



OUR GUIDE TO

BUYING YOUR *Home*



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PROFESSIONAL PARTNERS

OUR MISSION



All in, for you.®

Victoria Burgess and Nancy Forsythe believe that the American dream of homeownership is for everyone, bringing security to you and your family. They collaborate with buyers to help them find their ideal property and sellers to get top dollar and transition to their next home.

OUR EXPERIENCE

Victoria and Nancy specialize in luxury and waterfront properties in Gig Harbor and Tacoma, and their clients value the collaborative, customer driven and concierge service they provide. They strive to give their clients peace of mind, especially during one of the biggest shifts in life. Their knowledge and decades of experience help their clients solve the puzzle of the process and take the anxiety out of decision making. Together you'll work together to establish the best location and fit to pursue your dreams and ideal lifestyle. Victoria and Nancy are ready to support you through the transition!

OUR BACKGROUND

Nancy and Victoria have been friends since kindergarten in Gig Harbor, bonding over rainbows, backpacking through Europe, and later rooming together in San Diego. Life brought them back home, where they joined Trish Harrison's thriving real estate business. Outside work, they enjoy boating, beach walks, trying new restaurants, and local events. With backgrounds in Communications, Advertising for Callaway Golf, and Counseling, they offer expert marketing, negotiation, and client-focused guidance in real estate.

"We loved working with Victoria and Nancy. They are by and far the best real estate agents we have ever worked with! They kept us informed every step of the way and went above and beyond in making sure everything went smoothly. We recommend them to anyone who asks for a realtor!"

- Michele A.

"Victoria and Nancy are the perfect team! Their prompt and helpful communication is exceptional as well as knowledge of the real estate market. I highly recommend them!!!"

- Carolyn H.

"We've moved well over 10 times in the last 50 years and working with Victoria and Nancy was our best experience yet. They are the perfect blend of professionalism and being so friendly. We are not easy people to work with and they handled every situation perfectly."

- Ben & Emmelie S.



WHY WINDERMERE?

SETTING THE STANDARD

We deliver the best in our industry, including:

- Exceptional Service by Putting Clients First
- Unsurpassed Integrity
- Strict Code of Ethics
- Premium Tools and Services
- Marketing Expertise
- Top Negotiation Abilities
- Contract Management Skills
- Keeping You Informed Promptly and Regularly

WE ARE LOCAL

Here are some of the benefits of having offices located all over Pierce County:

- Locally Owned and Operated
- Area Expertise
- Neighborhood Insight
- Committed to Community

ABOUT US

Founded in 2001, Windermere Professional Partners is not simply a place, but rather, it is an experience. Everyone within our firm strives to enhance that experience whatever the circumstances may be. For our clients, we greet you with professionalism and a desire not just to sell your house or simply place you in a new one, but instead to satisfy the desire that led you to inquire about our services.



WINDERMERE FOUNDATION

IN THE BEGINNING

Giving back has always been a big part of who we are. In the early days of Windermere it was pretty simple; we would see a need and help any way we could. But as we grew, we realized we could accomplish much more if we had a common purpose. That's how the Windermere Foundation was born.

EVERY TIME A HOME IS SOLD

For the past 35 years a portion of every Windermere agent's commission has been donated to the Windermere Foundation. Having 100% participation gives us a common purpose and sends a powerful message about our commitment to the community.

COLLECTIVE GENEROSITY

We believe in acting beyond ourselves. We do this through our dogged devotion to supporting our neighbors in need and collective commitment to building thriving communities.

Windermere believes in giving back. We contribute to our communities through the Windermere Foundation. Each year our company chooses local organizations to donate to or volunteer for. A portion of my commission will be donated to the Windermere Foundation.



BUYER'S AGENCY



AGENCY LAW



Effective January 1st, 2024, the statute in Washington that governs real estate brokerage relationships (RCW 18.86) - otherwise known as the “Agency Law” was significantly revised.

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

A key benefit of the agreement is our negotiation expertise. We’ll carefully review contracts to ensure terms work in your favor. It also strengthens your position with sellers, demonstrating confidence and commitment to follow through.

OUR COMPENSATION

As independent contractors, we are paid by commission only after a sale is complete. As buyers agents, our compensation typically comes from a percentage of the commission posted with the listed property.

If the listed property does not offer any or adequate compensation to the Buyer’s Agent, then our compensation will be an added fee.



HOW WE HELP YOU BUY



OUR SERVICES

- Explain real estate principles, contracts, and documents.
- Refer you to a reputable lender for loan pre-approval.
- Help you determine the types of homes and neighborhoods that suit your needs.
- Arrange tours of these homes.
- Determine market value of interested homes.
- Assist with writing and negotiating the purchase agreement.
- Accompany you to the inspection.
- Coordinate all necessary steps after the inspection.
- Work with escrow to ensure timely document completion.

YOUR BENEFITS

- Be more likely to find the home that fit your needs.
- Decrease the amount of time it takes to find your home.
- Understand all the terms, processes, and documents involved.
- Current market information to make informed decisions.
- Have a skilled negotiator on your side.
- Have peace of mind that all details are being handled!

Buying a home can be exciting yet overwhelming. It's likely the largest purchase you'll make and a great long-term investment. But finding the right home in the perfect neighborhood within your budget isn't easy. That's where we come in—to guide you through the process and help you find a house you're proud to call home.

Once the path to closing has completed and you own your home, we will continue to be your resource.



HOME SEARCH TOOLS



WE WILL HELP YOU SEARCH BY

- Setting up customized searches for homes that meet your criteria.
- Sending you properties that meet your requirements.
- Using our network to stay informed on properties that may be a good match.

NWMLS

- Customized searches (manual and automatic) via the Homespotter App
- Virtual home tours

WINDERMEREPC.COM

- Neighborhood resource pages (featured listings, neighborhood videos, photos, and links to local resources)
- Popular searches and open house search

WINDERMERE SEARCH APP



SCAN ME!

SAVED SEARCHES



Create searches for available homes matching your criteria and get alerts when they hit the market.



STORED FAVORITES

Select your favorite listings & add notes about which homes and features you like best.



INSTANT ENGAGEMENT

We'll be able to see which listings you have viewed and any notes you've added.



EASY COMMUNICATION

We can chat each other via the app anytime.



MARKET STATS



WINDERMERE PRO PARTNERS STATISTICS

Our company generates proprietary local statistics from data in the NWMLS. This information helps us to see how the real estate market constantly changes in real-time. Our weekly sales meetings go over area specific stats to ensure we understand how to help you in this dynamic market.

STATS AVAILABLE TO YOU

- Number of Pending Sales in Your Area
- Average Sale Price of Homes in Your Market Area
- AND MORE!

HOW MARKET STATS HELP YOU BUY

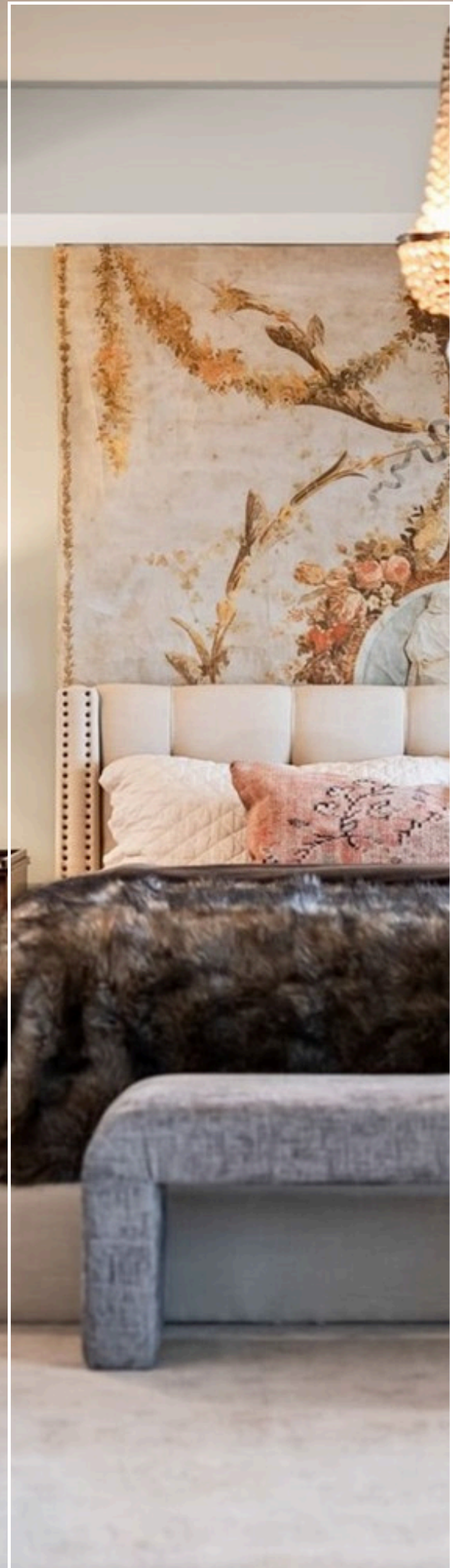
- Understanding Market Conditions
- Setting Appropriate Expectations
- Being Prepared for Multiple Offer Situations
- Help Us Write the Most Competitive Offer Under Current Market Conditions
- Forecasting Future Price Movements

WHY DO CURRENT STATISTICS MATTER?



Understanding the current real estate market helps determine your best chance of finding the right home. In a hot market, you may be in multiple offer situations, requiring a competitive offer strategy.

Real estate data offers valuable insights to help you set a realistic budget, target the right properties, and make informed decisions, ensuring you get the best value and reduce time spent searching.



BUYER EXPENSES



EARNEST MONEY

This can be anything, but is usually 1-3% of the purchase price. It is due once the seller accepts your offer. Earnest money is credited towards your cash- to-close. If you terminate the purchase contract, it is refunded to you only if you are able to back out on legal grounds. If you choose to terminate the contract without cause, the earnest money will likely go to the seller.

BUYER AGENT COMPENSATION

We are typically paid by the seller's proceeds at closing, however, there are no standard compensation rates and the compensation in our Buyer's Agency Agreement is fully negotiable. In the event the seller pays under our agreed upon rate, the difference will be expected to be paid by you per the signed agreement.

APPRAISAL

Your lender will usually charge you \$700-\$1,000 for their appraiser to inspect the home for your loan. Sometimes this is just rolled into your closing costs.

HOME INSPECTION

A general home inspection usually costs \$600-900, depending on the size of the property. Adding a sewer scope (always recommended) can add another \$150.

DOWN PAYMENT

Depending on your loan product, it can be as little as 0% or 3.5% of the purchase price. 20% or more means no mortgage insurance on your monthly payments. Your lender will get you qualified for the loan that they feel most meets your needs.

CLOSING COSTS

Closing costs are generally 1-2% of the purchase price. These are the costs of lender fees, title fees, and pre-paying some monthly charges like your property taxes.



OFFER STRATEGIES

PRICE

- No upper limit
- Upper limit: \$_____
- Escalation amount: \$_____
- Above list: \$_____
- At List
- Below List



FINANCING

- Cash
- Release of earnest money
- Down payment: _____%
95% Financing FHA 100%
- Financing USDA/VA
- Seller concessions

INSPECTION & APPRAISAL

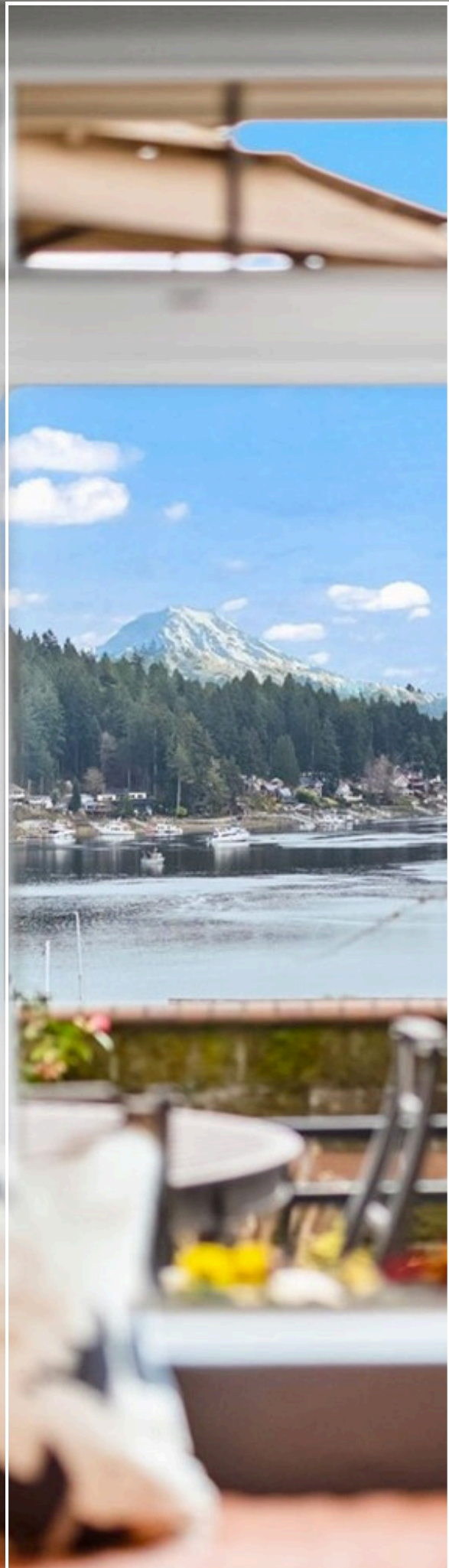
- No Inspection
- Inspection but take “as is”
Inspection but waive items
under \$_____
- Must meet appraised value
- Will bring \$_____ in case of
low appraisal

TIMING

- Close and rent back to seller
- Close per seller’s timeline
- Close in 30 days or less
- Close in 45 days or more
- Close contingent on sale of
buyer’s home

OTHER

Inclusions: _____ Per list _____ More than list
Exclusions: _____ Per list _____ More than list



ANSWERS TO FAQ'S



HOW IS MY OFFER PRESENTED TO THE SELLER?

Offers are emailed to the seller's agent. we'll call and share details about your offer, then follow up to confirm receipt.

IS THERE A COST TO MAKE AN OFFER?

When you write the offer on the home you've chosen, you will be expected to include an earnest money deposit.

WHERE DOES MY EARNEST MONEY GO?

Once the offer is accepted, the earnest money is placed in a trust account, credited toward your purchase costs.

CAN I LOSE MY EARNEST MONEY?

It's rare, but you could lose the deposit if you back out without legal grounds. Most often, contract issues beyond the buyer's control are the cause for a deal falling through.

ARE THERE OTHER COSTS INVOLVED?

Some lenders may require payment for the appraisal and credit report when applying for the loan.

WHAT SHOULD I AVOID WHILE LOOKING TO BUY?

It is best to avoid any large purchases and/or obtaining any additional loans (buying a new car, maxing out credit cards, etc.). It is also wise to avoid pulling your credit report unnecessarily as this can also affect your credit score.

WHAT IF I OFFER LESS THAN THE ASKING PRICE?

If you offer less, the seller can accept, counter, or reject it. In active markets, homes often sell at or above listing price. We can help you strategize based on the local market.

WHAT IF I NEED TO SELL MY HOME BEFORE BUYING?

To strengthen your position, list your home first. If your offer is contingent on selling your home, you may have less negotiating power.



MOST COMMON BUYER MISTAKES TO AVOID



Homebuyer mistakes are common, but they can be disastrous & lead to unwanted process delays and financial issues down the road. Here are the top 6 common mistakes to avoid.

1 Not Getting Pre-Approved Before Looking

Beneficial to determine how much house you can afford

2 Not Working with a Real Estate Agent

Having a real estate expert helps make the home buying process go more smoothly overall

3 Not Saving Up Enough

There are a number of expenses to consider when buying a house, make sure to be prepared

4 Neglecting First-Time Buyer Programs

Programs & grants exist that can help you to get your first home

5 Not Researching the Neighborhood

Take the time to research the home's neighborhood before committing to a sale

6 Rushing to Make an Offer

Be 100% sure of your interest in the home before making an offer



PREPARE YOUR FINANCES



HOW MUCH CAN YOU AFFORD?

Mortgage lenders recommend you do not stretch yourself beyond buying a home that is more than 3 to 5 times your annual household income. If you are not purchasing a home with cash, you will need a mortgage pre-approval provided by your mortgage lender. A lender will work with you to get a loan that meets your needs. Some buyers are concerned with keeping their monthly payments as low as possible, others want to make sure their monthly payments never increase.

CHECK YOUR CREDIT

It's important to have a credit check done as this will be a factor in determining your mortgage approval and interest rates.

YOU CAN IMPROVE YOUR SCORE BY:

- Paying down your credit card balances
- Continue making payments on time
- Avoid applying for a new credit card until you have been approved

Save for a down payment & other expenses!

In order to make your dream of buying a home a reality, you will need to save cash for your down payment, earnest money, closing costs, and home inspector.

A DOWN PAYMENT IS BETWEEN 3.5 & 20% OF THE PURCHASE PRICE



GET PRE APPROVED



If you're ready to make your dream of owning a home a reality, you've probably already heard that you should consider getting preapproved for a mortgage. It's time to understand exactly what that means and how it might help you.

WHAT IS A MORTGAGE PRE-APPROVAL?

Being pre-approved, unlike being pre-qualified, means you've actually been approved by a lender for a specific loan amount. You will complete a mortgage application and the lender will verify the information you provide. They'll also perform a credit check.

HOMEBUYER TIP!

EXPECT SURPRISES

Lenders look at every detail of your finances when granting preapproval. You might be asked about a car loan payment you made with a credit card. Be prepared to answer lender questions as soon as they come up.





PROCESS OVERVIEW

PREPARING



- Pre-approval guidance
- Earnest money discussion
- Buying interview to determine your goals
- Provide local area knowledge and resources
- Buyer's agency representation



EARLY INSIGHTS



- Generate statistical market overview Manual and automated inventory search setup
- Provide community tours
- Schedule and show homes
- Offer discussions on property pros/cons & criteria
- Provide comparative market analysis for target properties



UNDER CONTRACT



- Negotiate all aspects on your behalf, including:
- Price
- Contingencies, Inclusions and Exclusions
- Inspection, Appraisal, & Title Resolution
- Closing and possession date



WRITING THE OFFER



- Prepare a competitive offer
- Discuss possible multiple offer situations and best strategies
- Review and discuss all aspects of your contract



COMMUNICATION



- Buyers agency representation ensures that we will thoroughly communicate with all parties, including:
- Inspection and appraisal coordination
- Title and escrow facilitation
- Facilitate closing procedures and timeline management
- Negotiation of all associated contracts



**TRANSFER
KEYS TO
BUYER!**

"I would highly recommend working with Nancy and Victoria. We have purchased two homes with them and they are patient, great with follow up, and offer wisdom throughout the process. They are also well versed in the market and made themselves available anytime we needed them!"

- ANNIE F.

HOME IN THE HARBOR, REALTORS®
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