Buying a Home with Nina Zerbo

ZERBO REAL ESTATE

Nina Zerbo

BROKER • WINDERMERE REAL ESTATE CAPITOL HILL

WINDERMERE REAL ESTATE CAPITOL HILL
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Meet Nina

Nina Zerbo

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Nina's standards of practice and customer service strive to be as in tune and savvy with today's customer. She will not only draw upon her own expertise but refer to the prowess of the client to determine what will be the best decision for them. With each transaction she brings up to date knowledge of the market, active listening and direct communication, consistent follow through and a strong work ethic that makes no time for inefficient uses of the client's time, and only a focus on the big decision ahead.

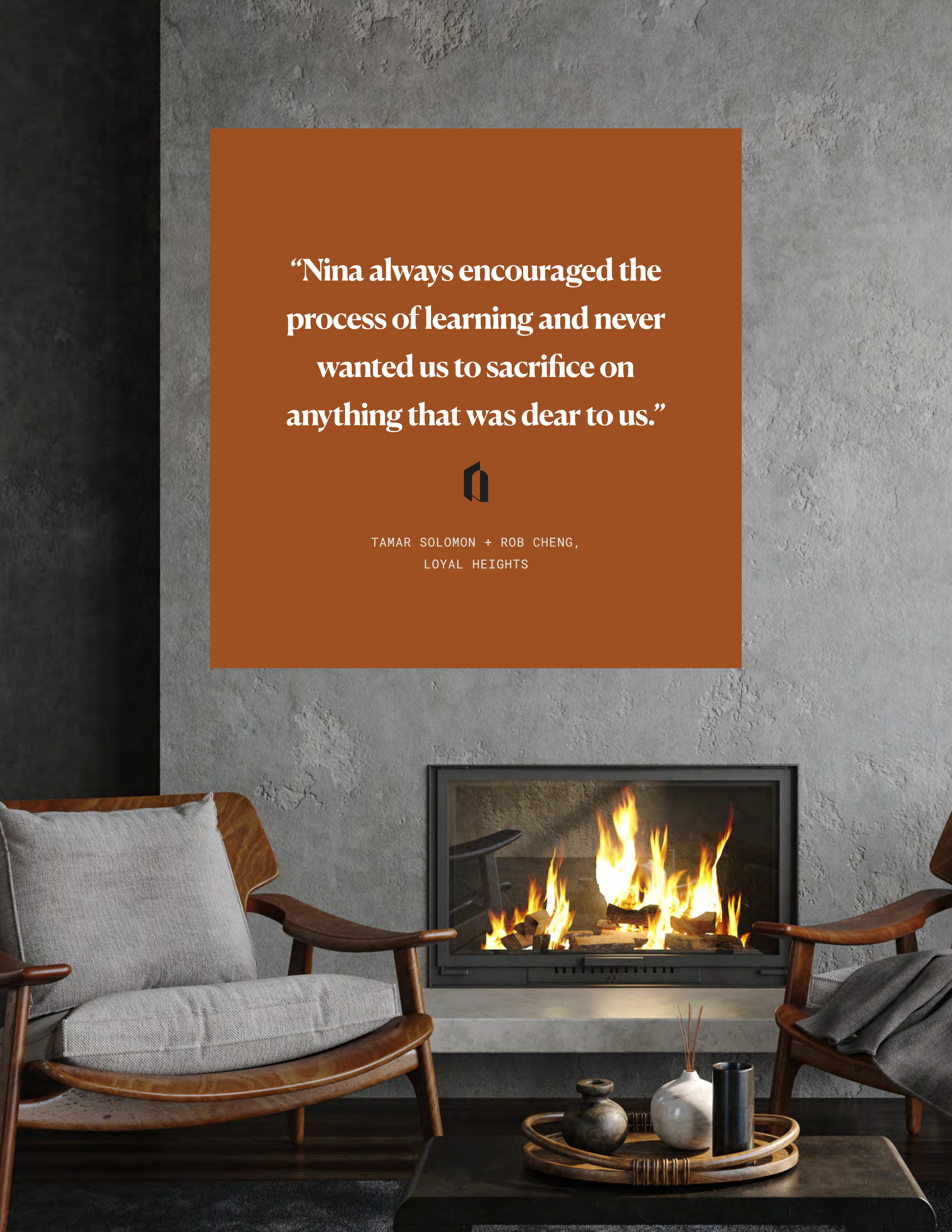
Building and understanding housing has been a lifelong theme in Nina's upbringing. Her parents were both general contractors for new home construction in Florida and Michigan. She grew up on the Gulf Coast of Florida, jumping off docks into salty waters, swimming with manatees, and embracing the culture of small beach towns.

Nina graduated from the University of Miami and went on to have a very successful career in technology working for Apple and Microsoft. It was here that Nina cultivated her love for customer service, project management, and marketing. In these fast-paced environments, she leaned on her ability to listen actively and negotiate everything from large contracts to small vendor agreements. She mastered a penchant for working efficiently, thriving in the seemingly impossible, and cherishing a client's hope for a memorable experience.

Throughout every step of the home buying and selling process, Nina partners with her clients to curate an experience that is unique to their goals and needs. Her invaluable knowledge, nurtured industry connections and extensive resources serve as her foundation when structuring and negotiating competitive deals — and she prides herself in her ability to deliver quality, consistent results. She'll partner with you to ensure that you have clarity around the process and confidence in your decisions. Nina's approach is based on honesty, trust, and communication — which has contributed to her referral-based business model.

Nina has taken over 300 clock hours of continuing education which is a testament to her dedication to being the best in the industry. When she's not heads-down in all things real estate, she's often found exploring new parts of the Pacific Northwest with her two kiddos, Roman and Luca. She's an avid reader of non-fiction, a passionate fiber artist, and creative baker of mouthwatering cookies.

> *"Nina made the process easy to understand and took care of the hard parts so we could focus on finding the perfect home.*
>
> JOSH INMAN + ERIKA FELDMAN, SEATTLE



“Nina always encouraged the process of learning and never wanted us to sacrifice on anything that was dear to us.”

TAMAR SOLOMON + ROB CHENG,
LOYAL HEIGHTS

Guiding your purchase

When we work together on your home-buying journey, my goal is for you to stay informed, be confident and have some fun along the way. I'll listen attentively to your wants and needs so I can help you find the home that not only matches your lifestyle and investment goals but also feels right. I want you to arrive at your new home feeling successful, hopeful, and happy.

Advising you before the transaction, I'll make sure you understand all the terms, processes and documents involved. I'll provide real-time market data and helpful information so you can make informed decisions. You can be confident you have a skilled negotiator working on your behalf and assured that all action items and communications are being handled thoughtfully and professionally.

Deciding to buy a home is a big step. Here are some of the services I provide:

- Share actionable market intelligence
- Focus your home search
- Explain contracts and documents
- Refer you to a respected lender
- Provide resources for a bridge loan or making a cash offer
- Preview and tour homes
- Refer you to an inspector and attend inspections
- Write an intelligent offer that can win
- Negotiate purchase terms and timetables
- Coordinate the many moving parts of the transaction all the way through closing
- Answer all of your real estate questions

Getting to know you

Before I can help you buy a home, I need to know a few things about you. We'll start with a consultation, during which you'll explain what you're looking for in your new home. We'll discuss different ways to get there, based on both your specific situation and the current state of the market.

This initial conversation is about more than learning which floor plans you prefer or what your budget might be—it's also a chance for us to get to know each other as people. My practice is built on relationships, so it's important for us to build a foundation of trust and transparency as we move forward.

As you start the active home search process, I'll help you refine your search criteria, narrowing in on neighborhoods, commute times and floor plans that match your specific needs. I'll also use my personal network and Windermere's resources to keep you informed of any new and promising listings that come on the market.

- A conference call
- A cup of coffee
- An office visit

Whether it's about a new listing or an offer we've submitted, I'll tailor our communication to match the method and frequency you prefer.

If you're seeking your first home or your fifth, I can advise you on any real estate purchase.

FIRST HOME

UPSIZING

DOWNSIZING

RELOCATING IN OR OUT OF THE AREA

INVESTMENT PROPERTY

VACATION HOME

Figuring out financing

Necessary steps before your home search

To make your home search process as smooth as possible, it's crucial that you have your finances and budget in order **before** you start seriously looking at homes. In a competitive region and real estate market such as ours, having financing pre-approval is key to your success (unless you plan to pay cash). To get pre-approved for a loan, you'll need to connect with a mortgage lender. Who you work with on the financial side is entirely your choice, but I'm always happy to recommend some trusted and knowledgeable lenders who have been integral to my clients' success. Some lenders even offer a certified buyer program, which serves as a type of performance guarantee to a seller who is considering multiple competing offers.

About 30% of successful buyers in our region are cash buyers. If you intend to purchase with all cash, it's important to know that there is likely to be competition from other cash buyers. As a result, it's crucial that your funds be available in liquid form—this could propel you ahead of a buyer who hasn't yet converted other holdings to cash.

Financial benchmarks for buyers

Pre-Qualification:	Determination of your probability of obtaining a loan.
Pre-Approval:	Lender verification of your income and credit approval. Obtaining pre-approval early in the process can give you and the seller greater confidence in your ability to close on the purchase.
Performance Guarantee:	Lender certification of your ability to be issued a loan based on a combination of your financial profile and the proposed purchase price of the subject property.
Cash Buyer:	Ability to purchase the home based on verified cash holdings rather than lender financing.

Buying first and selling later?

Since a bridge loan can give you a stronger negotiating position and ease the pressure of having to sell before you buy, speak with your lender about whether they have a bridge loan product. If they don't, Windermere's exclusive bridge loan program can be the perfect solution. The approval process takes only a few days and the fee is just one percent of the loan amount. No payments are necessary on the loan before your home closes unless you choose to make a payment. The principal and interest are due when the home closes, or six months following disbursement, whichever comes first.

WINDERMERE BRIDGE LOAN

The Windermere Bridge Loan program offers you:

- A stronger negotiating position
- A simple application
- Fast processing
- No payments due before closing
- Competitive fees and interest rates

“Nina is sharp as a tack, empathetic as a therapist, and grants wishes better than a fairy godmother.”

MONICA AND MAX FRIEDRICHSEN,
GREENWOOD

Determining your maximum price

Understanding how much you can afford is crucial before you start searching for a home. You'll likely work with a lender or financial advisor to calculate your max budget, but before you do, consider taking these steps:

Check Your Credit Report

It's best to check your credit report before your lender does so you can correct any mistakes you find before your lender sees them. It also gives you an opportunity to explain any blemishes that show up on your report.

Know Your Credit Score

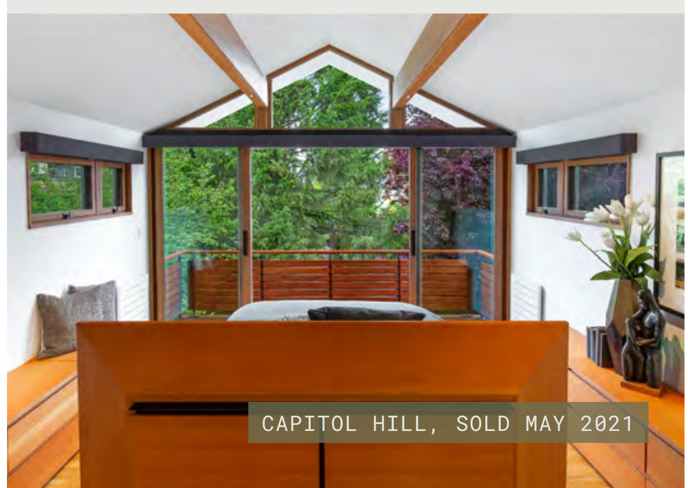
When you check your credit report, you can also check your credit score. (This is known as a "soft credit check" and will not affect your overall credit.) Your score can impact how much lenders are willing to loan you as well as the interest rate you qualify for.

Determine Your Down Payment

The decision about how much of a down payment you're prepared to make is entirely up to you. The size of your down payment may impact the financing terms your lender gives you. Also, it's typical that a down payment of less than 20% will require you to purchase Private Mortgage Insurance (PMI).

What not to do when borrowing money

- Change jobs, become self-employed or quit your job
- Buy a car, truck, motorcycle or van
- Use credit cards more than normal
- Stop paying bills
- Spend money you have saved for closing
- Omit debts or liabilities from your loan application
- Buy big-ticket items (such as furniture)
- Originate any inquiries into your credit or apply for new credit cards
- Make large cash deposits without checking with your loan officer
- Change bank accounts
- Co-sign a loan for anyone
- Change marital status



Start touring

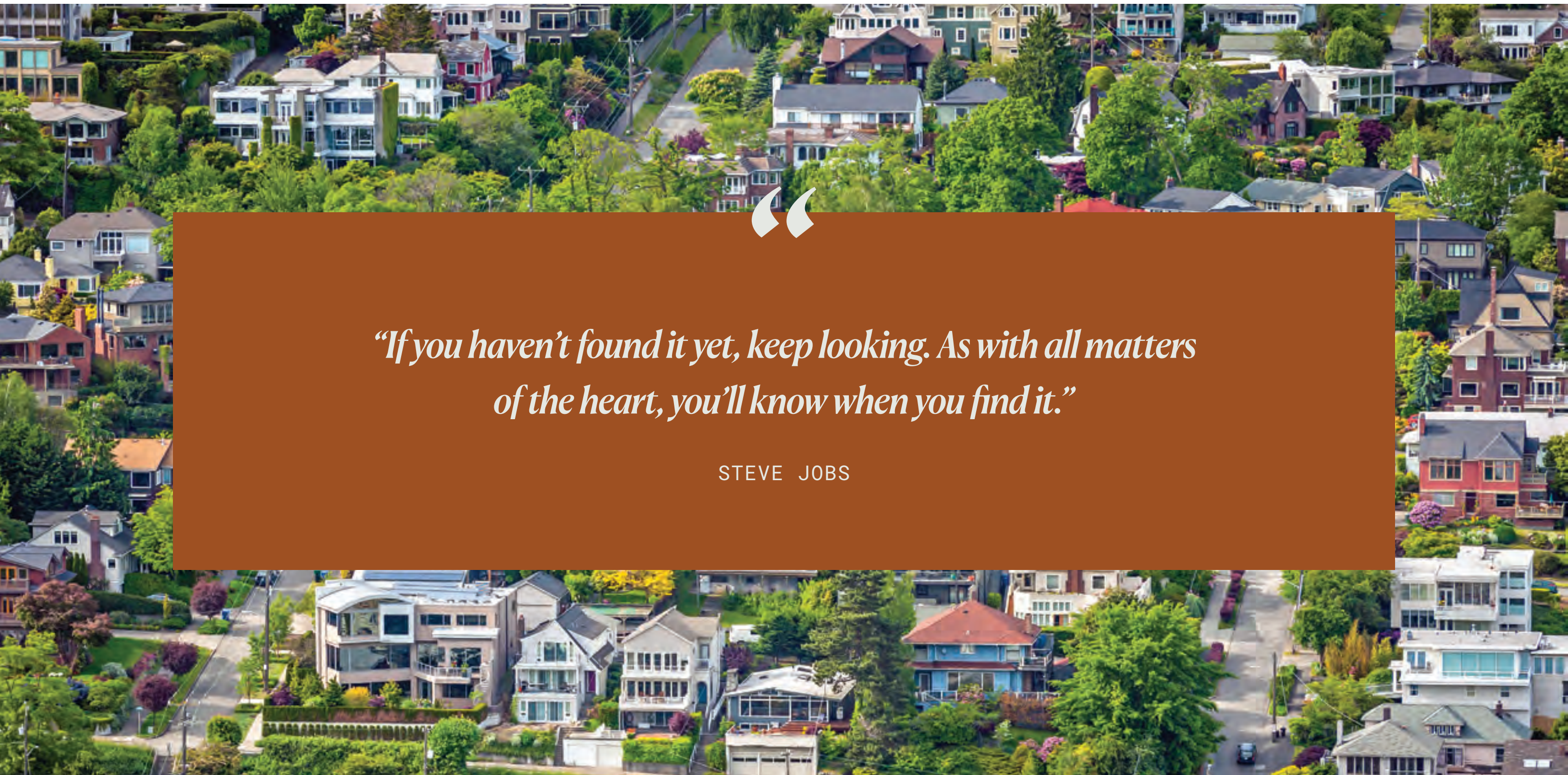
Setting up a successful search

Once we've established your budget and I have a clear understanding of what you're looking for, we'll begin touring listings together. This will give you a chance to explore different types of homes, see what's available within your price range, and get a feel for the various neighborhoods. It will also help me better understand your preferences, allowing me to refine our search and find the perfect property for you.

While the market may be more competitive at certain times, I want you to feel comfortable with every decision you make. There is no right or wrong number of listings to view, nor is there a specific timeline you have to stick to during the search. To help you be confident in your selection, I'll lay out the pros and cons of each contending property. My advice will always be honest and backed up by relevant data.

Questions to ask yourself before you start looking:

- How long do you see yourself living in your home?
- What features are most important to you in a home?
- What neighborhoods and home styles within your budget attract you the most?
- What is your commute tolerance?
- Do you have any specific lifestyle factors that your home must accommodate now?
- Considering any family or roommates, is your household likely to stay the same size?



"If you haven't found it yet, keep looking. As with all matters of the heart, you'll know when you find it."

STEVE JOBS

Due diligence

Let's take the time to make sure this really is the best home for you.

Work with your mortgage professional to be sure that you are comfortable with the price or monthly payment of the home.

Get your questions answered about the neighborhood (it can help to talk to neighbors).

Do a thorough inspection of the home (sewer lines, etc.).

Research schools, commute times, public transit options, etc.

Review comparative home values.

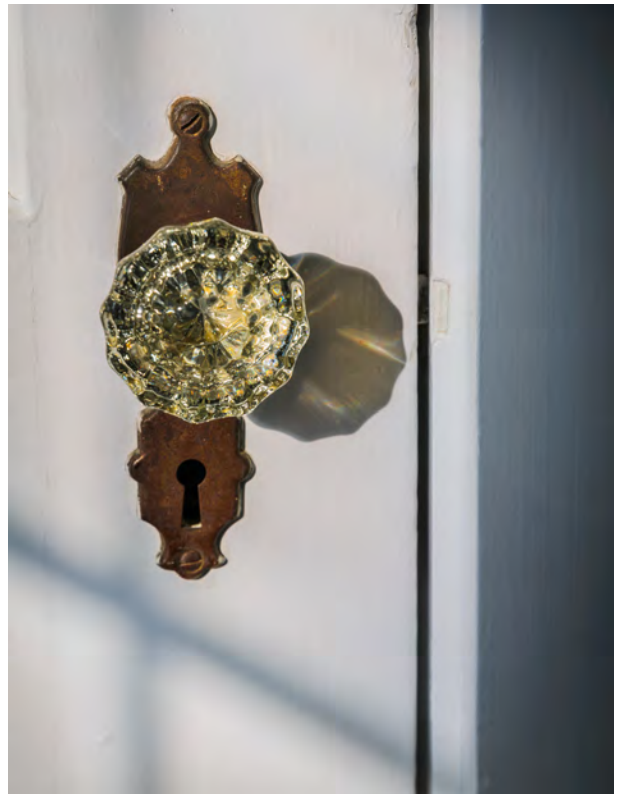
Walking you through inspection

Home inspections are a critical part of the home-buying process. They can take the mystery out of buying a home and make it easier for you to imagine yourself living there. Whether commissioned by you or the seller, the inspection will look beyond the home's cosmetics to make sure its general systems operate properly. The inspector will look for large repairs that are needed and present a detailed report on the condition of the home.

As your buyer's agent, I'll help you:

- Find a well-regarded inspector
- Review a seller-procured inspection report
- Review your buyer-procured inspection report
- Help you determine your risk tolerance for required repairs
- 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.



Putting together your offer

Before writing your first offer on a home, I'll guide you through its various components, including the Purchase and Sale Agreement, state-required forms, all contingencies, and what you'll need to prepare to back up an offer financially.

Preparing the offer

When you're ready to make an offer on a specific property, I will:

- Work with you to devise a comprehensive strategy for your offer
- Tailor your offer to your comfort level and to the unique circumstances of the listing

Presenting your offer to the seller

Once I've written up the Purchase and Sale Agreement and all associated forms, I will:

- Call the seller's agent to inform them that your offer is coming via email
- Tell them a little about you and briefly preview the offer
- Follow up to confirm they received your offer

Securing your interest with a deposit

Earnest money is a "good faith" deposit submitted with your offer that shows the seller you are serious about purchasing their home.

- The amount of earnest money and the terms surrounding it can make a difference in how attractive the seller finds your offer.
- In a traditional real estate market, it's rare for a buyer to lose the earnest money. 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.
- In a very competitive market such as ours, earnest money can convey the seriousness of your commitment to purchasing the property. For example, you may authorize that your earnest money be converted into a non-refundable deposit. This signals to the seller that you are all in and willing to risk your deposit in order to secure the purchase.

Winning offer strategies

Our real estate market is a competitive one. To help you navigate the realities of this landscape when I put together your offer, I'll investigate recent sales data to anticipate the level of competition we may face. I'll also connect with the listing broker to gauge the market's reception of the particular home. Then I'll advise you on specific strategies to maximize the chances your offer will be accepted by the seller, which may include:

Price & Escalation

In a multiple-offer situation, it may be prudent to offer a price-escalation provision — or escalator clause — to strengthen your offer against competing offers. To do this correctly and confidently, you'll need to know your uppermost price tolerance for the purchase. At that point I'll discuss how an escalator can help your offer stand out, as well as any tactics that might minimize the chances a bidding war will escalate to your maximum budget.

Contingencies

When I submit an offer on a listing that is expected to receive competing offers, I'll discuss the pros and cons of waiving certain contingencies. These include the inspection, financing, appraisal and title contingencies. I'll counsel you about the impact of each contingency and the risks associated with waiving them.

Earnest Money

Any offer we make will require you to commit a certain dollar amount as a good-faith deposit. In a competitive situation, the more earnest money you can commit, the more your offer may stand out to the seller. Another tactic is authorizing escrow to convert earnest money into a nonrefundable deposit upon offer acceptance. Depending on the level of buyer interest in the listing, I may discuss the benefits of such a maneuver and your tolerance for making it.

Timing

In a competitive scenario, it may also help to offer a specific closing timeline if that's meaningful to the seller. A favorable rent-back provision may also appeal to the seller so they have more time to vacate the property. Either way, I'll work to ascertain the seller's preferences before I write the offer.

Strengthening your offer

In a hyper-competitive real estate market such as ours, my goal is to help you present an offer that stands out to a seller. Every seller's circumstances are unique, so once you've decided to write an offer on a home, I'll interview the listing broker to discover the seller's top priorities for their sale. This way I can present an offer that both appeals to the seller and supports your own top priorities. My strategy will take into account many different components of the purchase offer, including those below, which I've sequenced as follows: considerations that may strengthen your offer, those that may have a neutral impact and those that may weaken your offer (depending on the intensity of competition for the particular home).

↑ STRONGER OFFER

↓ WEAKER OFFER

Price

- Escalator maximum
- Escalator increment amount
- Offer above list price
- Offer at list price
- Offer below list price

Financing & Appraisal

- All cash
- Amount of non-refundable deposit
- Buyer performance guaranteed (pre-underwriting)
- Waiving financing and/or appraisal*
- Amount of additional down payment (appraisal deficit)
- Down payment % (vs. financing %)
- Percent of refundable earnest money
- FHA loan (95% financing)
- VA loan (100% financing)
- Conditioned on the closing of another property (22Q)
- Conditioned on the sale of another property (22B)

Inspection & Sewer Scope

- Accepting seller-procured inspection
- Conducting a pre-inspection
- Waiving inspection*
- Short inspection contingency (1-3 days)
- Full inspection contingency (5-10 days)

Timing

- Close per seller's timeline (rent back as needed)
- Close 30 days or less
- 30+ day close
- Close contingent on selling current home

Other Contingencies

- Accepting Seller Disclosure Statement (Form 17 and/or Resale Certificate)
- Inclusion of WRE Form 41 in concert with corresponding NWMLS forms
- Title
- Resale Certificate & HOA Review

*Waiving a contingency, while common practice in a competitive market, may pose extra risk, so we'll work together to assess your exposure with each offer.

The competition

It's not always about the highest price.

The terms of your offer, known as contingencies are equally as important. My job is to show you what other buyers are doing when they write a competitive offer so you are in the best possible position to win. Together, we will decide upon a negotiation strategy to obtain the best price and terms while not losing the property.

Example of a Multiple Offer Scenario

LIST PRICE: $950,000

CONTINGENCIES & TERMS

	Offer 1	Offer 2	Offer 3	Offer 4	**Offer 5**	Offer 6	**Offer 7**
Price	$950,000	$950,000	$950,000	$950,000	**$950,000**	$940,000	**$950,000**
Escalation Bump	$12,000	$5,000	$5,000	N/A	**$15,000 and $25,000 over cash**	N/A	**$13,000 and $30,000 over cash**
Escalation Limit	$1,050,000	$1,025,000	$985,000	N/A	**$1,140,000**	N/A	**$1,155,000**
Earnest Money	$47,000	$40,000	$28,500	$26,000 (deposited after inspection)	**$75,000 released to seller in 3 days**	$35,000	**$100,000 released to seller in 4 days**
Closing Date	6/28	6/27	6/30	6/27	**6/28**	7/1	**6/21 with free rent back to 6/28**
Inspection Contingency	No	No	No	Yes - 10 day	**No**	Yes - 10 days	**No**
Financing Contingency	Yes	Yes	Yes	Yes	**No**	Yes	**No**
% Down	20%	$120,000	5%	$653,000	**10%**	20%	**20%**
Pre-approval letter	Yes - Quicken	Yes - BECU	Yes - BofA	Yes - StateFarm	**Yes - Umpqua**	Yes - BECU	**Yes - Cross Country**
Appraisal Contingency	Yes - will bring $20k for low appraisal	Yes	Yes	Yes	**No**	Yes	**No**
Title Contingency	No	Yes	No	No	**No**	Yes	**No**
Form 17 waived	Yes	Yes	Yes	Yes	**Yes**	No	**Yes**
Legal Description	Yes	Yes	Yes	No	**Yes**	Yes	**Yes**
Lead Based Paint waived	Yes	Yes	Yes	Yes	**Yes**	Yes	**Yes**
Paragraph W waived	Yes	No	Yes	No	**Yes**	No	**Yes**
Net Offer Price	$1,050,000	$1,025,000	$985,000	$950,000	**$1,140,000**	$940,000	**$1,153,000**
					2nd Best Offer		**Winning Offer**
					*Windermere Broker		*Windermere Broker

Purchase & Sale Agreement

Before you submit an offer on a home, I'll guide you through the Purchase and Sale Agreement, the contract in which you and the seller outline the details of the property transfer.

The purchase and sale agreement usually consists of the following:

- Earnest money declaration
- Financing addendum
- Inspection addendum
- Optional Clauses addendum (Form 22D)
- Addendum outlining special conditions (WRE41)
- Lead-based paint notification, when appropriate
- FIRPTA (Form 22E)
- Title review

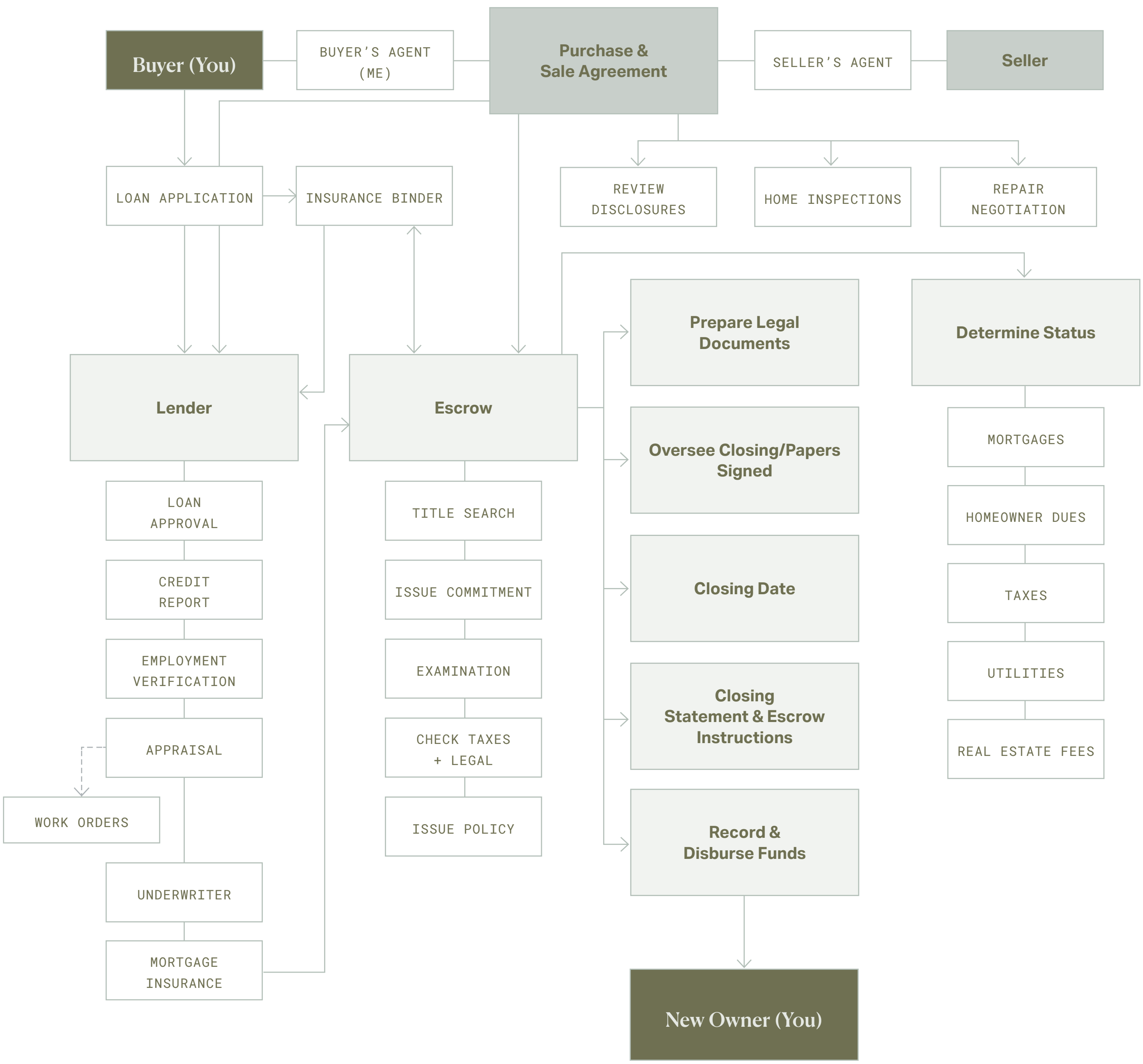
The following forms will usually be included with your offer:

- Agency disclosure form
- Seller disclosure statement (Form 17)

MAPLE LEAF, SOLD AUG 2022

The Path to Closing

Once your offer is accepted by the seller, you'll formally begin the process of closing. This period typically takes several weeks, and entails the process of opening escrow for the sale, performing inspections and transferring the title and deed of the house to you. It's a complicated process with many moving parts, but I will make sure you understand everything that's happening so you're never out of the loop.



Settlement & Closing

Before mutual acceptance, a closing date is agreed upon by you and the seller. “Closing” is when you each sign all the paperwork and pay your share of the settlement fees, and the documents are recorded. Settlement obligations vary widely due to specific contract language, local laws and customs. Prior to the closing date, the escrow officer will complete a settlement statement detailing all the expenses associated with the purchase of your new home.

The Buyer Pays for:

- Down payment on the home
- Buyer’s escrow fee (according to the contract)
- Lender’s extended title insurance premium (ALTA)
- Document preparation (if applicable)
- Prorated property taxes (from date of acquisition)
- Prorated Homeowners Association dues (from date of acquisition) if applicable
- Recording fees for all documents in buyer’s name
- Notary fees, if applicable
- Homeowner’s hazard insurance premium for first year
- Inspection fees (according to contract)
- Loan fees as agreed with lender
- Interim interest on new loan, prorated from date of funding to first payment date
- Sewer Capacity charge (if applicable)
- Home Warranty

The Seller Pays for:

- Seller’s escrow fee (according to contract)
- Owner’s title insurance premium
- Real estate commission fees (according to contract)
- Payoff of all encumbrances (loans) in seller’s name
- Prorated property taxes (prior to date of sale)
- Any judgments, tax liens, assessments or encumbrances placed against property title
- Any unpaid Homeowners Association dues
- Recording charges to clear all documents of record against the seller
- Excise tax, if applicable, determined by county and based on sale price
- Listing preparation costs

Sample Buyer Closing Costs

± $30 CREDIT REPORT	± $1,300 1/2 ESCROW FEE (ON A $900K HOME)*	± $1,000 APPRAISAL
± $250 SEWER INSPECTION	± $500 PROPERTY INSPECTION	± 3.5-20% ESTIMATED DOWN PAYMENT

The only out-of-pocket costs (not financed in your loan) are typically home inspections, appraisal, and your down payment. A good rule of thumb is to budget around 2.5% of your loan amount (not including your down payment) to cover these costs.

***Fees determined by sale price and/or loan amount.**

Taking possession

You will sign 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!

Glossary

ADJUSTABLE-RATE MORTGAGE (ARM) interest rates on this type of mortgage are periodically adjusted up or down depending on a specified financial index

AMORTIZATION a method of equalizing the monthly mortgage payments over the life of the loan, even though the proportion of principal to interest changes over time. In the early part of the loan, the principal repayment is low, while the interest payment is high.
At the end of the loan, the relationship is reversed.

ANNUAL PERCENTAGE RATE (APR) the actual finance charge for a loan, including points and fees, in addition to the stated interest rate

APPRAISAL an expert opinion of the value or worth of a property

ASSESSED VALUE the value placed on a property by a municipality for purposes of levying taxes. It may differ widely from appraised or market value.

CERTIFICATE OF TITLE a document, signed by a title examiner, stating that a seller has an insurable title to the property

CLOSING the deed to a property is legally transferred from seller to buyer, and documents are recorded

CLOSING COSTS charges paid to various entities during the real estate transaction, including escrow fees, document prep fees and lender fees

COMMISSION a fee (usually a percentage of the total sold price) paid to an agent or broker for services performed

COMPARATIVE MARKET ANALYSIS (CMA) a survey of the attributes and selling prices of comparable homes—on the market or recently sold—used to help determine current value for a specific property

CONTINGENCY a condition in a contract that must be met for the contract to be binding

CONTRACT a binding legal agreement between two or more parties that outlines the conditions for the exchange of value (for example: money exchanged for title to property)

DEED a legal document that formally conveys ownership of a property from seller to buyer

DOWN PAYMENT a percentage of the purchase price that the buyer must pay in cash and may not borrow from the lender

EQUITY the value of the property actually owned by the homeowner: purchase price, plus appreciation, plus improvements, less mortgages and liens

ESCROW a fund or account held by a third-party custodian until conditions of a contract are met

FIXED-RATE MORTGAGE interest rates on this type of mortgage remain the same over the life of the loan, unlike an “adjustable-rate” mortgage

FIXTURE a recognizable entity (such as a kitchen cabinet or light fixture) that is permanently attached to a property and belongs to the property when it is sold

HAZARD INSURANCE compensates for property damage from specified hazards such as fire and wind

INTEREST the cost of borrowing money, usually expressed as a percentage rate

LIEN a security claim on a property that may only be released once a legal issue or a debt is cleared up

MARKET VALUE the price range of a property that is established by present economic conditions, location and other general trends

MORTGAGE security claim by a lender against a property until the debt is paid

MULTIPLE LISTING SERVICE (MLS) a system that provides detailed information about listed properties to its members and their clients

ORIGINATION FEE application fee(s) for processing a proposed mortgage loan

PITI principal, interest, taxes and insurance, forming the basis for monthly mortgage payments

PMI (PRIMARY MORTGAGE INSURANCE) insurance for the lender to cover potential losses if the borrower defaults on the loan

POINT one percent of the loan principal, charged in addition to interest and fees

PRINCIPAL (1) one of the parties to a contract; or (2) the amount of money being borrowed, on which interest is charged

PURCHASE AND SALE AGREEMENT a contract between buyer and seller that outlines the details of the property transfer (refer to "Purchase and Sale Agreement" on page 16)

SETTLEMENT all financial transactions required to make the contract final

TITLE a document that indicates ownership of a specific property

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

TITLE SEARCH detailed examination of the entire document history of a property title to make sure there are no legal encumbrances

MAPLE LEAF, SOLD AUG 2022

$18B

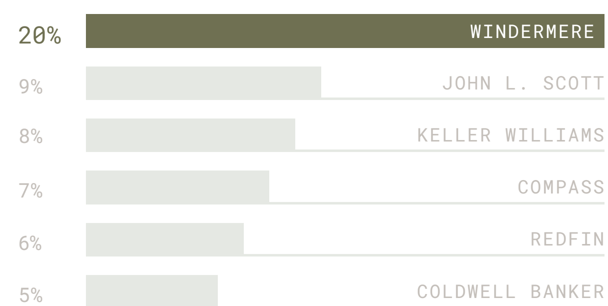
WINDERMERE'S ANNUAL PROPERTY SALES IN KING COUNTY*

Why Windermere

Windermere's extensive network allows me to collaborate with the region's largest cohort of listing brokers so you never miss out on new inventory.

- Windermere typically has the most listings in the market at any given time. This is meaningful because with inventory so tight in our region, my network access to the most resale and new construction listings is a big advantage.
- My relationships with Windermere listing brokers serve to ease the communication, flow and vibe of transactions that otherwise could be taxing.

Windermere sells more King County homes and condos*

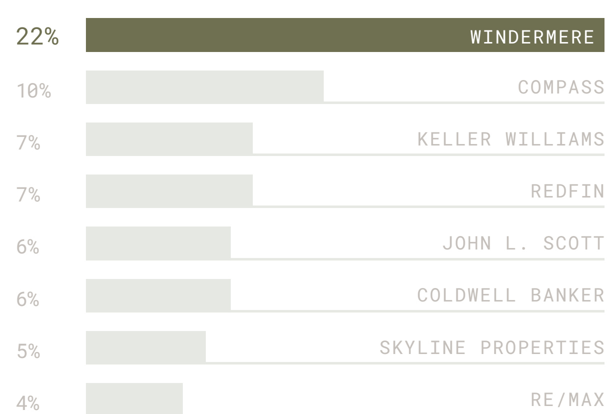


In a competitive market, Windermere gives buyers the edge

Buyers choosing Windermere increase their odds of succeeding in a competitive market because:

- Windermere brokers receive extensive training on how to (a) craft the most competitive offer for their buyer, and (b) position it to have the greatest appeal to the seller.
- Windermere brokers adjust their negotiating techniques based on real-time market conditions.
- A market-wide survey of Northwest MLS agents indicated that they are more confident about completing transactions with Windermere brokers than with brokers from any other firm.

Share of winning buyers when competing against multiple offers**



*Source: Trendgraphix. Data reflects dollar volume of King County homes and condos sold over a recent 12-month period.
**Multiple offers are factored based on home sales that close above list price. Market share data reflects sales of Seattle and Eastside single family homes over a recent 12-month period. Information gathered from but not verified by NWMLS.

Giving back, together

Your home purchase will further the important work of the Windermere Foundation

When your purchase transaction closes, I'll donate a portion of my commission to the Windermere Foundation, which is committed to making our communities a better place to live for our most disadvantaged neighbors. Housing is my business, so helping unhoused and low-income families—with an emphasis on helping children—has been my way of giving back. Over the years, Windermere has donated tens of millions of dollars to cover families' housing costs, help stave off evictions, and fund backpacks full of food so school kids don't go hungry on weekends.

For 50 years, Windermere has been our region's most recognized real estate brand and a respected philanthropic leader. We remain deeply rooted in our local neighborhoods and committed to keeping Seattle a place where everyone can have a home.

WINDERMERE Foundation

$46M+

DONATED TO NONPROFITS

500+

ORGANIZATIONS SUPPORTED

1,000s

OF LIVES CHANGED

> *"To achieve great things that the world will never forget, start out by accomplishing small things that the world will never see."*
>
> THE GO GIVER

Compensation

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.

If the Sales Price is

$ 800,000

The Total Commission is

$ 48,000

$ 12,000
To the Office

$ 24,000
To the Buyers' Agent

$ 1,700
Less Business Expenses

$ 3,800
Less Income Tax

$ 4,700
Less Self Employment Tax

Net Income

$ 4,700

$ 24,000
To the Sellers' Agent

$
Less Business Expenses

$
Less Income Tax

$
Less Self Employment Tax

Net Income

$

$
To the Office

*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.

Full Service vs. Discount

Working with Nina Zerbo	Discount Broker
Certified Negotiation Expert and Accredited Buyer's Representative with 300+ hours of recent and continuing education	**Not invested in exceeding minimum licensing requirements**
Available 24/7	**Limited hours**, usually bankers hours
You'll work with me from **start to finish** to build trust and understanding of your goals	**Passed to different people** throughout the process having to reeducate each person on your goals
Commission based - motivated to work in lockstep with you to find your dream home	**Salary based** - less incentivized to go the extra mile and will get paid even if you don't buy
Focused on the quality of the relationship, not quantity	**Focused on volume of transactions** to meet corporate goals
Preview homes for you when you're unavailable and along with you any other time	Work with a **different touring agent each time** you want to see a property
Creative, honest, and nimble experience in guiding you to craft a winning offer that stands out	**Regimented and traditional** offer strategies
I will personally accompany you to the inspection and will help with a negotiation response strategy	You'll be **assigned a random, unexperienced agent** to accompany you to the inspection
Foresight to avoid issues and keep the deal together	**Issues more likely to surface** and for the deal to fall apart
No hidden fees	Discounts **always come at a price**, often in the form of a hidden fee
Transformational experience - buying for the 1st time or the 10th can be stressful and emotional. I am here for you!	**Transactional** - without established rapport, it's simply a business transaction

"

My husband and I feel so fortunate to have had the opportunity to work with Nina to find our first home. It was nerve wracking to jump into this competitive, fast paced Seattle market, but our concerns were quickly put to rest as Nina balanced the ability to provide the information we needed in a thorough manner without being overwhelming.

– EMILY LIU, SEATTLE


MATISSE
GALERIE L'ART ET LA PAIX

What is a Buyer Brokerage Services Agreement?

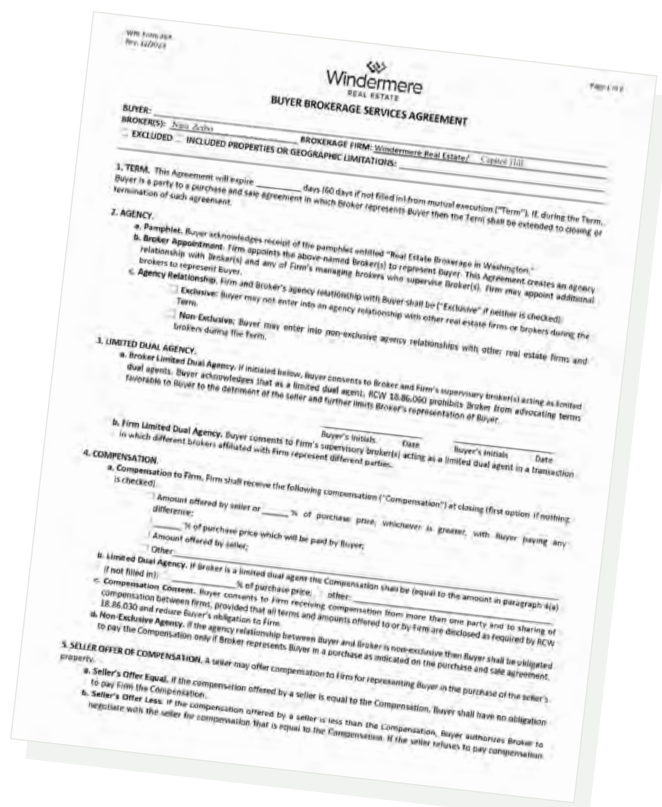
For years, real estate brokerage firms were only required to enter into written agreements with sellers, not buyers. Beginning on January 1, 2024, all real estate firms require both sellers and buyers to sign a “brokerage services agreement”. This change is to ensure that buyers (in addition to sellers) clearly understand the terms of the firm’s representation and compensation.

I serve those who agree to work with me exclusively. In return, these clients receive the full scope of my services, my utmost attention, and expertise.

If you have any questions at all, please don’t hesitate to reach out.
I look forward to working with you.

Cheers!

Nina Zerbo



Windermere
REAL ESTATE

BUYER BROKERAGE SERVICES AGREEMENT

BUYER: ______

BROKER(S): Nina Zerbo ______ **BROKERAGE FIRM:** Windermere Real Estate/ Capitol Hill

☐ **EXCLUDED** ☐ **INCLUDED PROPERTIES OR GEOGRAPHIC LIMITATIONS:** ______

1. TERM. This Agreement will expire ______ days (60 days if not filled in) from mutual execution ("Term"). If, during the Term, Buyer is a party to a purchase and sale agreement in which Broker represents Buyer then the Term shall be extended to closing or termination of such agreement.

2. AGENCY.

a. Pamphlet. Buyer acknowledges receipt of the pamphlet entitled "Real Estate Brokerage in Washington."

b. Broker Appointment. Firm appoints the above-named Broker(s) to represent Buyer. This Agreement creates an agency relationship with Broker(s) and any of Firm's managing brokers who supervise Broker(s). Firm may appoint additional brokers to represent Buyer.

c. Agency Relationship. Firm and Broker's agency relationship with Buyer shall be ("Exclusive" if neither is checked):

☐ **Exclusive:** Buyer may not enter into an agency relationship with other real estate firms or brokers during the Term.

☐ **Non-Exclusive:** Buyer may enter into non-exclusive agency relationships with other real estate firms and brokers during the Term.

3. LIMITED DUAL AGENCY.

a. Broker Limited Dual Agency. If initialed below, Buyer consents to Broker and Firm's supervisory broker(s) acting as limited dual agents. Buyer acknowledges that as a limited dual agent, RCW 18.86.060 prohibits Broker from advocating terms favorable to Buyer to the detriment of the seller and further limits Broker's representation of Buyer.

Buyer's Initials Date Buyer's Initials Date

b. Firm Limited Dual Agency. Buyer consents to Firm's supervisory broker(s) acting as a limited dual agent in a transaction in which different brokers affiliated with Firm represent different parties.

4. COMPENSATION.

a. Compensation to Firm. Firm shall receive the following compensation ("Compensation") at closing (first option if nothing is checked):

☐ Amount offered by seller or ______% of purchase price, whichever is greater, with Buyer paying any difference;

☐ ______% of purchase price which will be paid by Buyer;

☐ Amount offered by seller;

☐ Other ______

b. Limited Dual Agency. If Broker is a limited dual agent the Compensation shall be (equal to the amount in paragraph 4(a) if not filled in): ______% of purchase price; other: ______

c. Compensation Consent. Buyer consents to Firm receiving compensation from more than one party and to sharing of compensation between firms, provided that all terms and amounts offered to or by Firm are disclosed as required by RCW 18.86.030 and reduce Buyer's obligation to Firm.

d. Non-Exclusive Agency. If the agency relationship between Buyer and Broker is non-exclusive then Buyer shall be obligated to pay the Compensation only if Broker represents Buyer in a purchase as indicated on the purchase and sale agreement.

5. SELLER OFFER OF COMPENSATION. A seller may offer compensation to Firm for representing Buyer in the purchase of the seller's property.

a. Seller's Offer Equal. If the compensation offered by a seller is equal to the Compensation, Buyer shall have no obligation to pay Firm the Compensation.

b. Seller's Offer Less. If the compensation offered by a seller is less than the Compensation, Buyer authorizes Broker to negotiate with the seller for compensation that is equal to the Compensation. If the seller refuses to pay compensation

Recommended vendors

Lender

Jacob Washburn

Office: (206) 521-6120
jacob@teamcrowell.com
teamcrowell.com

Danny Meier

Mobile: (206) 313-0971
Apply Now:
my.cmghomeloans.com/dr/c/hxz57

Derek Wetzel

Mobile: (206) 372-5655
derek.wetzel@onqfinancial.com
onqfinancial.com/derek-wetzel

Home Inspector

Pillar to Post – Devin Lehman

(206) 933-1151
devin.lehman@pillartopost.com

Thurston McMurray

(206) 992-5015
madronainspections@gmail.com

England Home Inspections
– Bonnie England

(206) 819-4256
bonnie@englandhomeinspection.com

Sewer Scope

Seattle Sewer Inspection

(206) 355-2315
seattlesewerinspection.com

Sound Sewer Inspection

(206) 619-9990
soundsewerinspection.com

Hydro Physics

(800) 781-3164
hydro-physics.com

Lawyers

Weschler Becker
– Natalie Roberts, *Family Law*

(206) 624-4900
nkr@weschlerbecker.com
weschlerbecker.com

Drayna Law Group
– Paul Drayna, *Real Estate Law*

(206) 529-4140
paul@draynalaw.com
draynalaw.com

Salmon Bay Law Group
– Brooke Krekow,
Estate Planning & Probate

(206) 735-3177
brooke@salmonbaylaw.com
salmonbaylaw.com

Financial Management

Brighton Jones

(206) 258-5000
brightonjones.com/seattle

Morgan Stanley
– Daniel Cohen, *CFP*

(509) 454-2315
daniel.cohen@morganstanley.com
morganstanley.com

Accountant

Bill Loughrin

(425) 774-8815
bill@loughrin.com

Movers

Moving Link – John Tornow

(206) 882-7882
jtornow@movinglink.com
movinglink.com

All Service Moving
– Michelle Wallace-Rutan

(503) 810-2770
allservicemoving.com

Home Security

Burdick's Security

(206) 725-7072
burdicksecurity.com

Front Point Security

(833) 408-8428
frontpointsecurity.com

Windows, Roof, Gutter

Seattle Supershine

(206) 371-0658
connect@seattlesupershine.com

See Through Windows and Gutter – Boaz Hall

(206) 375-6925
zenboaz@yahoo.com

Windows, Doors, Siding

Energy Exteriors NW

(206) 482-3054
energyexteriorsnw.com

Daily Lawn Care

Grassroots Gardening – Shannon MacDonald

(206) 321-2957
grngardener27@yahoo.com

R&R Landscaping – Jackie

(646) 773-5530

Fencing

CityWide Fence

(206) 745-8645
citywidefence.com

Hollman's Custom Fencing

(206) 602-8451
hollmancustomfencing.com

Locksmith

Broadway Locksmith

(206) 329-4600
broadwaylocksmith.com

ReKey America

(888) 677-3539
orders@rekey.com
rekeyspecial.com

Heating & AC

Greenwood Heating & Home Services

(296) 784-1818
greenwoodheating.com

Washington Boilers – Jack

(206) 406-0413
washingtonboilers@gmail.com

Attic, Crawlspace, Insulation

Airganic – Gal Zamir

(206) 747-4769
airganicseattle.com

Aspire Pest Solutions

(425) 318-8551
info@aspire-ps.com
aspire-ps.com

Arborist

Emerald Tree Service – Eric Gale

(206) 726-0668
tree-service-seattle.info

Recommended vendors

Building Contractors

Cornerstone Construction Group – Joe Hopkins

(206) 310-4497
joe@cornerstonecg.com
cornerstonecg.com

Katahdin Builders – Ryan Goldstein

(206) 265-3405
ryan@katahdinbuilders.com
katahdinbuilders.com

R&R Foundation

(425) 320-0786
info@rrspecialist.net
rrfoundationspecialist.com

Baklinski Home Improvement – Andrew Baklinski

(206) 940-1810
andrewb@baklinski.com

Wu Construction

(206) 361-8886
drainagepeople.com

Licensed Contractors

Renovations, repairs, home improvements, leak protection

Integrity Home Repair – Anthony Philips

(206) 914-2520
anthonyshomerepair@comcast.net
integrityhomerepairseattle.com

Restorations

Jenkins Restoration
Fire, water, storm, 24hr service

(206) 858-9101
jenkinsrestorations.com

Handy-persons

Promodo

(206) 334-2285
office@alwaysdowntown.com
alwaysdowntown.com

Handy Andy Restore & Repair

(206) 334-2285
info@handyandyrestoreandrepair.com

ABC Turn-Key – Alex Alberto

(206) 334-2285
alex@abcturnkeyservices.com

Electricians

Mirsky Electric

(206) 931-4395
mirskyelectric.com

Kemly Electric
Commercial for condos

(206) 782-1670
kemlyelectric.com

Plumbers

Action Jackson
Snake with camera

(833) 416-9257
actionjacksonplumbing.com

Reel Rooter

(206) 856-0757
reelrooter.com

PJ Kounpungchart

(206) 227-9534
pjkoun@gmail.com
seattlebestplumbingandrooter.com

Feng Shui Consultant

Cynthia Chomos

(206) 919-0107
cynthiachomos.com

Car Detailing & Tinting

Final Finsh Auto Salon

(206) 234-3009

Healer & Esthetician

Earth & Ash – Chanté

(425) 919-8023
earthandashstudios.com

Additional Resources

HomeDiary
homediary.com

HomeDiary is a digital tool to store maintenance receipts, records, and activities. Including logging paint colors, storing pictures of improvements and saving ideas for future projects.

Find it, Fix It
Available on iOS and Android

Find It, Fix It is a mobile app developed by the city of Seattle to report non-emergency issues.

Ridwell
ridwell.com

Ridwell is a recycling startup that helps recycle things that are difficult to dispose of like batteries, electronics, light bulbs, or any item that can be reused or recycled.

TaskRabbit
taskrabbit.com

Available on desktop, iOS, and Android. Taskrabbit is an online and mobile marketplace to find help with everyday tasks, including furniture assembly, moving, delivery, and handyperson work.

Wire Free Sky
wirefreesky.com

Remove unneeded telecom wires and satellite dishes from your home. Improve your home presentation and views.

Tool Library

Welcome lo your not-so-typical library. These non-profit Tool Libraries are community run by the generosity of donations and committed volunteers. A Tool Library provides access to a wide variety of tools to rent for your DIY home projects and beyond. Some Libraries offer training and basic workshop space while also encouraging neighbors to participate in community focused projects. Here are a few within Seattle, but don't be shy about searching for additional libraries in your area.

Northeast Seattle
neseattletoollibrary.com

Southeast Seattle
setools.org

Ballard
sustainableballard.org/ballard-tool-library

West Seattle
wstools.org

Capitol Hill
sustainablecapitolhill.org/tool-library

Nextdoor
nextdoor.com

Available on desktop, iOS, and Android. Nextdoor is a private social network for your neighborhood where communities come together to support each other. Whether that be reporting stolen packages, needing recommendations for a handy-person, helping a lost dog find it's home, or selling/giving away your unused items. In the busy world we live in it's a great resource to remain connected with your neighbors and local community.

“

Where the combination of people skills, customer service, expertise, intersect – that’s where you will find Nina Zerbo.

JOHN LEE, SEATTLE

What my clients are saying

"After a frustrating initial attempt to sell our condo in central Seattle with another agent, we contacted Nina to help us brainstorm new approaches. She guided us through the process of revamping the listing, helped reframe the marketing strategy for prospective buyers, and stayed actively involved throughout the process. Thanks to Nina's hard work and attentiveness, we received multiple offers and closed quickly. I would happily recommend Nina to anyone wishing to sell their property!"

— CHRIS IVERSON, CENTRAL SEATTLE

"We moved from oversees and were looking for a house ASAP. Nina was able to set us up with everything we needed while we were on the other side of the world such that on day one in the US we could make a viable offer. Her skill in crafting the offer allowed us to win over the cash offer."

— ZAC RUMFORD + JORIE WEHRELL, MT. BAKER

"Nina is everything we needed for our first home purchase. She made the process easy to understand and took care of the hard parts so we could focus on finding the perfect home. We really appreciated all her recommendations and were glad we had such a caring and professional realtor on our side.
Highly recommended!"

— JOSH INMAN + ERIKA FELDMAN, BEACON HILL

"Nina Zerbo helped us sell our Wallingford condo. She was fantastic—knowledgeable, communicative and proactive. She took a ton of work off our plate and managed to sell our home for the very high end of what we thought possible.

We wanted her to manage everything, and she did. We actually moved out of the country and she handled everything. We never had to talk with or meet any of the vendors or contractors that worked on our home, all of whom did an excellent job for cheaper than we'd have been able to find ourselves. The listing absolutely presented our home in the best possible way.

Nina built her strategy around trying to attract multiple bids in the first week, which we did. The home sold for more than we thought we could get, with a quick close and few contingencies. The entire closing process was easy and entirely remote."

— ETHAN GOODMAN-PHELPS + AUDREY DAVIS, WALLINGFORD

MOUNT BAKER, SOLD MAY 2022

Our value is in our values

Windermere and I share some deeply held values. First, we prize people over transactions — client relationships are our number one priority. Listening for ways we can be helpful, regardless of whether someone is in the market to list or buy a home, is how we're able to provide memorable service and meaningful value.

Second, we freely give away our knowledge and share our expertise in order to help people move confidently into their next chapter. We're passionate dispensers of market insights, creative strategies and winning angles in order to boost our clients' readiness and success.

And third, we work hard to keep our region strong and communities vibrant. Through our actions and contributions, we strive to create economic and lifestyle opportunities for both the households and neighborhoods we serve.

#1

WINDERMERE'S LOCAL RANKING IN CLOSED UNITS, TOTAL DOLLAR VOLUME AND, MOST IMPORTANTLY, CLIENT SUCCESS

50+

YEARS THAT WINDERMERE HAS BEEN A RESPECTED CIVIC AND CORPORATE LEADER IN WESTERN WASHINGTON

100%

OF OUR BROKERS DONATE TIME AND/OR MONEY TO THE WINDERMERE FOUNDATION

I look forward to working with you

Throughout your transaction, my role is to be your advocate, and my goal is to give you an outstanding experience.

I'll work tirelessly to educate and advise you about how the current real estate market impacts your decision regarding whether and when to buy a home. When you're ready, I'll help you find the property that's a perfect fit and I'll guide you through the process of submitting an offer. Once your offer has been accepted, I'll negotiate the critical and contractual details right up until you have keys in hand. Thereafter I'll be a steady resource for you along the path of your homeownership, sharing information about how to maximize your investment from both financial and lifestyle perspectives.

Nina Zerbo

Buying a home can be an emotional journey.

I want you to *arrive happy*.

All in, for ***you***.

ZERBO REAL ESTATE

Nina Zerbo

BROKER

206.499.7700
nina@zerborealestate.com
@ninazerbo