



*Andrée*  
HURLEY





# You're busy. Let me do the heavy lifting.

**As your realtor, I will:**

- ✓ **Listen carefully to what's important to you, take care of all the details, handle any sticky issues, keep you informed.**

**1. Meet with me in the office to look at your needs and qualifications.**

Market facts, Loan factors and programs, Needed Documentation, Assessing your needs

**2. Find the best home that meets your needs and qualifications.**

Set-up a search based on your criteria in the Multiple Listing Service. Also, you send me homes you might find and I'll research them for you.

**3. Write your offer, present it, negotiate for you and see it to a close.**

Concerns I will cover, Positioning, What's there to protect you? Purchase Agreement, The basic contract and sample addenda. Glossary of terms.

- **I will contract with you as a "Buyer's Agent".**
- **Hear and offer solutions to your needs.**
- **Update you daily during your home search.**
- **Help you negotiate to get the best price and terms for you.**
- **Keep the transaction moving forward to closing.**

**ANDREE HURLEY, REALTOR, 206-669-1622**  
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Offices in South Lake Union, Madison Park, Magnolia, Edmonds, Winslow



**In Washington State it is typical for the buyer to be represented by a Buyer's Agent.**

This is a contractual agreement between the Buyer and the Agent.

**A Buyer's Agent must:**

- Advocate for your best interest in the agreement. This means that they fight for you.
- Be fair and honest to you as I will.
- Assist you in negotiations of price and terms.
- Your Buyer's Agent is paid through the listing commission paid by the Seller.

**The listing agent represents the Seller.** They have a contractual agreement similar to the Buyer Agency agreement.

**A Listing Agent (Seller's Agent) must:**

- Fight for the best interest of the Seller.
- They must be fair and honest to the seller. Only honest to the Buyer
- The Seller's Agent will also assist the seller in negotiations of price and terms.

**Be careful! The Listing Agent can also be a Duel Agent.** Some Buyers think this is a wise way to go because they might save money or the agent has an inside track to the Seller. But, looking at agency you will think twice about that.

**When there is a Duel Agent:**

- The agent basically manages the transaction. They can't fight for both parties.. They must be honest with all parties, but it's difficult to be fair to both sides.
- The Duel Agent can only be part of the negotiations or strategies only if they disclose decisions and strategies with the other party. It can sometimes seem self serving.
- By not having representation, purchase price and terms can quickly eat up what you thought you were saving and jeopardize you in the future.

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# I'll help with the details.

Important dates:

- ✓ Mutual Acceptance
- ✓ Neighborhood Review
- ✓ Form 17
- ✓ POS/Resale Certificate
- ✓ Financing Application
- ✓ Financing Contingency
- ✓ Inspection Notice
- ✓ Title Policy Review
- ✓ Contingent Sale of Home
- ✓ Closing Date

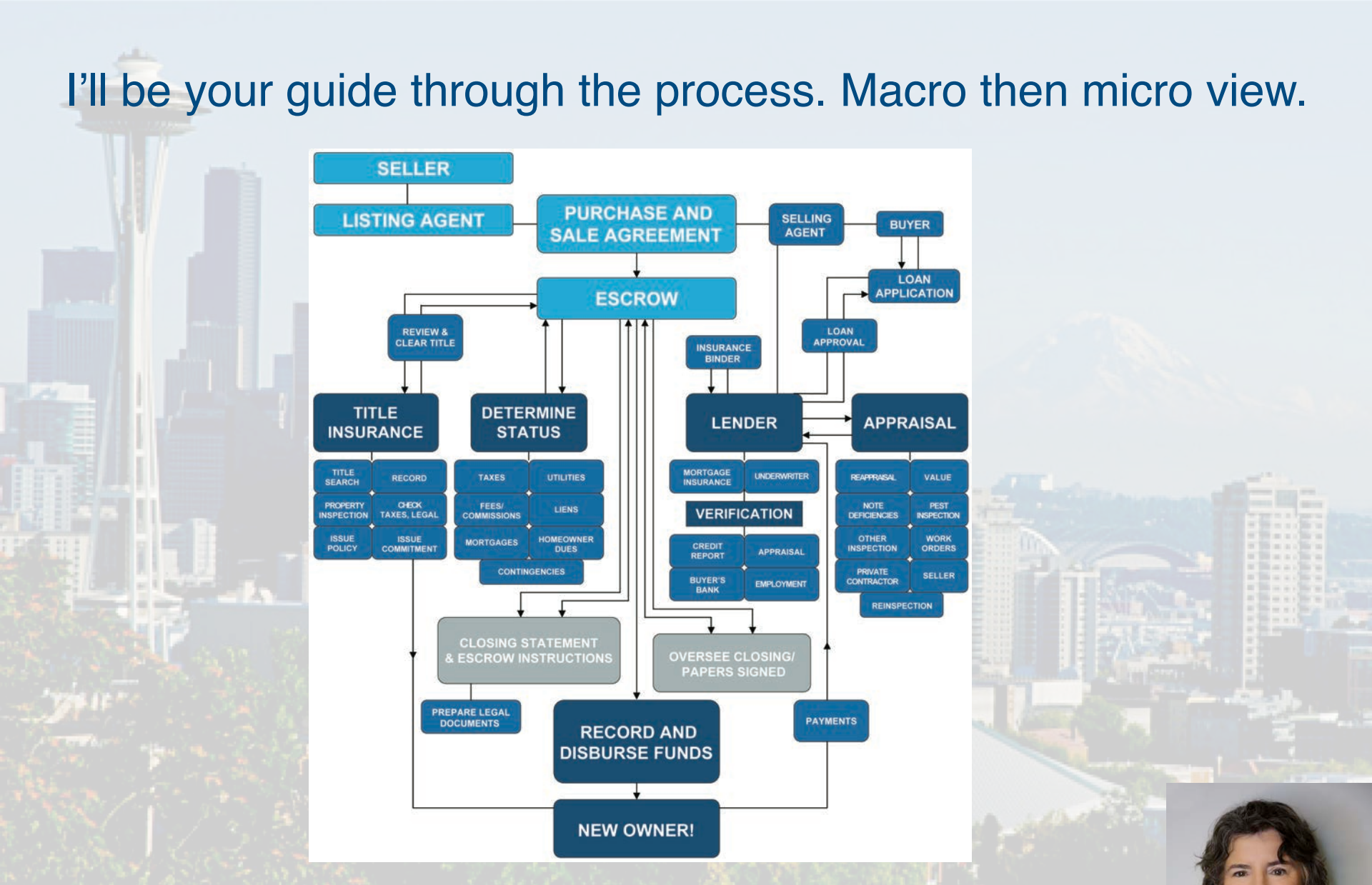


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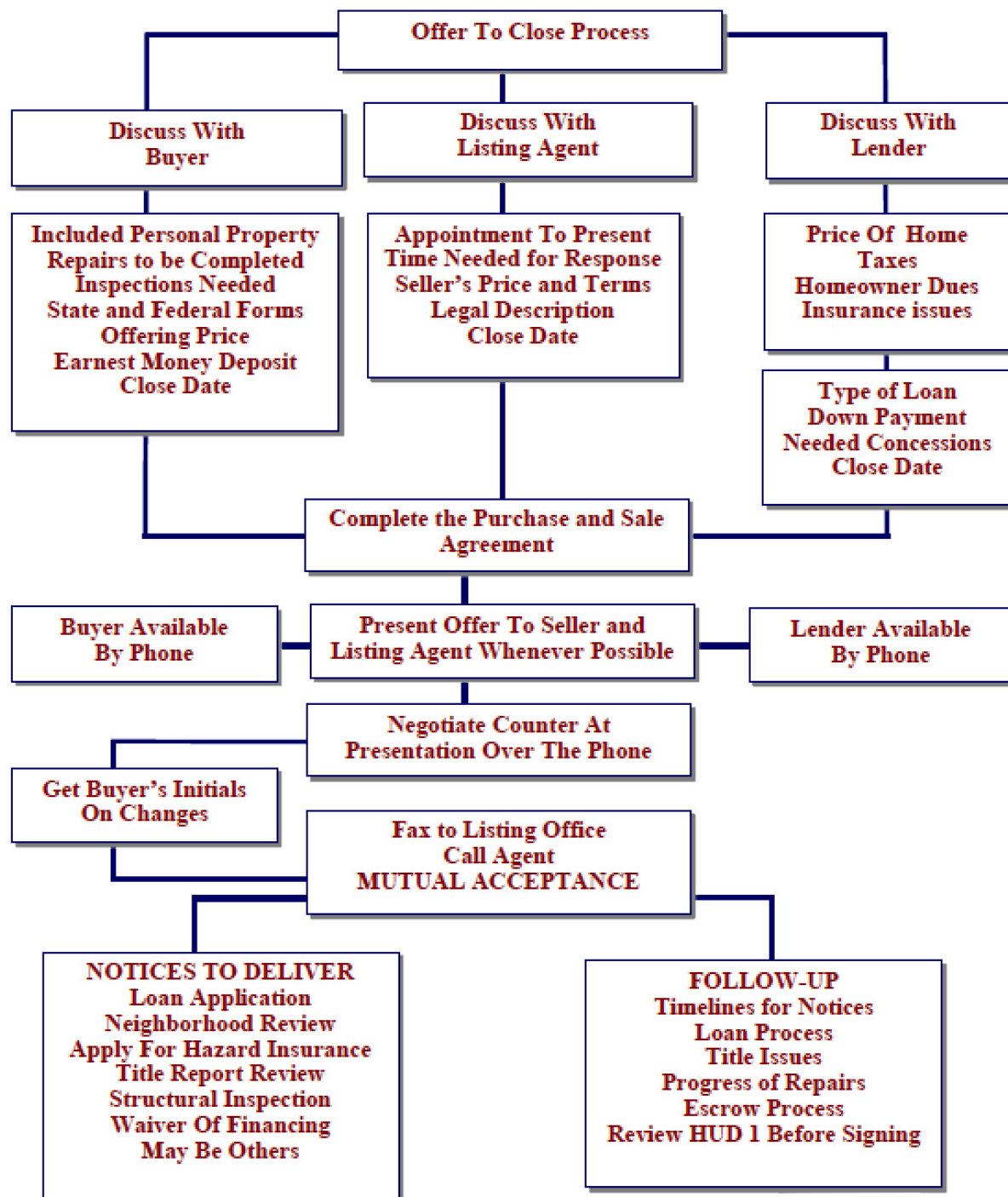
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I'll be your guide through the process. Macro then micro view.







**I will help you narrow your search.**

This checklist will establish your home searching needs.

**FEATURES**

*Specify your preference*

Preferred style (colonial,  
ranch, townhome, etc.)

Number of bedrooms

Number of bathrooms

Family room

Bonus/Game room

Fireplace

Home office

Kitchen amenities

Basement

Garage (no. of cars)

Central air conditioning

Lot size

Pool

View

Other

**LOCATION**

Neighborhood

Convenience to work

Convenience to transportation

Convenience to schools

Convenience to shopping

Proximity to recreation

Other

*Rate each item 1-5  
(most important = 5)*

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## Factors Influencing Price

### Physical characteristics of the house:

Location

Age

Size of house and lot

Physical condition

Architectural style and floor plan

### Competition:

Number of properties available

Their prices and terms

Their location and physical condition

How long they've been on the market

### Market conditions:

Interest rates

Availability of financing

Qualified buyer demand

Prices of recent sales

State of the economy

Seasonal demand

### Other factors:

Seller's motivation to sell

Seller's original purchase price

Seller's need for cash

Opinions of others

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### **Homes advertised online or in print**

You can ask me about any properties that are advertised, no matter who the broker is.  
I will provide you with detailed information and show you the homes that interest you.

### **Multiple Listing Service**

I can show you any property listed through the Multiple Listing Service (MLS).  
I will show you the properties that meet your criteria.

### **Yard signs and open houses**

A yard sign or open house can let you know a home is available, but I'll help you know if it's worthwhile.  
I can arrange private showings of homes displaying "Open House" or "For Sale" yard signs.  
When visiting an open house on your own, please give the salesperson my card and let them know that you are working with me.

### **I will give you a Comparative Market Analysis.**

As your buyer's agent, I will prepare a Comparative Market Analysis with information on properties similar to the one you're considering. It will describe homes that:

- Are currently on the market
- Sold recently
- Failed to sell

This comparative data will help you decide whether the home you like is priced competitively.

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**I will help keep your search focused.**

We'll work together to streamline your search process.

**Our search**

To find your new home, we'll tour properties that best match the criteria you have given me.

**My knowledge**

As your buyer's agent I will share my evaluation of the homes we see, including factors that may affect their value.

**Your feedback**

I'll listen to your candid impressions of each home to help me fine-tune the search process for you.

**Mortgage pre-approval matters.**

Being pre-approved for a mortgage can greatly improve your negotiating position.

Sellers and their agents know that a pre-approved buyer is a serious one.

Speaking now with a mortgage specialist will give you a loan decision well in advance of making an offer.

Axia Mortgage is located in all CBBain offices for your convenience, and offers prompt pre-approvals without cost or obligation.

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As your realtor, I will:  
**Make your home purchase a success.**

A completed purchase involves several important elements.

Full written disclosure  
Offers and negotiations  
The purchase agreement  
Professional inspections  
Post inspection negotiation  
Title insurance and appraisal  
Consistent communication  
Walk-through and final closing  
Home warranty

**Full written disclosure protects your best interests.**

The Seller's Disclosure Statement reveals information that may affect your offer to purchase.

Coldwell Banker® pioneered efforts that require sellers to disclose, in writing, all known defects associated with their property.

I will review the Seller's Disclosure Statement with you, and we will determine the best negotiation strategy to ensure a successful home purchase.

**I will negotiate on your behalf.**

I'll prepare an offer that meets your needs and present it effectively so that it has the best chance of a favorable response.

I'll present your written offer to the sellers and negotiate on your behalf.

The sellers will have the choice of:

Accepting your offer as presented.

Rejecting it completely.

Presenting you with a counter offer.

I'll communicate to you the seller's response and, if necessary, suggest further negotiating options.

**Title insurance will protect your interests.**

Designed to protect your interests in the property once you have a purchase contract in place, a title insurance policy:

Is based on a search of public records that discloses whether any others have a legal claim to the property.

Insures you against loss due to certain title defects.

As a preferred customer, you can benefit from the title services available through Rainier Title.

**An appraisal confirms the value of the home.**

An opinion of the property's value by an independent fee appraiser:

Compares the value of the home to others of similar size, features and location.

Is usually a lender condition of closing.

Can give you additional confidence in the value of the property.

Creates a potential renegotiation if the home does not appraise at the sale price.

**I will be there for the pre-closing walk-through.**

A walk-through prior to closing lets you confirm the condition of the property.

A thorough walk-through will help you determine if the property is in the condition you expect.

I will accompany you.

Should a concern arise during the walk through, I will advocate for you in resolving it.

**I will monitor the entire purchase process.**

I will help you prepare for a smooth closing by:

Tracking the satisfactory completion of all contingencies and conditions required under your purchase agreement.

Keeping you informed of the progress of the transaction.

When all documents are signed and funds are exchanged, the property is yours!

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# Making an Offer

During a seller's market (low inventory, seller's market) many buyers may look at one home and want to make an offer on it.

For this reason, there is a set date and time when the seller and their broker are looking at offers.

This can create competition and so the offers have a page called an "escalation" clause which sets the highest price the buyer will offer.

This means, if you see a house with an offer review date, we need to be prepared to escalate (usually \$5,000 at a time). We can escalate to the amount you were approved for (taking into consideration your down payment, etc.)

Also, we need to have an inspection. An inspection can cost up to \$500.00 each time, depending on the size of the house.

In a competitive situation, it is often expected that the inspection be done in advance (a pre-inspection).

On the other hand, if a home has no offer review date (more traditional) the seller can take an offer anytime. In this case we would put in an offer with an "inspection contingency" and then, if our offer is accepted, we will then hire the inspector. If everything is fine with house, we can go ahead. If the inspector finds something wrong, we can negotiate or pull out.

There is one more scenario. You may find a house that has been on the market for awhile that you like. This house might not require much negotiation, and may accept a lower price.

In summary, we can approach our journey keeping these three scenarios in mind, and find a home you will love to live in for many years.

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# Our Strength



COLDWELL  
BANKER

BAIN



# Professional Partners, Exceptional Results.

We partner with industry leaders in mortgage (Axia), title and escrow (Rainier), and home warranty services (Americian Home Shield).

- ✓ Professional
- ✓ Precise
- ✓ Industry Leaders



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# Why choose a Realtor®?

As a Coldwell Banker Bain broker, I'm a Realtor® member:

- ✓ I adhere to a Code of Conduct and strict business ethics
- ✓ I complete a Code of Ethics training every 4 years
- ✓ I stay current with Realtor® standards
- ✓ The National Association of Realtors® enforces business rules through a professional standards hearing process

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# My Team!

**LANA THOMPSON — PRINCIPAL MANAGING BROKER**  
Transaction Questions and Issues

**ELAINE GOODRICH — OFFICE SUPERVISOR**

## **MORTGAGE BROKERS**

AXIA: JULIA Eaton — 206-818-5576

Caliber: Carol Rudd — 206-949-9186

– **before** *Mutual Acceptance*

Listing File Maintenance & paperwork follow-up

Sales Transaction Processing

Sales Transaction Related Questions

– (Pending & Sold) **after** *Mutual Acceptance*

Earnest Money, Transfer of Earnest Money, Receipts

Closing Update Report – estimated closing date

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**LINDSEY CASTEEL — TRANSACTION PROCESSING**

**(LISTINGS & SALES)**

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## Testimonials

### Ken Zelin

Andree kept on top of things, and was in constant contact with the financing company keeping things moving. I would happily use her again. The process was smooth and easy. Kept us well informed of every step. Communication was excellent. That was the best part. We always knew what was happening.

### Cindy Bailey

I am a first time home buyer. Andree Hurley helped me find my beautiful condo in Edmonds. I knew I wanted it the moment I saw it. Andree made herself available to write the offer that very day. She was patient and instructive throughout the hours it took to complete the offer. From then on, she was on top of everything that needed to be done. She communicated well with me and with the seller's agent. The sale closed quickly and on time. I am very happy with her services and definitely would recommend her. Thank you.

### Will and Tina Tanaka

**Tina:** Andrée Hurley has been a wonderful real estate agent for this first-time homebuyer. She listened closely to my home preferences, even as I was figuring them out, and intuitively found the right kinds of places to show my husband and me. As we honed in on the right property, she guided us in the complex process of making an offer and completing the deal. Despite our lack of experience as homebuyers, Andree remained patient and encouraging throughout the whole process. I can't thank her enough for helping us find, in a relatively short time, a place that feels perfect for us.

**Will:** Andrée is warm and patient and friendly. As a first time buyer I felt that we were in very competent and knowledgeable hands. And she was able to negotiate a very good price for us! Thank you Andree Hurley and your team with Coldwell Banker Bain!

### Karen Scharer

I am very pleased with the effort Andrée made as my agent and finding my "forever home". Throughout the search, questions I asked were always answered promptly, and she made sure that I had information about CC&R's and HOA dues, so I wouldn't exceed my budget. She really seems to love what she does and is committed to her clients. Andrée went to great lengths to find the home I ultimately purchased. It was her creativity in preparing and negotiating the final offer that sealed the deal with the seller. I would recommend Andrée to anyone wanting to purchase or sell property.

### Tomas Tabisola

In my opinion, she again did an amazing job in selling this house for me as she did in buying my new home. I think she was aggressive and tenacious without being overly so and all the while being courteous, affable and amiable to all customers. I most heartily recommend her to anyone who is either buying or selling their home. FIVE STARS throughout is my rating!

### Sheri Hargus

I was looking for a home for over nine months and during that time Andree helped me to make multiple offers on homes during a very hot, competitive market. She did an excellent job of making contact with the selling agent and positioning my offers to be competitive and timely. Her assistance and responsiveness ultimately resulting in me finding and buying the perfect Seattle home. 10/10 Timely and thorough!

### Jeffrey Mitton

Andree was a great resource and friend during the process of trying to buy a house. She was able to get us to see the houses we were interested in, and she did a great job organizing contact with all the other key players in the house buying process. Her placement at Coldwell Banker Bain gives her access to other great resources too (including lending).

### Morella Bombardini

The professional manner in which Andrée conducted herself was exceptional... on a personal level she showed she cared by treating me as a member of her family. I appreciated her empathy and hard work.

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SEATTLE  
HOME TOUR

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