

Buyers Guide:

There are some concrete things you can do to make yourself competitive in an active market, such as Seattle. Having a good broker representing you is among the key items, and make sure you choose a Realtor.

Choose a Realtor

- Not all real estate brokers (aka agents) are Realtors. Realtors pay dues to belong to a county and nationwide Realtor organization (NAR) that demands the very highest standards and requires their members pass regular stringent testing to adhere to their code of ethics. Realtors have a strong legislative voice helping protect the home buying and selling community that everyone benefits from. Currently they have a campaign to create and support affordable housing. <https://www.nwrealtor.com/>

Make yourself the most competitive buyer possible, not necessarily the one with the most money.

Home Mortgage Lender

1. Use a local lender that does in house funding that will hand carry your application through the entire process and handle any glitches you may encounter in person.
2. While many things in life are made easy online, choosing an advertised low interest rate by online lender can have added extra fees at the back end that won't save you money. In fact, if something goes wrong, your application can be caught in their system without the ability to have a person pull it out and assist you.
3. An excellent local lender can help your offer rise to the top of the other offers when your lender makes a personal call to the listing broker to talk them through the vetting process. I've seen sellers counter an offer asking for a better lender. Your lender can take you through the underwriting process, cutting short the length of time it will take to close from a typical 30 days to as little as 2-3 weeks, which can be compelling to sellers looking for a committed buyer and a smooth transaction to the sale closing successfully.
4. If you are looking, here is the link to my preferred lender <https://www.rpm-mtg.com/lo/mrichter/>

Your Realtor

- How do you know your Realtor is doing their job and working for you? Like building a house, the foundation is the beginning of success. I have developed a detailed systematic intake process that insures I understand exactly what your dream home looks like.
- I've never had a home buyer say, "Oh I love the house I bought, but I wish I could have gotten that one I missed". Without exception every buyer is full of delight and sometimes amazement often saying, "I never would have dreamed I could find a home so perfect".
- Understanding how to search for your property takes years of practice. This experience will give you the edge when competing in a fast-moving market. Protecting your investment best means using trusted Realtor. Online information can be helpful, but it's no substitute for professional experience and guidance.
- I believe the person in the room with the most information will always win. Using statistics informs you of the market and adds the perspective you need to make the best decision for yourself.
- Looking for a home should be an enjoyable process that doesn't feel like you've taken on another full-time job. Knowing when to do an inspection and what to look for can take the fear out of buying a home and empower you. It is a process not a destination that gets you that dream home. It's walking along a path and every home you look at and don't choose is a steppingstone leading you to the right one. You should arrive there feeling well educated, refreshed, enthusiastic, and confident you've made the right choice. A good Realtor stands shoulder to shoulder with you along that journey, guiding, educating, communicating, instilling confidence, and blazing the trail ahead of you.
- As a buyer learning to think like a seller will help you a lot. Having that perspective will allow you to see things from the seller's perspective and approach the transaction with another added edge.



MELODY PAXTON

Realogics | **Sotheby's**
INTERNATIONAL REALTY

(206) 909-0211

melody.paxton@rsir.com

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