

# Guide to Buying a Home

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**BRIDGENORTHWEST**  
group





# Meet the team

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**BridgeNWGroup.com**

**3 Managing Brokers**

We're a trio of real estate professionals with 45 years of combined experience who have joined our talents together to provide our customers with the full range of real estate services at every stage of the process.

We know how to buy and sell homes, and we do it very well. What's more, we've developed a proprietary collaborative process to bring you a level of concierge service that's beyond what others have to offer. We combine the agility and attentiveness of a specialized team with the reach and resources of Windermere, a global super-power in the real estate world. We know houses. From the inside out. We have a breadth of knowledge on operations, financing, construction, and



transactions giving us skills in all aspects of the real estate industry. We have taken houses down to their studs and built new from the ground up. Which means we know value, we know the process, and we see beyond the real estate transaction.

We also know your decision is about more than the house—it's about the neighborhood and community. It's about living your life to the fullest and a sense of belonging. We know what makes communities and neighborhoods in the Pacific Northwest the kinds of places you want to call home. Our range of life experience ensures that we can provide you with a wealth of knowledge about this diverse and beautiful part of the world.



**Christy Shiers**  
Managing Broker  
206.409.5631



**Dan Riley**  
Managing Broker  
206.390.4799



**Dan Sperry**  
Managing Broker  
206.640.1155

## Our promise to you

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No assistants or second-string players. You always get us and only us!


No shortcuts. No avenues unexplored. No oversights. We pay attention to the details in every step of the process and take care to achieve excellence in every aspect of working with our clients.

We always represent you. We begin negotiating on your behalf before an offer is ever on the table. Advocacy for our clients is always our first priority.









# Guiding your purchase

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

Advising you before the transaction, we'll make sure you understand all the terms, processes and documents involved. We'll provide real-time market data and helpful information so you can make informed decisions. You can be confident you have skilled negotiators 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 BRIDGE NW BENEFITS:**

Over 40 years of experience

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New listing alerts

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Comparable market analysis

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Private virtual home tours hosted by the agent

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Virtual document signing

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2 Managing Brokers

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After-sale follow-up and evaluation

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Local expertise, accountable to you

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Services guarantee

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# Getting to know you

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Before we can help you buy a home, we 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. Our 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, we'll help you refine your search criteria, narrowing in on neighborhoods, commute times and floor plans that match your specific needs. We'll also use our 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, we'll tailor our communication to match the method and frequency you prefer.

**IF YOU'RE SEEKING YOUR FIRST HOME OR YOUR FIFTH,  
WE CAN ADVISE YOU ON ANY REAL ESTATE PURCHASE.**



**First home**

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**Upsizing**

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**Downsizing**

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**Relocating**

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**Investment property**

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**Vacation home**

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# Figuring out financing

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## 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 we're always happy to recommend some trusted and knowledgeable lenders who have been integral to our 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.

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## Financial benchmarks for buyers



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<b>PRE-QUALIFICATION:</b>	Determination of your probability of obtaining a loan.
<b>PRE-APPROVAL:</b>	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.
<b>PERFORMANCE GUARANTEE:</b>	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.
<b>CASH BUYER:</b>	Ability to purchase the home based on verified cash holdings rather than lender financing.





## Buying first and selling later?

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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:**

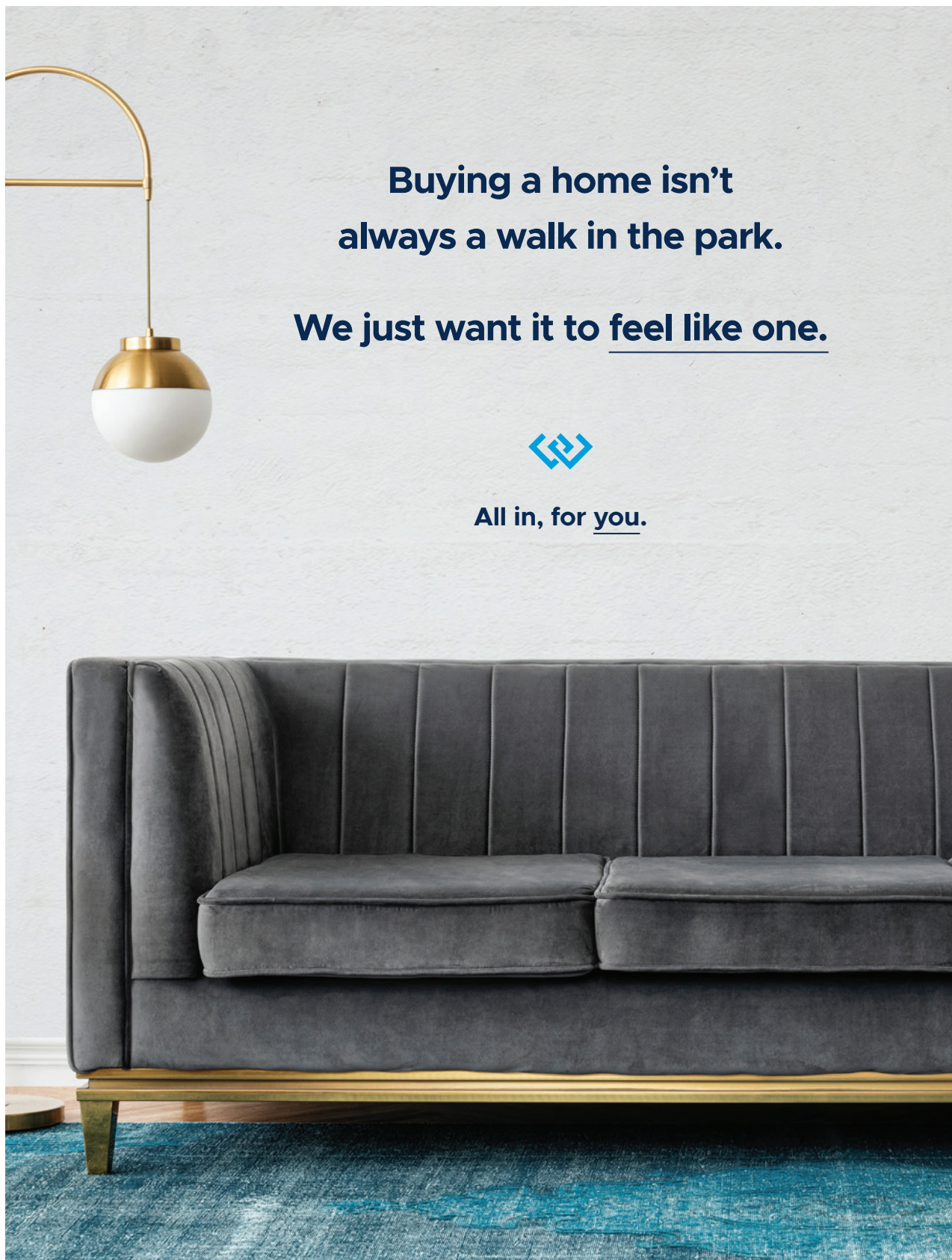
- A stronger negotiating position
- A simple application
- Fast processing
- No payments due before closing
- Competitive fees and interest rates

**Buying a home isn't  
always a walk in the park.**

**We just want it to feel like one.**



**All in, for you.**





# Determining your maximum price

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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

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## SETTING UP A SUCCESSFUL SEARCH

Once you've determined your budget and we have an idea of what you're looking for, we'll start touring listings. This process will help you get a sense of what you can expect from different types of homes, your price point and the vibe of various neighborhoods. It will also help us get a better sense of your wants and needs in order to continue refining our search. While the market may be more competitive at certain times, we 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, we'll lay out the pros and cons of each contending property. Our 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?





# Due diligence

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**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.

A **home inspection** benefits all parties involved by providing insight into the condition of the home, thereby making you an informed buyer.

## **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 agents, we'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

# Putting together your offer

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Before writing your first offer on a home, we'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, we will:

- Perform a market analysis to show how the home compares in value to recent listings and sales
- 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 we've written up the Purchase and Sale Agreement and all associated forms, we 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

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Our real estate market is a competitive one. To help you navigate the realities of this landscape when we put together your offer, we'll investigate recent sales data to anticipate the level of competition we may face. We'll also connect with the listing broker to gauge the market's reception of the particular home. Then we'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 we'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 we submit an offer on a listing that is expected to receive competing offers, we'll discuss the pros and cons of waiving certain contingencies. These include the inspection, financing, appraisal and title contingencies. We'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, we 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 rentback provision may also appeal to the seller so they have more time to vacate the property. Either way, we'll work to ascertain the seller's preferences before we write the offer.

# Purchase and Sale Agreement

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Before you submit an offer on a home, we'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

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Financing addendum

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Inspection addendum

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Optional Clauses addendum (Form 22D)

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Addendum outlining special conditions (WRE41)

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Lead-based paint notification, when appropriate

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FIRPTA (Form 22E)

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Title review

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## **THE FOLLOWING FORMS WILL BE INCLUDED WITH YOUR OFFER:**

Agency disclosure form

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Seller disclosure statement (Form 17)

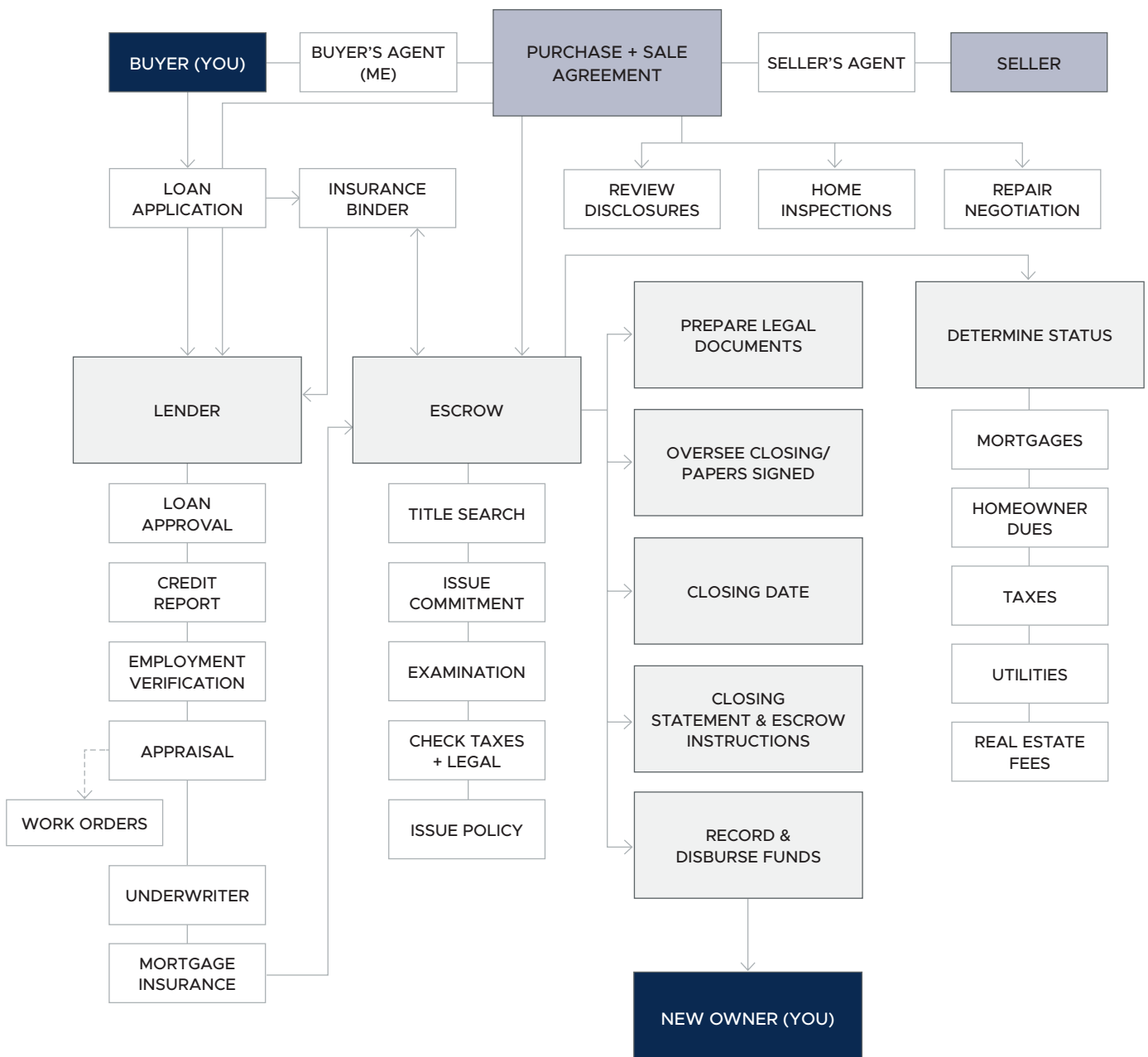
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# The path to closing

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 we will make sure you understand everything that's happening so you're never out of the loop.



# Settlement & closing

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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:

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Down payment on the home

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Buyer’s escrow fee (according to the contract)

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Lender’s extended title insurance premium (ALTA)

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Document preparation (if applicable)

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Prorated property taxes (from date of acquisition)

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Prorated Homeowners Association dues (from date of acquisition) if applicable

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Recording fees for all documents in buyer’s name

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Notary fees, if applicable

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Homeowner’s hazard insurance premium for first year

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Inspection fees (according to contract)

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Loan fees as agreed with lender

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Interim interest on new loan, prorated from date of funding to first payment date

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Real estate services fee (according to contract)

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## THE SELLER PAYS FOR:

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Seller’s escrow fee (according to contract)

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Owner’s title insurance premium

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Payoff of all encumbrances (loans) in seller’s name

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Prorated property taxes (prior to date of sale)

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Any judgments, tax liens, assessments or encumbrances placed against property title

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Any unpaid Homeowners Association dues

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Recording charges to clear all documents of record against the seller

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Excise tax, if applicable, determined by county and based on sale price

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Real estate services fee (according to contract)

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## Sample buyer closing costs

± \$35

CREDIT REPORT

± \$1,300

1/2 ESCROW FEE  
(ON A \$900K HOME)\*

± \$1,000

APPRAISAL

± \$350

SEWER INSPECTION

± \$500

PROPERTY INSPECTION

20%

ESTIMATED DOWN PAYMENT

The only out-of-pocket costs (not financed in your loan) are typically home inspections, appraisal, real estate services fee, and your down payment. A good rule of thumb is to budget around 2.5%-4% 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.

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

If you are happy with our service, we would love to help your friends and family. We always have time for your referrals!

# Glossary

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**ADJUSTABLE-RATE MORTGAGE (ARM)**

interest rates on this type of mortgage are periodically adjusted up or down depending on a specified financial index

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**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.

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

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

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**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.

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

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

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

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**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

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**COMPENSATION** a fee paid to an agent or broker for services performed

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

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**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)

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

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

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

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

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

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**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

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

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

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

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

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

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

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

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

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

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

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

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**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)

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**SETTLEMENT** all financial transactions required to make the contract final

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**TITLE** a document that indicates ownership of a specific property

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**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.

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

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## **BROKERAGE SERVICES & BROKER COMPENSATION**

When we work with you to find you a home, we'll follow Washington agency law\* by presenting a Buyer Brokerage Services Agreement that we will both sign. This agreement spells out the terms and duration of our agency relationship with you, as well as the specifics of compensation for real estate services.

\*RCW 18.86 - “Real Estate Brokerage Relationships”

# Why Windermere

\$15B

WINDERMERE'S ANNUAL PROPERTY SALES IN KING COUNTY\*

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

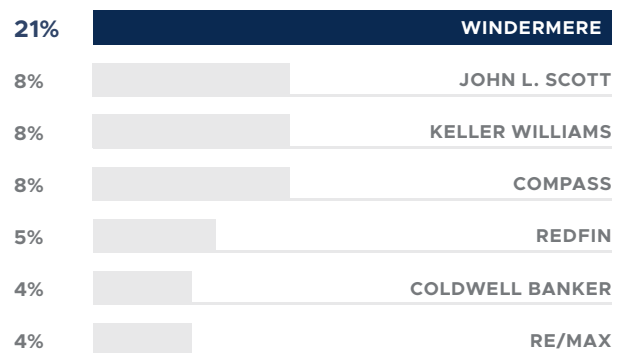
- Windermere typically has the most listings in the market at any given time. This is meaningful because with inventory so tight in our region, our network access to the most resale and new construction listings is a big advantage.
- Our relationships with Windermere listing brokers serve to ease the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

## IN A COMPETITIVE MARKET, WINDERMERE GIVES BUYERS THE EDGE

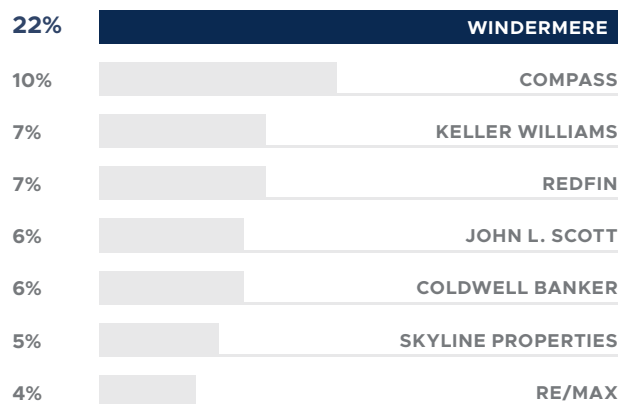
Buyers choosing Windermere increase their odds of succeeding in a competitive market because:

- 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.

## WINDERMERE SELLS MORE KING COUNTY HOMES\*\*



## SHARE OF WINNING BUYERS WHEN COMPETING AGAINST MULTIPLE OFFERS\*\*\*



\*Source: Trendgraphix. Reflects average annual dollar volume of King County properties sold over a recent 3-year span.

\*\*Source: Trendgraphix. Market share data reflects unit sales of single family homes 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

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## **YOUR HOME PURCHASE WILL FURTHER THE IMPORTANT WORK OF THE WINDERMERE FOUNDATION**

When your purchase transaction closes, we'll donate a portion of our commission to the Windermere Foundation, which is committed to making our communities a better place to live for our most disadvantaged neighbors. Housing is our business, so helping homeless and low-income families—with an emphasis on helping children—has been our 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.



\$50M+

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

From C-suite executives, bank presidents, and professional athletes to first-time home buyers, we serve a variety of clients. Here is what some of them have to say about working with us.

“

Bridge NW Group was  
an absolute pleasure  
to work with.

– Eric and Alyssa P.



# What our clients are saying

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The Bridge NW Group assisted us on the sale of our home in Everett and then new purchase in Edmonds. Christy, Dan and Dan bring tremendous value outside of what you can research online by leveraging their vast negotiation experience, and construction backgrounds. They were able to identify potentially expensive pitfalls in several homes we looked at, while also taking the time to really understand what we wanted in our new home. The Bridge Northwest Group was responsive, detail oriented, and knowledgeable throughout the entire process. I would happily recommend them to my friends and family, or anyone else considering engaging in a real estate transaction.

**– Eric and Alyssa P.**

Buying a house is a scary, overwhelming, and confusing process that is likely one of the most important decisions of your life. Christy, Dan and Dan carefully guided us throughout the process, and made us both feel comfortable and confident in our decision. They listened to our needs, and have been incredibly responsive. Additionally, they were able to connect us with knowledgeable professionals to assist in the home buying, selling, and moving process. Every referral they gave us was exactly what we needed!

The professionalism and trustworthiness of BridgeNW has made the home buying experience much more pleasant, and working with them has been a breath of fresh air.

**– Tim and Abi H.**

I'll get straight to the point: BridgeNW group is the best real estate team we've ever worked with. Hire them now! Christy Shiers, Dan Riley and Dan Sperry are a detail oriented, get-it-done, personable, responsive and accountable real estate team. From the quality of the photography to helping coordinate the work that was needed to sell our home, everything was so well done and managed with grace and efficiency. Knowing they were on top of everything removed a tremendous amount of stress for us. They are great listeners, excellent communicators and very strong agents. We were able to sell our home significantly over asking because of them. Their pricing recommendations were spot on and they showed our home and spoke of our neighborhood with such pride that we attribute our multi-offer situation to their tenacity and passion. They are the best.

**– Fara and Fred H.**

# We look forward to working with you

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**THROUGHOUT YOUR TRANSACTION, OUR ROLE IS TO BE YOUR ADVOCATE,  
AND OUR GOAL IS TO GIVE YOU AN OUTSTANDING CLIENT EXPERIENCE.**

We'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, we'll help you find the property that's a perfect fit and we'll guide you through the process of submitting an offer. Once your offer has been accepted, we'll negotiate the critical and contractual details right up until you have keys in hand. Thereafter we'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.



**You have a choice in who  
represents you, choose the best.**



# BRIDGENORTHWEST group

## BRIDGE NORTHWEST GROUP MANAGING BROKERS

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