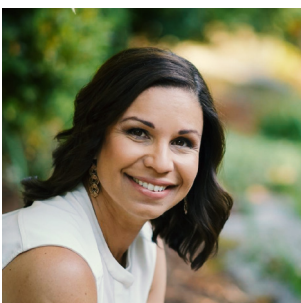


THE HOMEBUYING PROCESS

A S T R A T E G I C A P P R O A C H



KAMILA
KENNEDY


Windermere
REAL ESTATE

206.406.6303 | kamila@windermere.com | kamilakennedyhomes.com

Windermere Real Estate | 4526 California Avenue SW | Seattle, WA 98116



MEET KAMILA KENNEDY

R E L I A B L E - R E S O U R C E F U L - R E A D Y



With proper preparation, organization and planning, anything is possible. This is something Kamila Kennedy knows firsthand; she's spent over 20 years living in Seattle, getting to know the people, place and culture of the city she now calls home. As a broker, she eases her clients through life's transitions by taking care of the details of their transaction so they can focus on the next step.

Originally from Rio de Janeiro, Brazil, Kamila moved to Seattle to learn the language and go to school. Since then, she's worked as a professional organizer, fundraiser and event planner before pivoting to real estate. Her love of home design and knowledge of architectural styles is bolstered by her previous experience — Kamila's clients know that she always comes prepared. She considers every detail for her clients, factoring in their needs and wishes before proposing a plan or timeline to guide them toward their goals.

Organization is truly Kamila's superpower. With her foresight and time-tested process, she's able to help first-time homebuyers confidently enter the market, investors and developers maximize their ROI, and sellers successfully part with their properties, all on schedule. Kamila's market research is top-notch; she does due diligence to stay tapped into the pulse of the market, putting her buyers in a position to win. But Kamila's process is always paired with empathy, sensitivity and kindness. Having moved around the city and even to a different country, she knows that big moves deserve compassion and a listening ear.

When she's not working with clients, Kamila loves using her skills in her personal life by organizing closets and planning dinner parties. Her husband, three teenagers and her dog keep her smiling, and she's an avid supporter of local nonprofits like the White Center Food Bank, Westside Baby and Dress for Success.

LET'S CONNECT!



Instagram @kennedykamila #kamilakennedyhomes

LinkedIn www.linkedin.com/in/kamila-kennedy-homes

Facebook @kamilakennedyhomes

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HOW I HELP YOU BUY YOUR HOME

Helping you find and purchase a home is only one facet of my job. In addition, I will...

- Explain real estate principles, contracts and documents
- Refer you to a reputable lender that can help you assess your financial situation and pre-approve you for a loan
- Help you determine the types of neighborhoods that most fit your needs
- Arrange tours of homes that meet your criteria
- Provide you with detailed information about homes you're interested in
- Assist you in writing and negotiating a mutually-accepted purchase and sale agreement
- Accompany you to the inspection
- Coordinate necessary steps after inspection
- Work with the escrow company to ensure all needed documents are in order and completed in a timely manner

My goal is to make this your best real estate experience!

STEP ONE

B U Y E R C O N S U L T A T I O N



This will take 30-60 minutes and can be a conference call, a cup of coffee, or an office visit; whatever works for you! This meeting gives us a chance to talk about the process, the current market conditions, and what you are looking for in your perfect home. We will set up an automatic email so that when a new listing hits the market we both see it right away.

I want to make sure you don't miss anything!

STEP TWO

G E T P R E - A P P R O V E D

You can use any lender you wish. Here are two great professionals:

Jeanne Sickel - Homebridge Mortgage

jeanne.sickel@homebridge.com

206.920.1965

Nancy Spiro - Movement Mortgage

nancy.spiro@movement.com

206.261.5381

The reason I want you to get pre-approved is it will give you a competitive advantage in this market and I don't want you to fall in love with a home that is not within your price range.



STEP THREE

E D U C A T I O N D A Y



On this day, we schedule several hours to go and see around 4-6 condos or homes. I consider this my chance to get educated about the things that you like and dislike. This is also an opportunity for you to get a better idea of what you can get in different areas in your price range.

“Buyers typically searched for 10 weeks and looked at a median of 10 homes.”

- National Association of Realtors

In my experience, it can take anywhere from a day to a year to find the right home. Your time frame is my time frame.

STEP FOUR

F I N D Y O U R D R E A M H O M E

Once we find a home or condo that meets your criteria, we will discuss our strategy for making a successful offer. This will depend on how competitive the market is in that neighborhood for that home/condo at that specific time.

I will do a market analysis to make sure you don't overpay.



STEP FIVE

D U E D I L L I G E N C E

I WILL DO THE FOLLOWING TO MAKE SURE THIS IS REALLY THE BEST HOME FOR YOU



- Get your questions answered regarding the neighborhood
- Explore schools, commute times, public transit options and more
- Do a thorough inspection of the home (sewer lines, etc.)
- Work with your mortgage professional to be sure that you are comfortable with the price of the home

HOME INSPECTIONS ARE A CRITICAL PART OF THE HOME BUYING PROCESS. INSPECTIONS TAKE THE MYSTERY OUT OF BUYING A HOME AND MAY MAKE IT EASIER FOR YOU TO IMAGINE YOURSELF LIVING THERE. I CAN HELP YOU:



- Find a reputable inspector and home repair contractors
- Prepare for when unknown problems are discovered
- Review inspection options
- Negotiate fair and appropriate solutions, if necessary
- A home inspection benefits all parties involved by providing insight into the condition of the home, thereby making you an informed buyer

STEP SIX

S E C U R I N G F I N A N C E S



Research and Planning

Depending on market conditions, you may have to act quickly, before another buyer steps ahead of you. When deciding what to offer for a property, current market prices are the most important factor. I will put together a CMA (current market analysis)

Submit an Offer

Real estate transactions require a written contract, which conveys an initial written offer. A check for earnest money usually accompanies an offer.

- Price
- Terms
- Dates (closing and possession)
- Inclusions and Exclusions
- Contingencies



The Seller's Response

When your offer is presented, the seller's options are to:

- Accept.
- Reject.
- Counteroffer.

STEP SEVEN

S E C U R I N G F I N A N C E S



Submitting Your Loan

Prior to submitting your loan, I review your file for completeness, discuss your rate options with you, order your home appraisal and send you initial disclosure forms to sign.

Receiving a Loan Approval

Your lender will contact you and collect any additional documents requested prior to closing and I will consult with you about your contingency removal.



Signing Loan Documents

The title and escrow company will setup your appointment and you will sign your final loan documents.

Funding Your Loan

The signed loan documents will be sent promptly to one of our funders who will clear your loan for funding.



STEP EIGHT

B E C O M E A H O M E O W N E R



You will be signing your closing documents a couple days prior to closing. On the day of closing, typically the documents are recorded at the county in the late afternoon and you will have access to your new home in the early evening.

I will keep in touch to find out how things are going, and I'm always happy to answer any questions you might have. I can also provide referrals (plumbers, electricians, etc.) and give you updates on the value of your home going forward.

If you are happy with my service I would love to help your friends and family - I always have time for your referrals.

CONGRATULATIONS! YOU HAVE THE KEYS - BUT WHAT ARE THE FEES?

Costs for the loan

- ✓ Lender Fee*
 - ✓ Appraisal*
 - ✓ Title/Escrow/Recording
 - ✓ Pre-Paid:
 - Tax
 - Insurance
 - Interest
 - ✓ Points for Rate (optional)*
- **only these fees vary by lender

General RPM Estimate for a \$600K purchase (10%+Down)

- ✓ Lender Fee: \$1500
- ✓ Appraisal: \$800
- ✓ Title/Escrow/Recording: ~\$2300
- ✓ Pre-Paid --
 - Tax: 6 Months ~\$2750
 - Insurance: 14 Months ~\$1400
 - Pre-Paid Interest: \$700
- ✓ \$0 points in this pretend estimate
- ✓ Condo fees are usually 1 month's HOA at closing + move-in fee + 1 document fee ~ 1 month HOA + ~\$400
- ★ Total Estimated costs above down payment:
~\$9500

COMMUNICATION GUARANTEE

M Y P L E D G E T O S E L L E R S



I pledge to be available between 8AM-8PM Monday-Sunday.



I pledge to return your calls, texts, and emails as quickly as possible, at least by the end of one business day.



While prepping your home for the market, I pledge to keep you up to date on the other homes that have come on the market that may be competition.



I will share all the photos, virtual tours and brochures with you to make sure you approve of how your home is being showcased and marketed.



Based on your preference, will electronically or hand-deliver correspondence of urgent nature.



I pledge to update you on all agents brokers, and clients that express interest in your home.



If there is an offer date established, I will communicate daily regarding disclosure packages being reviewed, and potential offers being written



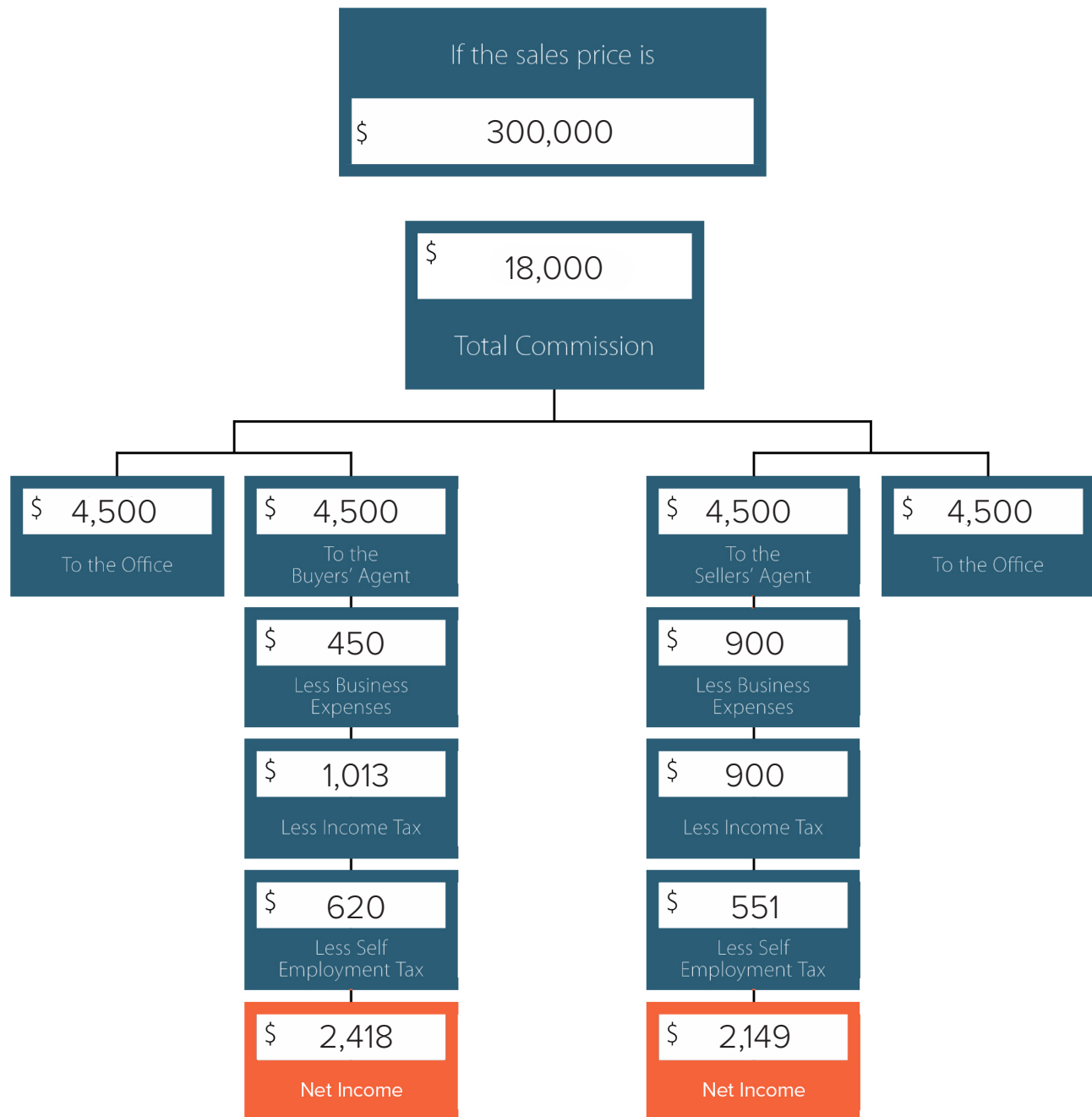
I pledge to contact buyer's lender (if financed) prior to acceptance of an offer to establish relationship and qualify buyer strength.

Kamila Kennedy

AGENT COMPENSATION

HOW ARE BROKERS PAID ?

As an independent contractor, I'm paid by commission only after a sale is complete. Therefore, helping you sell or buy a home is my top priority. I retain only a portion of the total commission, minus my business expenses.



* Business expenses include, but are not limited to: office fees, Multiple Listing Service fees, Realtor Association dues, automobile expenses, communication expenses, personal marketing expenses, advertising expenses, office supplies and equipment, listing and selling expenses, insurance and continuing education.



Kamila was great to work with.

Professional and very detail oriented. Always on the ball with deadlines and issues we needed to address. She helped us buy a new home and then sell our (now) old home. We did great on both ends. Great experience.

- Dan



Kamila was so great throughout the entire process. She went far beyond my expectations. She checked places out for me when I wasn't available. She communicated quickly with selling agents, my loan broker, and me. She made herself readily available to talk when I had questions or meet when I wanted to see a place. I felt well taken care of!

- K. B.



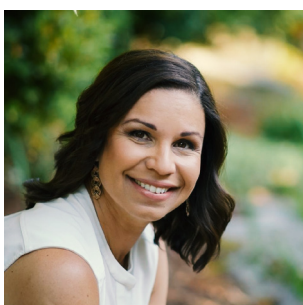
Kamila Kennedy knows what she's doing. Her process expertise is incomparable.

In this crazy West Seattle market she guided me through with precision. We got into the first house I wanted with 4 offers already on the table. Her response time is immediate every step of the way. Without question she's my go to on all future real estate transactions. She is genuine and simply a wonderful, trustworthy human being. Buying this house was actually a good time. I wish for everyone to have the experience I did with Kamila.

- Lynn

I WILL BE THERE FOR YOU

E V E R Y S T E P O F T H E W A Y !



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