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HOME

A Guide to Buying

HOW WE HELP YOU BUY YOUR HOME

WINDERMERE SEARCH APP

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Real Estate

How We Help You Buy Your Home

Helping you find and purchase a home is only one facet of our job.

Below is an overview of our services & how they benefit you.



OUR SERVICES

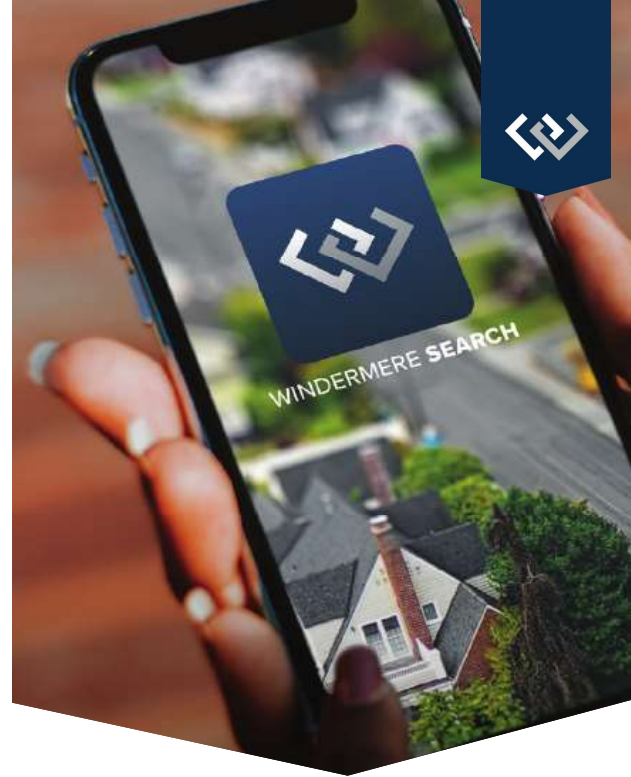
- Explain real estate principles, contracts and documents
- Refer you to a reputable lender that can help you assess your financial situation and pre-approve you for a loan
- Help you determine the types of homes and neighborhoods that most fit your needs
- Arrange tours of homes that meet your criteria
- Provide you with detailed information about homes you're interested in
- Determine the market value of 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

YOUR BENEFITS

- Be more likely to find the home that meets all your criteria
- Decrease the amount of time it takes to find your home
- Understand all the terms, processes and documents involved
- Have current market information to make informed decisions
- Have a skilled negotiator on your side
- Have peace of mind that all the details are being handled

Windermere Search App

The Windermere Real Estate search app makes it easy to find a home.



Quick Connection

Download the app using my personalized QR code below so we can easily connect about listings



Saved Searches

Create and save searches for available homes matching your criteria and get alerts when they hit the market



Stored Favorites

Select your favorite listings and add notes about which homes and features you like best



Instant Engagement

We'll be able to see which listings you have viewed and any notes you've added



Easy Communication

We can chat, text or call each other via the app anytime

Download my app today so
we can be connected
during your search.





Frequently Asked Questions

How does my offer get presented to the seller?

In today's electronic world, offers are sent via email to the seller's agent. I will call the agent to let them know it's coming and tell them a little bit about you and the details of your offer. Then I will follow up with the agent again to confirm receipt of your offer.

Does it cost me money to make an offer?

When you write the offer on the home you've chosen, you will be expected to include an earnest money deposit. The deposit is a sign of your good faith that you are seriously interested in buying the home. The earnest money eventually becomes part of the purchase, and will show as a credit on the settlement statement drawn up by the escrow company.

Is that all the money that's involved?

Some lenders require the cost of the appraisal and credit report at the time of the loan application.

Can I lose my earnest money?

Real estate contracts are complicated legal transactions. This is another area where having a knowledgeable and professional agent is a necessity. Rarely does the buyer lose the earnest money. Most often, if the transaction falls apart, there are circumstances beyond the buyer's control that cause it to happen. If the buyer willfully decides, however, that they no longer want to buy the house and has no legal reason for rescinding their offer, then the seller has the right to retain the earnest money.

What happens if I offer less than asking price?

If you offer less money, the seller has three options. They can accept the lower offer, counter your offer or reject it completely. Remember that there could be another buyer who is also interested in the home you've chosen. If they happen to write an offer at the same time you do, the seller will have two offers to compare. Ultimately the seller will want to accept the best and most complete offer. In active real estate markets, homes often sell for their listed price. In hot markets, there may be many buyers vying for the same house, which sometimes drives the final sale price above the original listing price.

What if I need to sell my home before I buy a new one?

To put yourself in the best negotiating position before you find the new home you want, it is best to put your home on the market. Once you write an offer on a new home, your offer will be "contingent" upon the sale of your home. A buyer in this position may not have the same negotiating power as one whose home has already sold. The seller may be hesitant to accept your offer because there are too many things that must happen before the sale can close.

New Homebuyer Protections

Effective January 1, 2024, the statute in Washington that governs real estate brokerage relationships (RCW 18.86) - otherwise known as the “Agency Law” - was significantly revised. The revisions modernize the 25 year old law, provide additional transparency and consumer protections, and acknowledge the importance of buyer representation.



REAL ESTATE BROKERAGE IN
WASHINGTON

For years, real estate brokerage firms were only required to enter into written agreements with sellers, not buyers. The Agency Law now requires firms to enter into a written “brokerage services agreement” with any party the firm represents, both sellers and buyers. This change is to ensure that buyers (in addition to sellers) clearly understand the terms of the firm’s representation and compensation.



Home Inspections

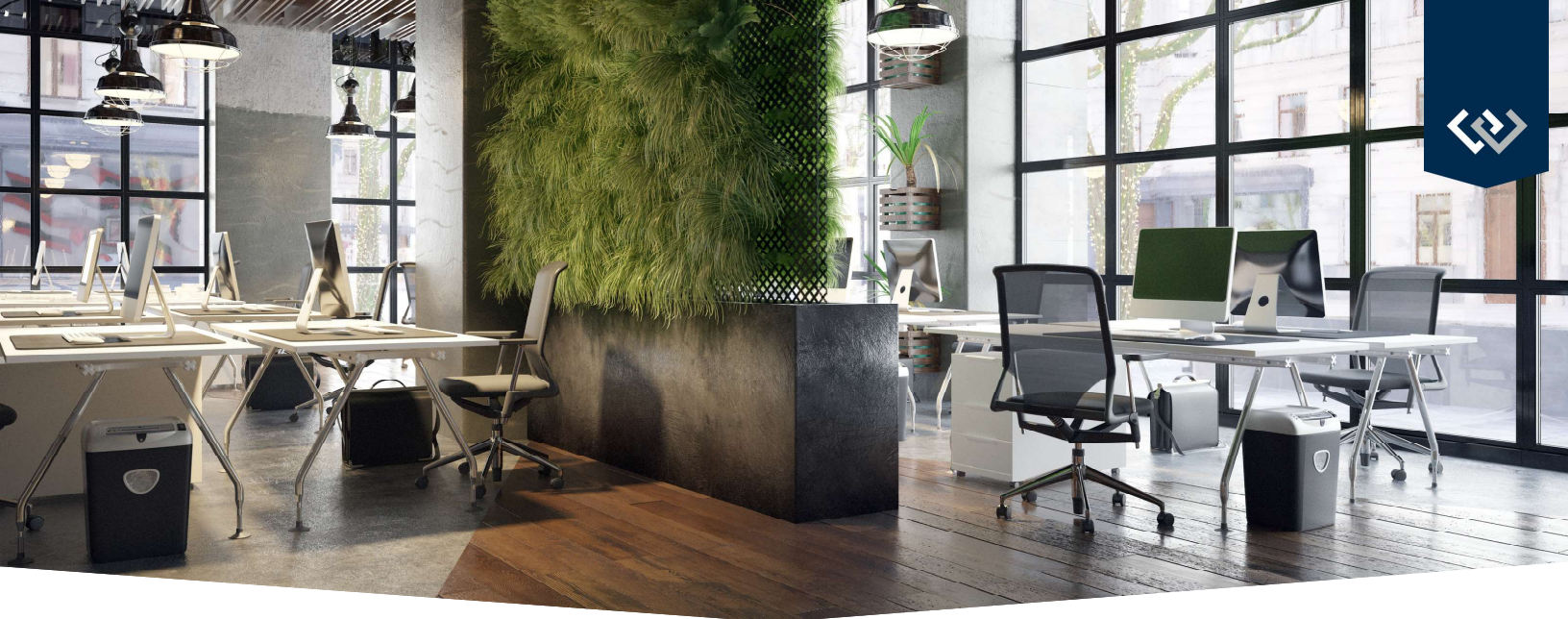
When you're ready to complete a purchase and sale agreement on a home, your offer will generally be contingent on a professional inspection of the entire property. The home inspector looks beyond the cosmetics to make sure that the home's general systems operate properly. The inspection will also look for large repairs that are needed and report on the condition of the home.

STANDARD HOME INSPECTION REPORT WILL REVIEW CONDITIONS OF:

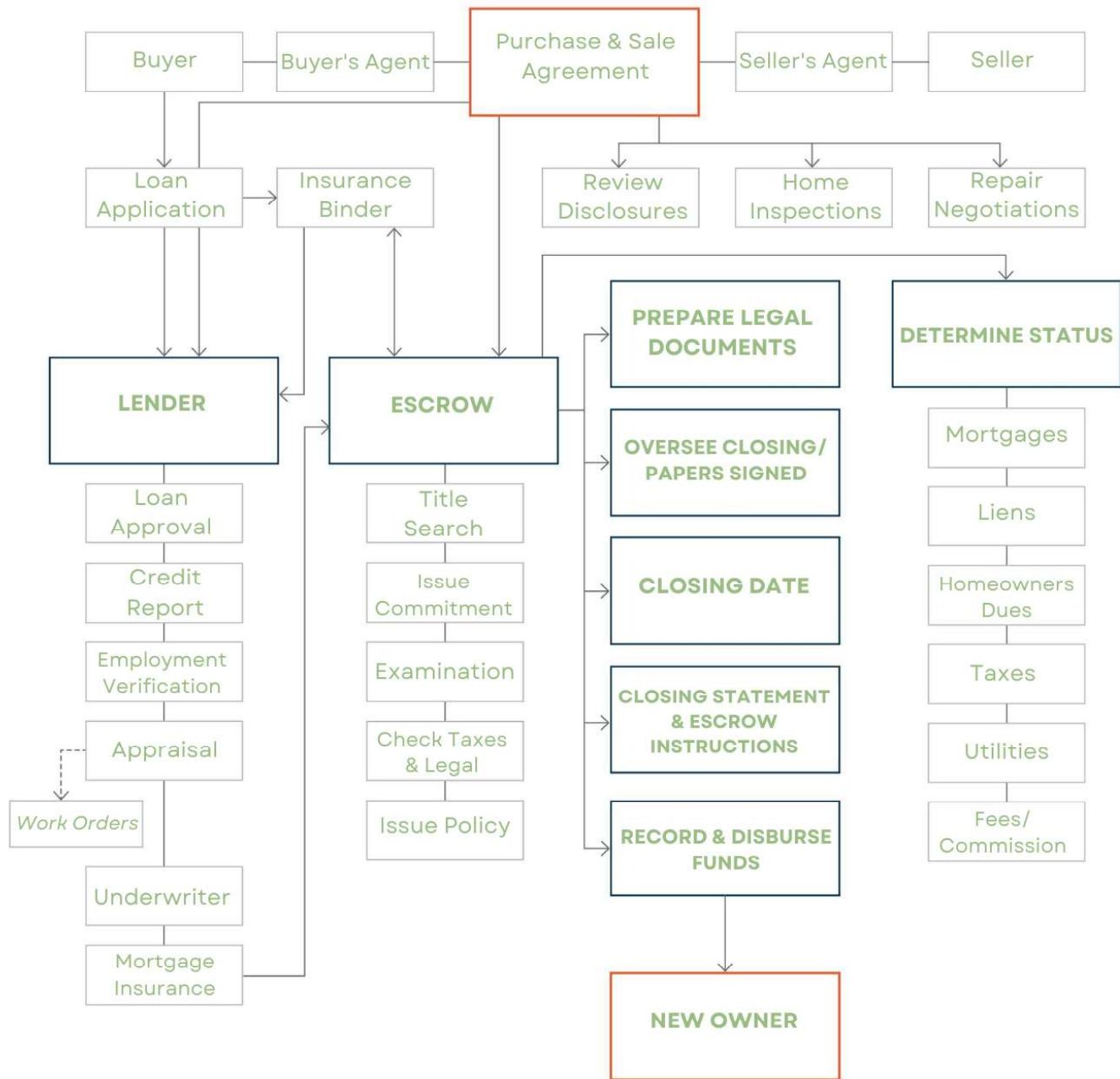
- Heating and cooling systems
- Interior plumbing
- Electrical systems
- Roof
- Attic & visible insulation
- Walls, ceilings, floors, windows & doors
- Crawlspace
- Foundation
- Basement & visible structure
- Water stains - leakage and/or wood rot

Remember, no home is perfect. If problems are found, we will help you negotiate through the process.





Coordinating The Closing





Settlement & Closing

During the negotiation stage of the transaction, a mutually agreed-upon date for closing is determined. “Closing” is when you and the seller sign all the paperwork and pay your share of settlement fees, and the documents are recorded with the county. Prior to closing, the closing agent (usually an escrow or title company or attorney) will complete a detailed settlement statement for both buyer and seller. We can help you understand which of the following typical settlement fees apply to you.

THE BUYER RECEIVES:

- Credit toward buyer closing costs or the purchase price for any earnest money deposited

THE BUYER PAYS:

- One-half of escrow or legal fees paid to the attorney or escrow company of preparing the closing
- Document preparation fees, if applicable
- Recording and notary fees, if applicable
- Title search and title insurance*
- Local transfer taxes*
- Loan fees
- Appraisal fees
- Credit report fees
- Home Owners Association fees, if applicable*

*Paid by either the seller or the buyer

Commitment To Fair Housing

FAIR HOUSING ISSUES

Many buyers and sellers ask questions about the people who live in a neighborhood. Such questions are outside the scope of our professional practice. Some of them raise Fair Housing issues, and all of them seek subjective judgements rather than objective information

THE LAW

Federal law prohibits discrimination in a real estate transaction based on **race, color, religion, familial status, sex, handicap, and/or national origin**, and state laws may prohibit discrimination on other bases, such as **sexual orientation, veteran/military status, ancestry**, and others.

Buyers:

Ask about including a “Neighborhood Review” contingency in your purchase forms to give yourself time to explore the neighborhood before making a final decision.

Sellers:

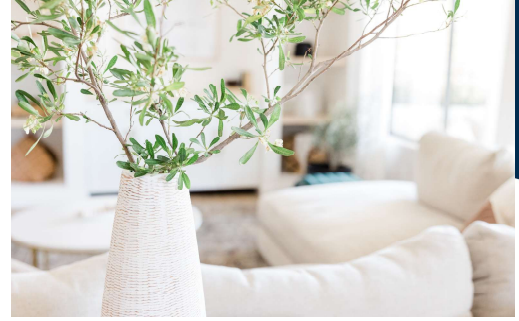
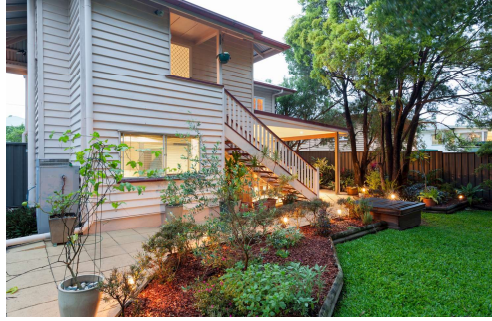
If you receive a bona fide offer on a property, you cannot refuse to sell to or negotiate with the prospective buyer based on the aforementioned prohibited criteria. You may not falsely represent that the home is no longer for sale, nor can you advertise the home with an indication of preference or limitation on what type of people may purchase it.

All agents are prohibited from “steering” prospective buyers to specific neighborhoods based on the aforementioned criteria.

A victim of discrimination may pursue a civil lawsuit or an administrative claim and seek a temporary restraining order, permanent injunction, actual damages, punitive damages, and attorney’s fees.



Buying Terms



LOAN AMOUNT

The amount of the mortgage based on the purchase price, minus the down payment.

DOWN PAYMENT

Cash that the buyer provides the lender as their portion of the purchase price. The down payment is considered the buyer's equity (or case investment) in their home.

APPRAISAL FEE

The amount paid for the lender's appraisal of the property.

CREDIT REPORT FEE

The fee charged by the lender to obtain a credit report on the buyer.

TITLE INSURANCE FEE

A one-time premium that a buyer pays for protection against loss or damage in the event of an incorrect search of public records or misinterpretation of the title. The title insurance policy also shows what the property is subject to in terms of liens, taxes, encumbrances, deed restrictions and easements.

ESCROW FEE

The amount a buyer pays the escrow company or closing agent for preparing papers, accounting for all funds and coordinating the information between all parties involved in the transaction.

CLOSING COSTS

A general terms for all the estimated charges associated with the transfer of ownership of the property.

PREPAID INTEREST

The amount of interest due on the loan during the time period closing of escrow and the first mortgage payment, due at the time of closing.

PITI

The estimated house payment, including principal, interest, taxes and insurance.

PRINCIPAL AND INTEREST

The loan payment, consisting of the amount to be applied against the balance of the loan, and the interest payment, which is charged for interest on the loan.

TOTAL CASH REQUIRED

The total amount of cash the buyer will need, including down payment and closing costs.

PREMIUM MORTGAGE INSURANCE

Insurance for the lender, to cover potential losses if the borrower defaults on the loan.



Weekly Communication

Communication is a top priority at LaRowe To Home. Along with phone calls and texts, every Wednesday clients receive a detailed email containing all activities completed from the previous week, items that need to be completed and upcoming deadlines.

We ensure that every client is always informed throughout the selling process.



Weekly Property
Listing Update:

Address:

LIST PRICE: \$675,000

Listing Update: Weekly Activity

Completed Items:

Items to be completed:

Upcoming Deadlines:



Testimonials

“I am SO grateful that I chose Chelsey to be my realtor. As an out-of-state seller, I needed someone who would stay on top of the entire process and Chelsey MORE than delivered! Not only did she provide a very detailed weekly update, but was in touch with me several times each week just to make sure I knew what was happening. She went above and beyond in helping to arrange an estate sale, cleanup after the sale, repairs, dealt with issues with closing, and more. Any time I needed help or questions answered, Chelsey jumped on it. She was quick to respond and act. I highly recommend Chelsey! If I had to do it over again, I would not choose anyone else.” -Carrie ★★★★★

“As a first time home buyer there was a lot of uncertainties in the process. Having Chelsey as my realtor eased all the uncertainties. She was very informative and answered all my questions throughout the whole entire process. Chelsey is very knowledgeable on what she does and is a very great communicator! I would highly recommend anyone buying a home to go with Chelsey as their realtor!” - Kyle ★★★★★

“Where do I even begin? From our first meeting with Chelsey, all the way to the very end when we got our keys, she was nothing short of absolutely amazing. Being a first time home buyer is scary and stressful but through everything Chelsey was informative, provided reassurance, showed understanding and was so genuine and sincere. She was the constant reminder that everything was going to work out and now I can say I’m a homeowner and it’s still insane to me! We truly got so lucky finding an outstanding agent whom we’ve built such a great relationship with. Words barely scratch the surface of how grateful we are of Chelsey and Sarah, but thank you so much!” - Samantha ★★★★★

“Chelsey was absolutely fabulous! She was professional, very knowledgeable and put my interests first. I knew I could trust her in helping me make the purchase that was best for me. Chelsey was patient and made sure I was purchasing what was in my best interest. She communicated very well, providing me with a weekly written update. In addition to her professionalism she was also very thoughtful and generous which I found very unique! Best buying experience ever!” - Jason ★★★★★



Read more Google reviews here

“Sincerity over selling.



Integrity before convenience.

Positive mindset that never waivers.”



Established in 2020, LaRowe To Home is committed to providing outstanding service built on authenticity and backed by trust.

Chelsey LaRowe is a licensed broker in the state of Washington. Chelsey takes pride in delivering exceptional service during her client’s biggest financial decisions. She is dedicated to being your confidant and counselor throughout the home selling and/or buying process, all the while handling each detail with ultimate care.

In June 2022, LaRowe To Home grew when Sarah Huntington joined Chelsey as her licensed assistant. Sarah is committed to business efficiency while continuing to enhance marketing, communication and transaction management. She is devoted to creating relationships and serving others.



WINDERMERE NORTHWEST LIVING

Chelsey LaRowe

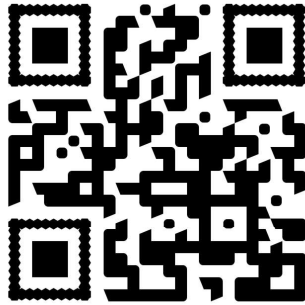
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