian

MEMBERSHIPS:

- ☐ Professional Associations
- ☐ PTA, HOA, other community groups
- ☐ Magazine and other subscriptions
- ☐ Licensing/Certification Boards
- ☐ Civic Organizations
- ☐ Health Clubs, Court Clubs
- ☐ Churches
- ☐ Social or Country Clubs
- ☐ Children's extracurricular activities

BUYER'S GUIDE | GETTING CONNECTED

	RICHLAND	KENNEWICK	PASCO	WEST RICHLAND	BENTON CITY	BURBANK
ELECTRICITY	City of Richland 505 Swift Blvd. 942-1104	Benton PUD 2721 W. 10th Ave. 582-2175	Franklin PUD 1411 W. Clark St. 547-5591 Big Bend Electric 205 E Columbia St, Mesa, WA 99343 659-1700	Benton REA 6095 W. Van Giesen 967-2921	Benton REA 6095 W. Van Giesen 967-2921	Columbia REA 115 E. Main St. 509-382-2578
WATER/SEWER	City of Richland 505 Swift Blvd. 942-1104	City of Kennewick 210 W. 6th Ave. 585-4266	City of Pasco 525 N. Third Ave. 544-3080	City of W. Richland 3801 W. Van Giesen 967-3431	Benton City Hall 708 9th St. 588-3322	N/A
NATURAL GAS	Cascade Natural Gas 1-888-522-1130	Cascade Natural Gas 1-888-522-1130	Cascade Natural Gas 1-888-522-1130	Cascade Natural Gas 1-888-522-1130	Cascade Natural Gas 1-888-522-1130	Cascade Natural Gas 1-888-522-1130
GARBAGE	City of Richland 505 Swift Blvd. 942-1104	Waste Management 1611 S. Washington 582-5121	Basin Disposal 2021 N. Commercial 547-2476	Basin Disposal 2021 N. Commercial 547-2476	Basin Disposal 2021 N. Commercial 547-2476	Basin Disposal 2021 N. Commercial 547-2476
TELEPHONE	Frontier 1-800-921-8101	Frontier 509-736-3700	CenturyLink 1-866-770-1479	Frontier 1-855-450-2672	Frontier 1-855-450-2672	CenturyLink 1-866-770-1479
CABLE TV	Charter 1-888-438-2427	Charter 1-866-831-5420	Charter 1-866-831-5420	Charter 1-866-831-5420	Charter 1-866-831-5420	Charter 1-866-831-5420
POST OFFICE	815 Jadwin Ave. 943-2044	525 S. Auburn 585-8310	3500 W. Court 543-2189	4801 W. Van Giesen 967-0500	909 Dale Ave. 588-2740	114 2nd Ave. 547-4093
LIBRARY	955 Northgate 942-7454	1620 S. Union 783-7878	1320 W. Hopkins 545-1019	3803 W. Van Giesen 967-3191	810 Horne Dr. 588-6471	130 Lake Road 545-6549
POLICE	871 George Washington Way 942-7360	211 W. 6th Ave. 585-4208	525 N. 3rd St. 545-3421	3805 W. Van Giesen 967-3425	588-5102	525 N. 3rd Ave. 545-3421

BEFORE YOU DIG - UTILITY NOTIFICATION CENTER 1-800-424-5555

IRRIGATION DISTRICTS (CITIES NOT SPECIFIED - CHECK WITH MLS)

Kennewick Irrigation District	12 W. Kennewick Ave.	Kennewick	586-9111
Columbia Irrigation District	10 E. Kennewick Ave.	Kennewick	586-6118
Badger Mountain Irrigation	87525 E. Reata Rd.	Kennewick	628-0777
Summit View Water Works	PO Box 7224	Kennewick	735-2151
Franklin County Irrigation	4320 Road 111	Pasco	547-3831
South Columbia Basin Irrigation	1135 E. Hillsboro St.	Pasco	547-1735
Benton Irrigation District	47506 N. Highland Rd.	Benton City	588-3002
Kiona Irrigation	206 Alma Ave.	Benton City	588-7414

NEWSPAPER/TRANSIT

Tri-City Herald	333 W. Canal Dr.	Kennewick	582-1500
Ben Franklin Transit	1000 Columbia Park Trail	Richland	735-4131

PROPANE

Amerigas	204 N. Fruitland St.	Kennewick	582-8888
Ferrell Gas	306 N. Fruitland St.	Kennewick	586-0959

DEPARTMENT OF LICENSING

Driver's License Exam Office	3311 W. Clearwater Ave.	Kennewick	734-7130
Vehicle Licensing	5600 W. Canal Dr.	Kennewick	736-2727
Tri-Cities Licensing	3400 W. Clearwater Ave., Ste. 1	Kennewick	736-3926

PUBLIC SCHOOLS

Richland School District	615 Snow Ave.	Richland	967-6000
Kennewick School District	1000 W. 4th Ave.	Kennewick	222-5000
Pasco School District	1215 W. Lewis St.	Pasco	543-6700
Benton City School District	1107 Grace Ave.	Benton City	588 2000
Burbank School District	787 Maple St.	Burbank	545-8573

BUYER'S GUIDE | 30 YEARS FINANCING

% Rate	Loan	P&I	Taxes app	Ins. app	PITI
4.0	240K	\$1,145	\$260	\$60	\$1,465
4.5	240K	\$1,216	\$260	\$60	\$1,536
5.0	240K	\$1,288	\$260	\$60	\$1,608
5.5	240K	\$1,362	\$260	\$60	\$1,682
6.0	240K	\$1,438	\$260	\$60	\$1,758
6.5	240K	\$1,516	\$260	\$60	\$1,836
7.0	240K	\$1,596	\$260	\$60	\$1,916
4.0	260K	\$1,241	\$281	\$65	\$1,587
4.5	260K	\$1,317	\$281	\$65	\$1,663
5.0	260K	\$1,395	\$281	\$65	\$1,741
5.5	260K	\$1,476	\$281	\$65	\$1,822
6.0	260K	\$1,558	\$281	\$65	\$1,904
6.5	260K	\$1,643	\$281	\$65	\$1,989
7.0	260K	\$1,729	\$281	\$65	\$2,075
4.0	280K	\$1,336	\$303	\$70	\$1,709
4.5	280K	\$1,418	\$303	\$70	\$1,791
5.0	280K	\$1,503	\$303	\$70	\$1,876
5.5	280K	\$1,589	\$303	\$70	\$1,962
6.0	280K	\$1,678	\$303	\$70	\$2,051
6.5	280K	\$1,769	\$303	\$70	\$2,142
7.0	280K	\$1,862	\$303	\$70	\$2,235
4.0	300K	\$1,432	\$325	\$75	\$1,832
4.5	300K	\$1,520	\$325	\$75	\$1,920
5.0	300K	\$1,610	\$325	\$75	\$2,010
5.5	300K	\$1,703	\$325	\$75	\$2,103
6.0	300K	\$1,798	\$325	\$75	\$2,198
6.5	300K	\$1,898	\$325	\$75	\$2,298
7.0	300K	\$1,995	\$325	\$75	\$2,395
4.0	320K	\$1,528	\$347	\$80	\$1,955
4.5	320K	\$1,622	\$347	\$80	\$2,049
5.0	320K	\$1,717	\$347	\$80	\$2,144
5.5	320K	\$1,817	\$347	\$80	\$2,244
6.0	320K	\$1,918	\$347	\$80	\$2,345
6.5	320K	\$2,027	\$347	\$80	\$2,454
7.0	320K	\$2,128	\$347	\$80	\$2,555

% Rate	Loan	P&I	Taxes app	Ins. app	PITI
4.0	340K	\$1,623	\$368	\$85	\$2,076
4.5	340K	\$1,722	\$368	\$85	\$2,175
5.0	340K	\$1,825	\$368	\$85	\$2,278
5.5	340K	\$1,930	\$368	\$85	\$2,383
6.0	340K	\$2,038	\$368	\$85	\$2,491
6.5	340K	\$2,149	\$368	\$85	\$2,602
7.0	340K	\$2,262	\$368	\$85	\$2,715
4.0	360K	\$1,718	\$389	\$90	\$2,197
4.5	360K	\$1,824	\$389	\$90	\$2,303
5.0	360K	\$1,932	\$389	\$90	\$2,411
5.5	360K	\$2,044	\$389	\$90	\$2,523
6.0	360K	\$2,158	\$389	\$90	\$2,637
6.5	360K	\$2,275	\$389	\$90	\$2,754
7.0	360K	\$2,395	\$389	\$90	\$2,874
4.0	380K	\$1,814	\$410	\$95	\$2,319
4.5	380K	\$1,925	\$410	\$95	\$2,430
5.0	380K	\$2,039	\$410	\$95	\$2,544
5.5	380K	\$2,158	\$410	\$95	\$2,663
6.0	380K	\$2,278	\$410	\$95	\$2,783
6.5	380K	\$2,402	\$410	\$95	\$2,907
7.0	380K	\$2,528	\$410	\$95	\$3,033
4.0	400K	\$1,909	\$431	\$100	\$2,440
4.5	400K	\$2,026	\$431	\$100	\$2,557
5.0	400K	\$2,147	\$431	\$100	\$2,678
5.5	400K	\$2,271	\$431	\$100	\$2,802
6.0	400K	\$2,398	\$431	\$100	\$2,929
6.5	400K	\$2,528	\$431	\$100	\$3,059
7.0	400K	\$2,661	\$431	\$100	\$3,192
4.0	420K	\$2,005	\$452	\$105	\$2,562
4.5	420K	\$2,128	\$452	\$105	\$2,685
5.0	420K	\$2,254	\$452	\$105	\$2,811
5.5	420K	\$2,385	\$452	\$105	\$2,942
6.0	420K	\$2,518	\$452	\$105	\$3,075
6.5	420K	\$2,655	\$452	\$105	\$3,212
7.0	420K	\$2,794	\$452	\$105	\$3,351

% Rate	Loan	P&I	Taxes app	Ins. app	PITI
4.0	440K	\$2,100	\$473	\$110	\$2,683
4.5	440K	\$2,229	\$473	\$110	\$2,812
5.0	440K	\$2,362	\$473	\$110	\$2,945
5.5	440K	\$2,498	\$473	\$110	\$3,081
6.0	440K	\$2,638	\$473	\$110	\$3,221
6.5	440K	\$2,781	\$473	\$110	\$3,364
7.0	440K	\$2,927	\$473	\$110	\$3,510
4.0	460K	\$2,196	\$494	\$115	\$2,805
4.5	460K	\$2,330	\$494	\$115	\$2,939
5.0	460K	\$2,469	\$494	\$115	\$3,078
5.5	460K	\$2,612	\$389	\$115	\$3,116
6.0	460K	\$2,758	\$389	\$115	\$3,262
6.5	460K	\$2,908	\$389	\$115	\$3,412
7.0	460K	\$3,060	\$389	\$115	\$3,564
4.0	480K	\$2,291	\$515	\$120	\$2,926
4.5	480K	\$2,432	\$515	\$120	\$3,067
5.0	480K	\$2,576	\$515	\$120	\$3,211
5.5	480K	\$2,725	\$515	\$120	\$3,360
6.0	480K	\$2,878	\$515	\$120	\$3,513
6.5	480K	\$3,034	\$515	\$120	\$3,669
7.0	480K	\$3,193	\$515	\$120	\$3,828
4.0	500K	\$2,387	\$536	\$125	\$3,048
4.5	500K	\$2,533	\$536	\$125	\$3,194
5.0	500K	\$2,684	\$536	\$125	\$3,345
5.5	500K	\$2,839	\$536	\$125	\$3,500
6.0	500K	\$2,998	\$536	\$125	\$3,659
6.5	500K	\$3,160	\$536	\$125	\$3,821
7.0	500K	\$3,327	\$536	\$125	\$3,988
4.0	520K	\$2,482	\$557	\$130	\$3,169
4.5	520K	\$2,634	\$557	\$130	\$3,321
5.0	520K	\$2,791	\$557	\$130	\$3,478
5.5	520K	\$2,953	\$557	\$130	\$3,640
6.0	520K	\$3,118	\$557	\$130	\$3,805
6.5	520K	\$3,287	\$557	\$130	\$3,974
7.0	520K	\$3,460	\$557	\$130	\$4,147

% Rate	Loan	P&I	Taxes app	Ins. app	PITI
4.0	540K	\$2,578	\$578	\$135	\$3,291
4.5	540K	\$2,736	\$578	\$135	\$3,449
5.0	540K	\$2,898	\$578	\$135	\$3,611
5.5	540K	\$3,066	\$578	\$135	\$3,779
6.0	540K	\$3,238	\$578	\$135	\$3,951
6.5	540K	\$3,413	\$578	\$135	\$4,126
7.0	540K	\$3,593	\$578	\$135	\$4,306
4.0	560K	\$2,673	\$599	\$140	\$3,412
4.5	560K	\$2,837	\$599	\$140	\$3,576
5.0	560K	\$3,006	\$599	\$140	\$3,745
5.5	560K	\$3,180	\$599	\$140	\$3,919
6.0	560K	\$3,357	\$599	\$140	\$4,096
6.5	560K	\$3,540	\$599	\$140	\$4,279
7.0	560K	\$3,726	\$599	\$140	\$4,465
4.0	580K	\$2,769	\$620	\$145	\$3,534
4.5	580K	\$2,938	\$620	\$145	\$3,703
5.0	580K	\$3,113	\$620	\$145	\$3,878
5.5	580K	\$3,293	\$620	\$145	\$4,058
6.0	580K	\$3,477	\$620	\$145	\$4,242
6.5	580K	\$3,666	\$620	\$145	\$4,431
7.0	580K	\$3,859	\$620	\$145	\$4,624
4.0	600K	\$2,864	\$641	\$150	\$3,655
4.5	600K	\$3,040	\$641	\$150	\$3,831
5.0	600K	\$3,220	\$641	\$150	\$4,011
5.5	600K	\$3,407	\$641	\$150	\$4,198
6.0	600K	\$3,597	\$641	\$150	\$4,388
6.5	600K	\$3,792	\$641	\$150	\$4,583
7.0	600K	\$3,992	\$641	\$150	\$4,783
4.0	620K	\$2,960	\$662	\$155	\$3,777
4.5	620K	\$3,141	\$662	\$155	\$3,958
5.0	620K	\$3,328	\$662	\$155	\$4,145
5.5	620K	\$3,520	\$662	\$155	\$4,337
6.0	620K	\$3,717	\$662	\$155	\$4,534
6.5	620K	\$3,919	\$662	\$155	\$4,736
7.0	620K	\$4,125	\$662	\$155	\$4,942

BUYER'S GUIDE

PROSPECTIVE HOME WORKSHEET

Address: _____

MLS#: _____

Days on the Market: _____

Taxes (Annual): \$ _____

HOA Dues: \$ _____

_____ Bedrooms _____ Bathrooms

_____ Stories _____ Car Garage

_____ Year Built _____ Acres

Location 1 2 3 4 5

Curb Appeal 1 2 3 4 5

Neighborhood 1 2 3 4 5

Floor Plan 1 2 3 4 5

Condition 1 2 3 4 5

Finish Work 1 2 3 4 5

Landscaping 1 2 3 4 5

Kitchen 1 2 3 4 5

Storage Space 1 2 3 4 5

\$ _____		\$ _____		\$ _____	
Price	÷	Sq Ft	=	Cost Per Sq Ft	

HIGH POINTS:

LOW POINTS:

NOTES:

BUYER'S GUIDE

PROSPECTIVE HOME WORKSHEET

Address: _____

MLS#: _____

Days on the Market: _____

Taxes (Annual): \$ _____

HOA Dues: \$ _____

_____ Bedrooms _____ Bathrooms

_____ Stories _____ Car Garage

_____ Year Built _____ Acres

Location 1 2 3 4 5

Curb Appeal 1 2 3 4 5

Neighborhood 1 2 3 4 5

Floor Plan 1 2 3 4 5

Condition 1 2 3 4 5

Finish Work 1 2 3 4 5

Landscaping 1 2 3 4 5

Kitchen 1 2 3 4 5

Storage Space 1 2 3 4 5

$\frac{\$}{\text{Price}} \div \text{Sq Ft} = \frac{\$}{\text{Cost Per Sq Ft}}$

HIGH POINTS:

LOW POINTS:

NOTES:

BUYER'S GUIDE

PROSPECTIVE HOME WORKSHEET

Address: _____

MLS#: _____

Days on the Market: _____

Taxes (Annual): \$ _____

HOA Dues: \$ _____

_____ Bedrooms _____ Bathrooms

_____ Stories _____ Car Garage

_____ Year Built _____ Acres

Location 1 2 3 4 5

Curb Appeal 1 2 3 4 5

Neighborhood 1 2 3 4 5

Floor Plan 1 2 3 4 5

Condition 1 2 3 4 5

Finish Work 1 2 3 4 5

Landscaping 1 2 3 4 5

Kitchen 1 2 3 4 5

Storage Space 1 2 3 4 5

$\frac{\$}{\text{Price}} \div \text{Sq Ft} = \frac{\$}{\text{Cost Per Sq Ft}}$

HIGH POINTS:

LOW POINTS:

NOTES:

**BUYER BROKERAGE
SERVICES AGREEMENT**

This Buyer Brokerage Services Agreement ("Agreement") is effective upon mutual acceptance ("Effective Date") and is made by and between _____ ("Buyer Brokerage Firm" or "Firm") and

Buyer Buyer ("Buyer") for real property located in the following areas: _____ (unlimited if not filled in) ("Area").

1. DEFINITIONS. "Purchase(s)" includes a contract to purchase, an exchange or contract to exchange, or an option to purchase.

2. TERM. This Agreement will expire _____ days (60 days if not filled in) from the Effective Date ("Term"). If this Agreement expires while Buyer is a party to a purchase and sale agreement and represented by Buyer Brokerage Firm as indicated on the purchase and sale agreement, the Term shall automatically extend until the sale is closed or the purchase and sale agreement is terminated.

3. AGENCY.

a. Pamphlet. Buyer acknowledges receipt of the pamphlet entitled "Real Estate Brokerage in Washington."

b. Buyer Broker. Buyer Brokerage Firm appoints _____ ("Buyer Broker") to represent Buyer. This Agreement creates an agency relationship with Buyer Broker and any of Firm's managing brokers who supervise Buyer Broker ("Supervising Broker"). No other brokers affiliated with Firm are agents of Buyer.

c. Agency Relationship. Buyer Brokerage Firm's representation of Buyer for the purchase of real property in the Area shall be (non-exclusive, if not checked):

☐ Exclusive. Buyer may not enter into an agency relationship with another real estate firm during the Term for the purchase of real property in the Area ("Exclusive Agency"); or

☐ Non-Exclusive. Buyer may enter into a non-exclusive agency relationship with other real estate firms during the Term ("Non-Exclusive Agency").

4. LIMITED DUAL AGENCY.

a. Buyer Broker as Limited Dual Agent. If initialed below, Buyer consents to Buyer Broker and Supervising Broker acting as limited dual agents in the sale of property that is listed by Buyer Broker. Buyer acknowledges that as a limited dual agent, RCW 18.86.060 prohibits Buyer Broker from advocating terms favorable to Buyer to the detriment of the seller and further limits Buyer Broker's representation of Buyer.

Buyer's Initials Date Buyer's Initials Date

b. Firm Limited Dual Agency. If Buyer purchases a property listed by one of Firm's brokers other than Buyer Broker ("Listing Broker"), Buyer consents to any Supervising Broker, who also supervises Listing Broker, acting as a limited dual agent.

5. COMPENSATION. Buyer acknowledges that there are no standard compensation rates and the compensation in this Agreement is fully negotiable and not set by law. Firm may not receive any compensation for brokerage services provided to Buyer from any source greater than the amount set forth in this Section 5 or any subsequent amendment hereto. The compensation for Buyer Brokerage Firm's services (the "Compensation") shall be:

a. _____ % of purchase price; \$ _____; other: _____; or

b. If Buyer Broker is a limited dual agent and represents both Buyer and the seller, then the Compensation shall be (equal to the amount in subsection 5(a) if not filled in):

_____ % of purchase price; \$ _____; other: _____; or

c. If the seller is not represented by a licensed real estate firm, then the Compensation shall be (equal to the amount in subsection 5(a) if not filled in):

_____ % of purchase price; \$ _____; other: _____.

Buyer's Initials Date Buyer's Initials Date

**BUYER BROKERAGE
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6. SELLER COMPENSATION OFFER.

A seller may, but is not required to, offer compensation to Firm for representing Buyer in the purchase of seller's real property ("Seller's Offer"). Seller's Offer, if any, shall be stated in the purchase and sale agreement.

Buyer may request that the seller pay the Compensation to Firm as part of Buyer's offer, and Buyer shall pay any amount of the Compensation not paid by seller.

If Seller's Offer is greater than the Compensation, as part of Buyer's offer, Buyer may request that the amount of Seller's Offer that is greater than the Compensation be credited to Buyer (to the extent allowed by Buyer's lender).

7. COMPENSATION TERMS. The Compensation is due (except as otherwise agreed herein) when Buyer purchases real property located in the Area during the Term and:

a. Exclusive Agency. For Exclusive Agency, the purchase closes.

b. Non-Exclusive Agency. For Non-Exclusive Agency, the purchase closes, and Buyer Brokerage Firm represents Buyer in such purchase as indicated on the purchase and sale agreement.

c. Compensation After Expiration. If within _____ days (60 days if not filled in) after the Term:

i. Exclusive Agency. Buyer purchases a property that was brought to the attention of Buyer during the Term by the efforts or actions of Firm, or through information secured directly or indirectly from or through Firm; or a property that Buyer inquired about to Firm during the Term. Compensation is due when the purchase closes.

ii. Non-Exclusive Agency. Buyer purchases a property for which Buyer Brokerage Firm presented a written offer to the seller on behalf of Buyer during the Term. Compensation is due when the purchase closes.

Provided that in either event, if Buyer or the seller pays compensation to another real estate firm representing Buyer in conjunction with such a sale, the amount of compensation payable to Firm shall be reduced by the amount paid to such other firm(s).

d. Additional Consent. Buyer consents to Firm receiving compensation from more than one party, provided that any terms offered to Firm are disclosed as required by RCW 18.86.030 and any amounts paid to Firm reduce Buyer's obligation to Firm.

e. Cancellation Without Legal Cause. For Exclusive Agency, if Buyer cancels this Agreement without legal cause, Buyer may be liable for damages incurred by Firm as a result of such cancellation.

f. Listings. Buyer Broker shall bring listings to the attention of Buyer, regardless of Seller's Offer.

g. VA Financing. If Buyer is obtaining VA financing, VA regulations may require the Compensation be paid by the seller.

8. REFERRAL FEE DISCLOSURE. Buyer Brokerage Firm ☐ is; ☐ is not (is not, if not filled in) obligated to pay a portion of the Compensation to a real estate firm ("Referring Firm") that referred Buyer to Buyer Brokerage Firm. Buyer consents to Buyer Brokerage Firm sharing a portion of the Compensation as follows:

a. Referring Firm: _____;

b. Referral Fee: _____ % of the Compensation; or \$_____.

9. NO WARRANTIES OR REPRESENTATIONS. Firm makes no warranties or representations regarding the value of or the suitability of any property for Buyer's purposes. Buyer agrees to be responsible for making all inspections and investigations necessary to satisfy Buyer as to the property's suitability and value.

10. INSPECTION RECOMMENDED. Firm recommends that any offer to purchase a property be conditioned on an inspection of the property and its improvements conducted by a licensed inspector. Firm and Buyer Broker have no expertise in these matters and Buyer is solely responsible for interviewing and selecting all inspectors.

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11. NO DISTRESSED HOME CONVEYANCE. 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 where a buyer purchases property from a "Distressed Homeowner"
(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 promises the Distressed Homeowner an
interest in, or portion of the proceeds from a resale of the property.

12. FAIR HOUSING. Local, state, and federal fair housing laws prohibit discrimination based on sex, marital status,
sexual orientation, gender identity, race, creed, color, religion, caste, national origin, citizenship or immigration
status, families with children status, familial status, honorably discharged veteran or military status, the presence of
any sensory, mental, or physical disability, or the use of a support or service animal by a person with a disability.

13. ATTORNEYS' FEES. In the event either party employs an attorney to enforce any terms of this Agreement and
is successful, the other party agrees to pay reasonable attorneys' fees. In the event of trial, the successful party
shall be entitled to an award of attorneys' fees and expenses; the amount of the attorneys' fees and expenses shall
be fixed by the court. The venue of any suit shall be the county in which the property is located.

14. OTHER.

_____ Buyer's Signature	_____ Date	_____ Buyer's Signature	_____ Date	118
_____ Buyer E-mail Address		_____ Buyer Phone Number		119
_____ Buyer Brokerage Firm		_____ Buyer Broker's Signature	_____ Date	120
_____ Buyer Brokerage Firm License Number		_____ Buyer Broker License Number		121
_____ Buyer Broker E-mail Address		_____ Buyer Broker Phone Number		122

[illegible]

