



BERKSHIRE HATHAWAY
HomeServices
Central Washington Real Estate



Homefinding Guide



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Menu

Your Needs Come First

The Homefinding Process

Financing Your Home Purchase

Who We Are





Your Needs Come First



Your Needs Come First



Finding and buying the right home is a highly personalized process, and it all begins by identifying your needs.

- The values, interests and priorities you want this move to support
- The features you are looking for in a home
- How a neighborhood can best match your needs and lifestyle
- How the homefinding process will need to be tailored to fit your plans
- The support you expect to receive from me



Defining Your Ideal Home

The property you buy will be much more than a house; it will be your *home*.

The following questions will help me find your ideal home:

- How many people will be living in your household?
- What would you consider a comfortable commute?
- What are the most important activities for the members of your household?
- What is something you *disliked* about the house or area where you lived previously?
- What are one or more *features* you liked most about homes you've lived in previously?
- What are the most "must have" features of your ideal home and neighborhood?



Look Ahead to the Homefinding Process



The following questions will help identify how finding and buying a home can be an enjoyable experience for you..

1. What is your timeframe?
2. Who will be included in the homefinding and buying decisions?
3. Thinking of previous homefinding experiences, what were the *most positive features* of those experiences?
4. Were there any *unpleasant features* of your previous homefinding experiences that you hope to avoid this time?
5. What are your expectations of me as your real estate professional?
6. What specific services and support do you expect?



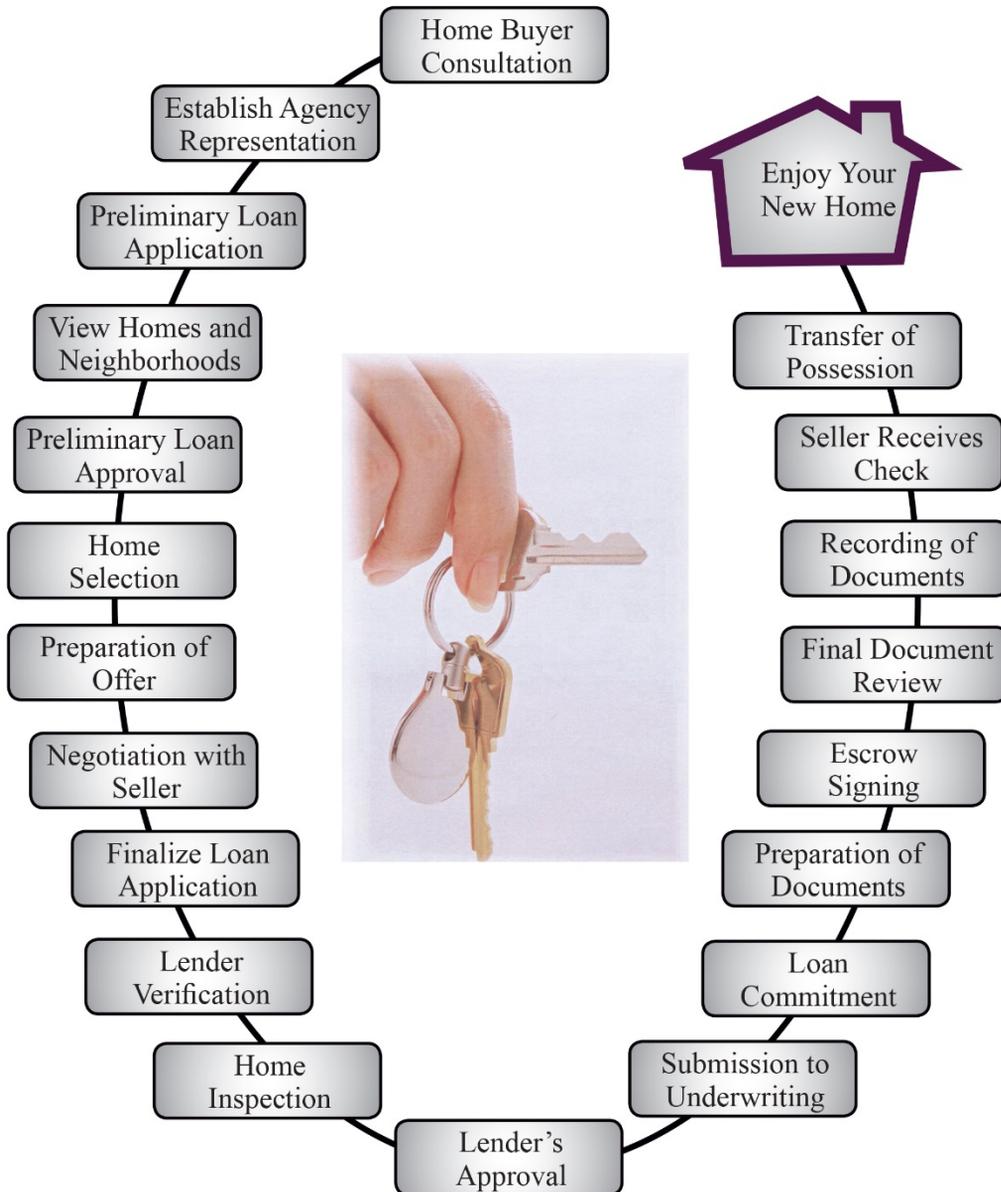
The Homefinding Process



Homefinding Process



Buying a house typically includes many of the following elements. I will be your resource and guide every step of the way.



Your Single Source for Property Information

I have access to virtually every property for sale in this market, regardless of whether or not it is being offered by a Berkshire Hathaway HomeServices real estate sales professional, and will show you the homes that best match your requirements including:

- All homes marketed by our network members
- All properties listed by other brokers through the Multiple Listing Services (MLS)
- Properties not on the open market yet
- Many properties offered by “For Sale by Owner”
- Properties advertised in newspapers or buyers’ guide
- Properties advertised on the Internet
- Open houses
- Properties displaying “For Sale” signs



How to Look at Homes

Discovering the right home should be an exciting event. As a Berkshire Hathaway HomeServices Central Washington Real Estate sales professional, my commitment is to make your home search as stress-free as possible.

- Identifying up-front what is affordable
- I will select only those properties that most closely meet your unique needs and interests
- We will schedule time to look at homes and neighborhoods
- If the seller or their real estate professional is at the property when we are there, it would be best for you to limit your conversation with them
- You can use the Homefinding Worksheets I give you to evaluate each property
- To help me find the right home for you, I will ask you to tell me your thoughts about each property you see – the positives and negatives
- We will continue to assess your needs and buying criteria



Submitting An Offer

Once you have found the right property, the next step is to make the offer to the seller.

- Determine the price you want to offer
- Decide on financing
- Decide on other issues that are important to you such as:
 - Items of personal property you want included
 - Home Service Plan, inspections, repairs, lien search, etc.
 - Closing date and possession
- I will present your offer and negotiate with the seller through their sales professional for your best interests
- Once you have reached an agreement with the seller, you will have a firm contract to purchase the home



Important Ways to Protect Your Interests



There are several ways to help support a trouble-free home purchase:

- A written **property disclosure** statement from the seller will reveal any problems with the house and the surrounding area that you need to know about
- **Professional inspections** can reveal structural, roof, termite and other problems with the property that the seller will need to remedy
- A **home service plan** can give you peace of mind by providing repair-or-replace coverage of major home operating systems and appliances
- A **preliminary title report** informs you of any problems with the property's title and a policy of title insurance protects your rights to the property
- A **walk-through** before closing will allow you to make sure all required work has been taken care of and that the property is ready to become yours



Completing Your Home Purchase



It can take 15-90 days to complete all the steps involved in a home sale, depending on the complexity of the transactions. I will work closely with everyone involved in the transaction to help ensure that it moves ahead as smoothly as possible.

- Explain to you in detail all the steps that will occur and answer your questions
- Work with the seller's broker to see that they fulfill their responsibilities under the contract
- Stay in touch with the settlement officer, title officer, lender and others to help coordinate their activities and to help keep the transaction moving forward
- Communicate with you on a regular basis so that you can stay informed and as worry-free as possible



Helpful Contacts



UTILITIES...

- City of Grandview 509-882-9201
- City of Moxee 509-575-8851
- City of Selah 509-698-7326
- City of Sunnyside 509-837-3782
- City of Tieton 509-673-3162
- City of Toppenish 509-865-6319
- City of Union Gap 509-248-0434
- City of Wapato 509-877-2334
- City of Yakima 509-575-6080
- City of Zillah 509-829-5151
- Nob Hill Water Association 509-966-0272
- Yakima Irrigation Division 509-575-6194
- Yakima Tieton Irrigation, 509-678-4101
- Selah & Moxee Irrigation Dist. 509-469-0449
- Naches/Selah Irrigation Dist. 509-697-4117
- Wapato Irrigation Project 509-877-6927
- Roza Irrigation District 509-837-5141
- Sunnyside Valley Irrigation Dist. 509-837-6980
- Cascade Natural Gas, 888-522-1130
- Pacific Power 888-221-7070
- Yakama Power 509-865-7697
- Yakima Waste Systems 509-248-4213



Financing Your Home Purchase



Financing Your Home Purchase



If you need to obtain a home loan (mortgage) to complete the purchase, I will assist you in the process.

- Being pre-approved can put you in a stronger negotiating position and can save time in the loan approval process
- I can put you in touch with experienced home mortgage consultants through our relationships with various lenders
- Various financing options may be available to you, including
 - Fixed rate mortgage
 - Adjustable rate mortgage (ARM)
 - Government-assisted (FHA or VA) financing
 - Seller-assisted financing
- You can expect the lender to ask for standard information regarding your income, expenses and obligations



Loan Application Checklist



The following information is typically needed when applying for a mortgage.

- Purchase contract and property information
- Personal information
- Employment history and income
- Assets
- Liabilities and debts
- Fees



Home Inspectors, Mortgage Loan Offers and Title/Escrow Companies



Home Inspectors

- **A Pro Home Inspection Services**, Pat Perrault,
patperrault@apronmasterinspector.com, 509 945-1416
- **Abrams Inspection Services**, Toby Abrams
tobyabrams@outlook.com, 509 388-8078
- **Duthie Home Inspections**, Pete Duthie,
duthiehomeinspections@gmail.com, 509 969-6855
- **Integrity Inspection Services**, Ryan Franke
ryan@inspectionsservices.com – 509 961-2863

Mortgage Loan Officers

- **Evergreen Home Loans**
Chrissy Andreas – 509 910-6696
candreas@evergreenhomeloans.com
- **Homestreet Bank**
Summer Pineda – 509 594-6828
summer.pineda@homestreet.com
Rodney Pinon – 509 952-0119
Rodney.pinon@homestreet.com
- **Caliber Home Loans**
Sally Bailey - 509 728-1594
sally.bailey@caliberhomeloans.com
Angie Brown- 509 945-3116
angie.brown@caliberhomeloans.com

Title/Escrow Companies

- **First American Title**, 4710 Summitview Ave, Ste 204
www.firstam.com, 509 248-7550
- **Pacific Alliance Title**, 311 North 4th St
www.pacificalliancetitle.com, 509 225-6809
- **Fidelity Title**, 117 North 4th St, www.fitico.com, 509 248-6210
- **Valley Title Guarantee**, 502 North 2nd St, www.vtgo.com, 509 248-4442
- **Schreiner Title**, 4001 Summitview Ave, Ste 23B
www.schreinertitle.com, 509 248-5801



Who We Are



How I can Help You

I will apply my knowledge and expertise to help you find the right home.

Here is what you can expect from me:

- I will work with you at every stage of the homefinding process, from the initial selection of properties to view, through the presentation of a purchase offer, to obtaining financing and the completion of the transaction.
- We will want to agree to a system of regular communication so that you can be kept informed at all times.
- I will give you reliable information and solid advice so that you can make informed decisions.
- It is my hope that you will be so pleased with my service that you will turn to me for advice on your future real estate needs.



My Credentials



I am ready to help you find your next home!

Hardworking, Friendly & Committed to Service

I am very passionate and I feel a deep sense of responsibility to my role as a Yakima area REALTOR. I do not see myself as a sales person, but as a Guide who steers my clients professionally through the winding paths of buying or selling a home.

I work hard to negotiate the most favorable outcome for my clients. I take my continuing education seriously and I have completed several courses. I have obtained my Accredited Buyers Agent (ABR), Certified Negotiation Expert (CNE) and Graduate of the Real Estate Institute (GRI) designations so I could gain more knowledge to responsibly help her clients through one of the most important event in their lives.

My commitment to my clients is to first understand their wants and needs; making sure they understand both the process and the significance of each decision they make and each document they sign; putting their interests ahead of making a sale; and being available and responsive to them each and every day, if needed.

I am very committed to my profession and became involved almost instantly after her debut into Real Estate in 2005 in the Yakima Association of REALTORS. She was elected onto the Board of Directors in 2007 and worked her way up and served as the Association President in 2014. I am currently active as a Director on the Washington REALTOR Board and I am the RPAC Trustee for our region. I am determined to work hard for the best interest of my clients and determined to be involved in protecting their rights as property owners.

Family is important to me, and although my two daughters, their husbands and my adorable grandbabies (Ok I may be a little biased) do not live close by, it gives me an excuse to travel, something I love to do. I enjoys a good adventure to places I have never been before which compares to my business, as no two transactions are ever the same.

When you are looking for a committed and dedicated REALTOR in the Yakima area who will put your needs and best interest first, give me a call. 509-388-8128



About My Company

A rich heritage, a strong local presence, and a connection to the community.



What distinguishes Berkshire Hathaway HomeServices Central Washington Real Estate from others?

Berkshire Hathaway HomeServices Central Washington Real Estate is a full-service brokerage and we are committed to providing the ultimate customer experience to our clients.

Berkshire Hathaway HomeServices is a real estate brokerage network built for a new era in residential real estate.

The network, among the few organizations entrusted to use the world-renowned Berkshire Hathaway name, brings to the real estate market a definitive mark of trust, integrity, stability and longevity.



Berkshire Hathaway HomeServices



What Berkshire Hathaway HomeServices can do more to meet your home buying needs:

- ◆ Reputation
- ◆ Commitment to Customer Service
- ◆ Advanced Technology
- ◆ Network Strength
- ◆ High Standards





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