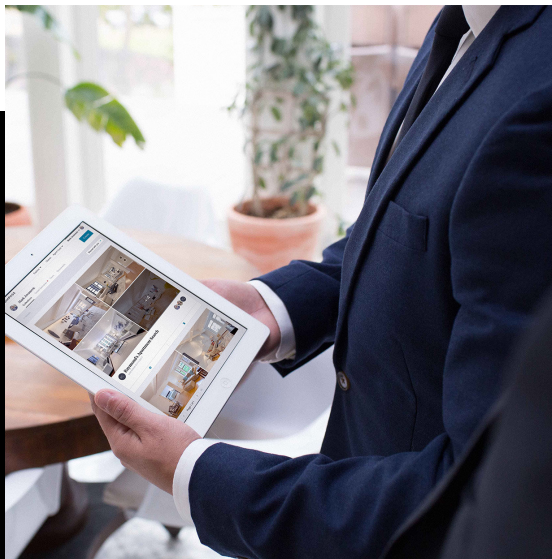


My Compass Tools and Programs Help You Find Your Next Home

Collections lets you compare multiple properties within a central visual workspace. We can monitor market activity in real time, stay in constant contact, and invite collaborators to join in on our search discussions.

Compass Search can sort by a wide range of features and amenities to pinpoint the perfect home. Plus, discover exclusive Compass listings you won't find anywhere else!

Coming Soon and Private Exclusives give you an edge in your home search. Browse unique properties that are only viewable on Compass.com and discover your future home before it even hits the market.



Get to Know Deanna

Deanna is an experienced agent that prides herself on offering you the best home buying and/or selling experience possible. This is done through personable, quality service and education. Her network of trusted industry leaders are at your disposal for your every possible real estate need.



Buyer's Guide



COMPASS



Compass is a licensed real estate broker. All material is intended for informational purposes only and is compiled from sources deemed reliable but is subject to errors, omissions, changes in price, condition, sale, or withdrawal without notice. No statement is made as to the accuracy of any description or measurements (including square footage). This is not intended to solicit property already listed. No financial or legal advice provided. Equal Housing Opportunity. Photos may be virtually staged or digitally enhanced and may not reflect actual property conditions.

Deanna Picinich

Real Estate Specialists

M: 206.218.8558

www.deannapicinich.com

deanna.picinich@compass.com

01

Get Pre Qualified: Your lender will let you know how much you are qualified for based on your credit score and debt to income ratio.

02

Get Specific: We'll set up a time to discuss Needs and Wants and the neighborhoods you're considering. Then I'll email you agency disclosures and the contract now required by state law.

03

Visit Properties: Now is the time to consider your ideal home's location and amenities. We will attend viewings and open houses.



04

Submit an Offer and Negotiate: Once you identify a home you like, you can put in an offer. You will need liquid funds for the earnest money deposit. I will guide you through based on comparable home sells and the market.

05

Attorney/Financial Advisor Review: Your attorney's job is vital to protecting your interests, and to review paperwork on your behalf. Your FA can help you decide how much to put down or to keep in the bank.

06

Home Inspections: You will select all desired inspections and determine the property condition within the agreed timeline and contingencies. You'll review disclosures and preliminary title report as well.

07

Loan Appraisals: The bank will organize an appraisal. Your completed mortgage application should be submitted to your chosen lender for the bank to then issue a loan approval.

08

Final Walkthrough: Confirms that no damage has been done to the home since the inspection and that major systems and appliances are in working order.

09

Closing: In approximately 30 days, Documents are signed, payment is exchanged, and you receive the keys!

10

Welcome Home: Don't worry, with every step I will keep you informed before things happen for peace of mind. Congratulations! You're a homeowner.



APPRAISAL: Assessment of the property's market value by a licensed appraiser, for the purpose of obtaining a mortgage.

ASSESSED VALUE: Value placed upon property for property tax purposes by the tax collector.

CLOSING STATEMENT:

The statement listing the buyer and seller costs and financial settlement.

CONTINGENCY: Certain criteria to be met in order to finalize the sale.

INSPECTION: An expert conducts a formal review of the property to find visible issues that need to be repaired.

EARNEST MONEY DEPOSIT (EMD):

A good faith deposit by the buyer to show that they are serious about buying the property. In exchange, the seller agrees to stop marketing the property.

LIEN SEARCH: A background check on the home and seller to ensure there are no outstanding debts or claims upon the property.