



*Home Search —
to Move In*

A
HOME
BUYER'S
guide

ELEVATING
and humanizing
REAL ESTATE —
every day

Choosing the right brokerage is as important as selecting the right agent.

For over 50 years, Windermere's commitment to professionalism, integrity, and giving back to our communities has helped grow us into one of the largest and most respected brands in the country.



**WINDERMERE
REALTY TRUST**

VOTED OREGON'S
most admired—
RESIDENTIAL
REAL ESTATE CO.

Portland Business
Journal, 2022 & 2023



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Let's work **TOGETHER** —
TO FIND *your dream home*

Buying a home is one of the most exciting and life-changing processes you'll experience, but it can also be stressful and emotional at times.

THAT'S WHERE MY EXPERTISE AND DEDICATION COME IN.

I know the local market, and can help you find the right home, in the perfect neighborhood at the price you want. I'll guide you through every step of your home purchase, making sure it's as smooth and easy as possible.

MY BENEFITS TO YOU

- › Listen to your goals, communicate regularly, and partner for your success.
- › Increase the opportunity of finding your perfect home.
- › Focus your home search by understanding your priorities and doing legwork for you.
- › Stay informed with the latest market insights.
- › Gain a clear understanding of terms, processes, and contracts.
- › Establish value and strategize a strong offer.
- › Negotiate the best contract as your personal advocate.
- › Enjoy peace of mind knowing every detail is managed.

BACKED BY WINDERMERE REALTY TRUST

- › WRT's value as a collaborative, caring, locally-owned brokerage, backed by the reputation, expertise, and resources of an industry leader.
- › Affiliated lending and insurance resources.
- › Global referral system.
- › Global relocation program.
- › Windermere Foundation has donated more than \$53M to our communities.



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LET'S GET *started* —



Organization is the key to finding the home you want while spending the least amount of time and energy.

DETERMINE YOUR BUYING POWER

It's always best to find out how much you can afford before you begin your home search.

An online mortgage calculator can estimate your borrowing power based on your income and current debt, but the best advice will come from a mortgage banker, broker, or lender. I have excellent connections and can provide you with a list of names from which to choose.

KNOW YOUR CREDIT

Your credit history is one of the key factors a lender uses to determine your interest rate.

It's important to request your credit report so you can correct any mistakes and prepare to explain any blemishes that exist. You are entitled to one free request each year from the three main credit reporting agencies. Just go to: [AnnualCreditReport.com](https://www.annualcreditreport.com)

You may want to check your credit score at the same time you check your credit report—usually for a fee. This score influences how much lenders are willing to loan to you and at what interest rate.

PREAPPROVED VS. PREQUALIFIED

These terms are all about where you stand in the loan approval process.

Prequalification gives you a rough idea of your ability to get a loan. To get prequalified, just meet with a loan officer or mortgage company. They'll help figure out how much you can afford based on your income, debts, and down payment funds.

Preapproval is a step further—your lender has already checked and approved your credit and income. Getting pre-approved early makes your offer look great to sellers.

DOWN PAYMENT

Most lenders will give better financing terms to borrowers that can put a 20 percent down payment on the purchase.

If you are unable to do so, you will likely be required to purchase Private Mortgage Insurance (PMI) and perhaps pay a higher interest rate.

UNTIL YOUR LOAN FUNDS

While you are in the process of applying for a loan, it's important that you DO NOT do any of these:

Change your employment, buy any major items on credit, deplete your savings, order fun new items for your home like furniture... please wait!

ORGANIZE YOUR DOCUMENTS

When applying for a home loan, you'll need to gather and present several important documents to demonstrate your financial stability and ability to repay the loan.

Here's a list of the key documents typically required:

- › **Proof of Identity**
Government-issued photo ID (e.g., driver's license or passport).
- › **Recent Pay Stubs**
Usually covering the last 30 days.
- › **W-2 Forms**
From the past two years.
- › **Tax Returns**
Personal and business (if self-employed) for the past two years.
- › **Bank Statements**
Typically from the last two to three months.
- › **Employment Verification**
Contact information for your employer and/or a letter of employment.
- › **Credit Information**
Authorization for the lender to pull your credit report.
- › **Assets Documentation**
All investment accounts, retirement plans, insurance policies, etc.
- › **Bank Account Statements**
For checking, savings, and investment accounts.

FINANCING *your purchase*



LOAN TYPES

There's an array of loan types available to buyers—each with its own set of benefits and requirements. It's important to consider your financial situation, credit score, and long-term plans when choosing the right loan for you.

- › **Fixed-rate Mortgage**
These loans have a consistent interest rate and monthly payment over the life of the loan, typically 15 or 30 years.
- › **Adjustable-Rate Mortgages (ARMs)**
These loans have an interest rate that changes periodically based on market conditions. They usually start with a lower rate that adjusts after a set period. Changes in rate happen at certain periods, and the lender can set a minimum and maximum on the rate of fluctuation.
- › **FHA Loans**
Insured by the Federal Housing Administration, these loans are designed for first-time homebuyers and those with lower credit scores. They require a lower down payment, usually around 3.5%. To secure an FHA loan, a borrower must apply and qualify with a certified FHA lender.
- › **VA Loans**
Available to veterans, active-duty service members, and some members of the National Guard and Reserves. These loans are backed by the Department of Veterans Affairs and often require no down payment or mortgage insurance.

RATES & TERMS

Choosing the best loan isn't just about finding the lowest interest rate. Each option will come with specific rates and terms that will impact your monthly payments, total loan cost, and financial health.

- > **Annual Percentage Rate (APR)**
The APR includes the interest rate plus other loan-related fees and costs, providing a more comprehensive view of the loan's total cost.
- > **Locked-in Interest Rate**
This is when a lender guarantees a specific interest rate for a set period, typically from the time you apply for the loan until closing. This protects you from fluctuations in market rates during that period, ensuring that your mortgage rate will not increase before your loan is finalized. Some lenders charge a fee for locking in a rate, which can be a flat fee or a percentage of the loan amount.
- > **Prepayment Penalties**
Some loans may include a penalty if you pay off the loan early. This is important to consider if you plan to sell the home or refinance the loan within a few years.

FEES

Most loans have fees in addition to the amount you are borrowing. Sometimes these fees can be included in the amount of your loan, or you can negotiate to have the seller cover some of these costs.

- > **Points**
Also known as discount points, these are upfront fees paid to the lender at closing in exchange for a lower interest rate. One point equals 1% of the loan amount.
- > **Origination Fee**
This is charged by the lender for processing the loan, typically 0.5% to 1% of the loan amount.
- > **Underwriting Fee**
If not included in the origination fee, this is charged by the lender to cover the cost of evaluating your loan application, typically between \$400 and \$900.
- > **Closing Costs**
These are fees and expenses you pay when finalizing the loan, such as appraisal fees, title insurance, and origination fees. They typically range from 2% to 5% of the loan amount.



Finding your PERFECT *home*

NAVIGATING THE HOME SEARCH

Make a list of everything you want in a home. Is a primary suite a must? How many bathrooms do you need? What about closet space, a yard, a fireplace, or a bay window? Consider whether you prefer a single-story or multi-story home, and how important schools or public transportation access are to you. Separate your must-haves from the nice-to-haves, and prioritize them. We'll review your list together to ensure I understand exactly what you want in your new home.

TIPS WHEN LOOKING FOR HOMES

- › Keep good notes as we look at homes. I can provide a form and rating system to help you compare.
- › Look beyond cosmetics. Make sure the home is in good physical condition and that you understand the cost of repairs.
- › Look at additional homes, even if you love the first one you see. Many times, it takes looking at several homes before you find the one that is really right for you.
- › Visit a house and neighborhood several times, and at different times of day to be sure it resonates.
- › Map out commute times to work and school from a home you are considering.



MAKING *an offer*

PURCHASE AND SALE AGREEMENT

Finding the perfect home is thrilling! While the offer process can be a bit overwhelming, I'll be right by your side, guiding you through every step.

I will establish home value by analyzing comparable sold properties, general market conditions, and inventory. Together we will complete a purchase and sale agreement, which outlines the terms and conditions of the sale, including the purchase price, closing date, and any contingencies that must be met before the sale can be finalized. I'll ensure you understand the offer and confirm that all your requests are addressed before signing.

Once your offer is presented, the seller has the option to accept it, reject it, or execute a counter offer.

NAVIGATING MULTIPLE OFFERS

As your agent, I'm always ready for the possibility of multiple offers.

We'll position your offer to stand out by identifying what the seller values most—whether that's an all-cash offer, a price above asking, closing and possession timing, or waiving certain contingencies. In negotiations, you'll be glad to have me advocating for you.

MAKING A COUNTER OFFER

Once the seller reviews your initial offer, they might accept it immediately. However, it's common for the seller to respond with a counteroffer, adjusting certain terms.

These changes can range from minor to significant, involving factors like the closing date, repair responsibilities, price, or inclusion of appliances. You can choose to accept or reject the counteroffer or propose another one in return. I will guide you through this process, helping you understand what options are available and what compromises might be necessary.

EARNEST MONEY

This is an amount of money you offer as a good-faith gesture that you're serious about buying a home.

This sum of +/- 2% is held in a secure third-party escrow account until closing. If you decide to back out of the deal for reasons unrelated to the home inspection or appraisal, the seller may be entitled to keep the earnest money.

CONTINGENCIES

Contingencies are requirements in the offer that need to be fulfilled before the home sale can be finalized.

These conditions can safeguard the buyer, the seller, or both. They often involve the home inspection, which protects you if costly repairs are needed, or financing, which ensures you're not obligated to proceed if you can't secure a mortgage within the agreed timeframe.



OFFER *accepted*

THE ROAD TO CLOSING

Once your offer has been accepted, the home is under contract, even though the sale isn't final. This period is exciting but there is a lot that needs to happen before you seal the deal.

HOME INSPECTION

Your home purchase will likely be contingent upon a professional inspection of the entire property—including improvements.

The goal is to give you an independent and comprehensive evaluation of the physical condition and safety of your potential new home. You will receive a written report of the inspection, which we will review together.

Once we review the inspection together, you have the option to:

- › Negotiate that repairs are made by the seller before the sale closes.
- › Negotiate a credit amount in lieu of repairs.
- › Renegotiate the purchase price to account for necessary repairs.
- › Terminate the written offer should major problems be discovered and the seller doesn't agree to address the requested repairs.

PROPERTY DISCLOSURES

The Seller's Property Disclosure is a legal document detailing the property's condition and any known issues.

This disclosure is meant to inform you, the buyer, of any defects, repairs, or other significant information that could affect the property's value or your decision to purchase. The specific requirements for these disclosures can vary by state or region.

HOME ENERGY SCORE

In certain regions, a Home Energy Score is mandatory. This score rates a home's energy efficiency on a scale from 1 to 10, with higher scores reflecting better energy performance and reduced utility costs.

It helps homeowners and buyers gauge a property's energy use, spot areas for improvement, and estimate future energy expenses.

For more information, visit: HomeEnergyScore.gov

PROPERTY TAXES

The property tax rate is set at the county level. Your local tax office calculates your tax bill by multiplying the assessed value of your property by the county's tax rate.

In Oregon, counties typically collect about 0.91% of a property's value in taxes annually, though this rate can vary depending on your specific location. Escrow will verify the current property tax amounts as part of the closing process.

To learn more about your specific county, visit: oregon.gov/dor/programs/property/Pages/county-contact.aspx

HOME WARRANTY

A home warranty is an insurance policy that covers repairs for your home's systems and appliances.

Unexpected costs due to malfunctioning appliances or home systems can be frustrating and problematic. One good way to mitigate risks is to include a home warranty in your contract, particularly for first-time homebuyers or those buying older homes. If you'd like to learn more, I can answer questions or provide resources.

Home Inspection GUIDE —

Here's what is generally checked:

> Structural Components

The foundation, walls, roof, and overall structure are examined for stability and signs of damage, such as cracks or leaks. Repair and remodel building permits should be verified with the city or county building departments.

> Exterior

Siding, windows, doors, and exterior features like decks, porches, and driveways are inspected for wear, damage, or improper installation.

> Roof

The inspector checks the condition of the roof, including shingles, flashing, gutters, and any signs of water damage or leaks.

> Sewer Scope

Verifies the property is connected to the city sewer and the condition of the line. Or if the home has a septic system, a septic inspection will establish the system type and condition.

> Oil Tanks and Wells

Require inspection, testing, and remediation by skilled environmental and water quality professionals.

> Plumbing

The inspector evaluates the condition of pipes, fixtures, water heaters, and the overall water supply system for leaks, corrosion, or outdated materials.

> Electrical System

The electrical panel, wiring, outlets, switches, and grounding are checked to ensure they meet safety standards and are functioning properly.

> Heating, Ventilation, and Air Conditioning

The inspector assesses the furnace, air conditioning units, ductwork, and ventilation systems for efficiency and proper operation.

> Interior

Ceilings, walls, floors, and stairs are inspected for damage, stains, or signs of moisture. Windows and doors are also checked for proper operation and sealing.

> Insulation and Ventilation

The attic and crawl spaces are examined for adequate insulation and proper ventilation to prevent moisture buildup and energy loss.

> Appliances

Built-in appliances, such as stoves, dishwashers, and garbage disposals, are tested to ensure they are working correctly.

> Fireplaces and Chimneys

These are examined for structural integrity, signs of creosote buildup, and proper ventilation.

> Basement and Crawl Spaces

These areas are checked for signs of water intrusion, mold, or pests, and the condition of the foundation and support structures.

> Environmental Hazards

Pest Infestation, mold, radon, asbestos, and lead-based paint issues are noted along with any remediation recommendations.

> Safety Features

Smoke detectors, carbon monoxide detectors, and other safety systems are tested to ensure they are in working order.



Settlement AND closing



NEARING THE FINISH LINE

Settlement and closing are the final steps in a home sale where ownership is officially transferred from seller to buyer. During settlement, all financial and legal details are finalized, and necessary documents are signed. Closing is the event where you, the buyer, pays any remaining costs, the seller receives the sale proceeds, and the property title is transferred. Once everything is completed, the transaction is recorded with the local government and you'll get the keys.

THE HOME TITLE

A title examination, also known as a title search, is a crucial step in the closing process of a home sale.

It involves a thorough review of public records to verify the property's ownership history and ensure that the title is clear of any issues that could affect your future ownership rights.

HOME APPRAISAL

A home appraisal at closing is an evaluation of a property's market value, conducted by a licensed appraiser.

The appraiser examines the home's condition, location, and comparable property sales in the area to determine its worth. This appraisal is typically required by the lender to ensure that the property's value supports the mortgage amount. It helps protect both the lender and you, the buyer, from overpaying for the home.

TITLE INSURANCE

Title insurance protects home buyers and lenders from financial loss due to issues with a property's title, such as undiscovered liens, errors in public records, fraud, or undisclosed heirs.

There are two types: Owner's Title Insurance, which safeguards the buyer's investment, and Lender's Title Insurance, which protects the lender's interest until the loan is paid off. This one-time purchase at closing offers peace of mind by covering legal costs and potential losses if title problems arise after the sale.

Closing DAY

CROSSING THE FINISH LINE

It's time to sign the paperwork. I will let you know ahead of time what to bring to the closing.

PRIOR TO CLOSING

> Final walk-thru

If written into your sales agreement, take this final opportunity to verify repairs agreed to by the seller and condition of the home.

> Review documents

Carefully read all documents related to the sale including the purchase agreement, disclosure form, and closing statements. Confirm wiring instructions with your escrow agent by phone, to prepare the transfer of funds to close. To avoid wire fraud, do not send your funds via wire until you have verified instructions with the title company handling your transaction.

> Tips for Closing

Gather necessary documents. Typically, you will need a government-issued photo ID, proof of homeowner's insurance, the contract, loan paperwork, a checkbook, and the cashier's check or wire transfer confirmation.



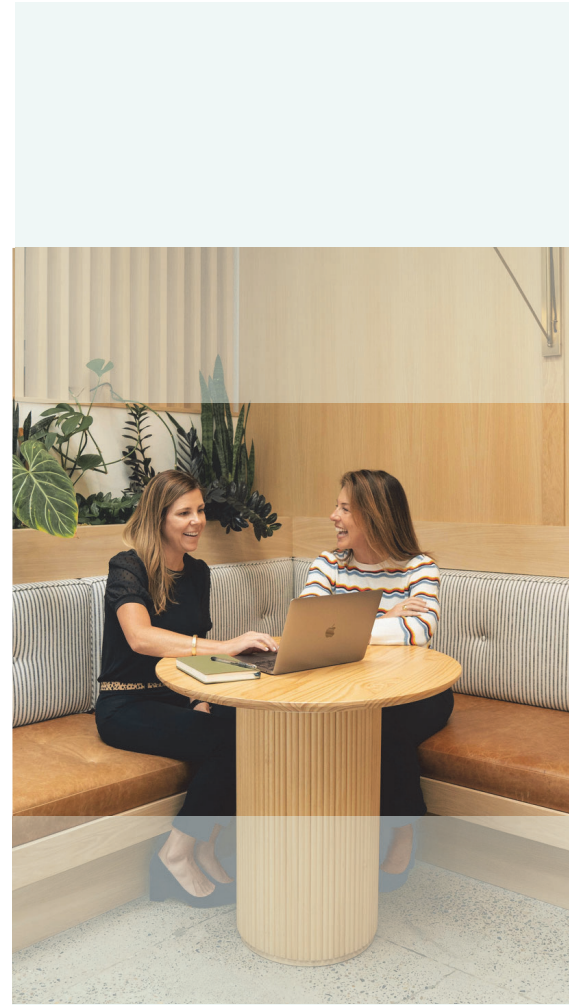
The Buyer Receives

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

The Buyer Might Pay

- > Brokerage commission (the sum or percentage of the sale price previously agreed upon by the buyer and the real estate agent).
- > One half of escrow or legal fees paid to the attorney or escrow company for 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
- > HomeOwner's Association fees, if applicable*

*Paid by either the buyer or seller



Moving TIPS

The moving process may seem overwhelming. Getting organized, knowing what needs to be done, and tackling tasks efficiently can make your move significantly less stressful.

Here's a checklist to keep you on task and help make your move successful.

SIX TO EIGHT WEEKS BEFORE

- › Get estimates from professional movers or truck rental companies if you are moving yourself.
- › Once you've selected a mover, discuss insurance, packing, loading and delivery, and the claims procedure.
- › Sort through your possessions. Decide what you want to keep, what you want to sell and what you wish to donate to charity.
- › Record serial numbers on electronic equipment, take photos (or video) of all your belongings and create an inventory list.
- › Discuss tax-deductible moving expenses with your accountant and begin keeping accurate records.
- › Change your utilities, including phone, power and water, from your old address to your new address.
- › Obtain a change of address packet from the post office and send to creditors, magazine subscription offices and catalog vendors. movers.guide.usps.com

TWO TO FOUR WEEKS BEFORE

- › If you're moving to a new community, contact the Chamber of Commerce and school district and request information about services.
- › Make reservations with airlines, hotels and car rental agencies, if needed.
- › If you are moving yourself, use your inventory list to determine how many boxes you will need.
- › Begin packing nonessential items.
- › Arrange for storage, if needed.
- › If you have items you don't want to pack and move, I can help you find where to recycle or dispose them.
- › Have your car checked and serviced for the trip.
- › Get car license, registration and insurance in order.
- › Transfer your bank accounts to new branch locations. Cancel any direct deposit or automatic payments from your accounts if changing banks.
- › Collect items from safe-deposit box if changing banks.
- › Make special arrangements to move pets, and consult your veterinarian about ways to make travel comfortable for them.

TWO TO THREE DAYS PRIOR

- › Set aside legal documents and valuables that you do not want packed.
- › Pack clothing and toiletries, along with extra clothes in case the moving company is delayed.
- › Defrost your refrigerator and freezer.
- › Arrange to have payment ready for the moving company.
- › Have movers pack your belongings.
- › Label each box with the contents and the room where you want it to be delivered.
- › Give your travel itinerary to a close friend or relative so they can reach you as needed.



MOVING DAY: OLD HOME

- › Pick up the truck as early as possible if you are moving yourself.
- › Make a list of every item and box loaded on the truck.
- › Double-check closets, cupboards, attic, basement and garage for any left-behind items.
- › Let the mover know how to reach you.

Pack a “first day” box with items you will need right away.

MOVING DAY: NEW HOME

- › Be on hand at the new home to answer questions and give instructions to the mover.
- › Check off boxes and items as they come off the truck.
- › Examine your goods for damage.
- › Confirm that the utilities have been turned on and are ready for use.
- › Unpack your “first day” box (see list for suggested contents).
- › Unpack children’s toys and find a safe place for them to play.
- › Install new locks.

MOVING ESSENTIALS

- Plenty of boxes
- Packing tape
- Bubble wrap, newspapers, or packing paper
- Cornstarch packing “peanuts”
- Scissors
- Utility knife
- Labels
- Felt-tip markers
- Furniture pads
- Hand truck or dolly

FIRST DAY BOX

- Scissors and utility knife
- Measuring tape
- Pencil and paper
- Soap and cleaning supplies
- Trash bags
- Shelf liner
- Coffee cups
- Instant coffee or tea and drinks
- Tea kettle
- Snacks
- Paper towels and paper plates
- Bath towels
- Toilet paper
- Children’s toys and books
- Music



Glossary

OF TERMS

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 very low, while the interest payment is very high. At the end of the loan, the relationship is reversed.

ANNUAL PERCENTAGE RATE

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.

BALLOON PAYMENT

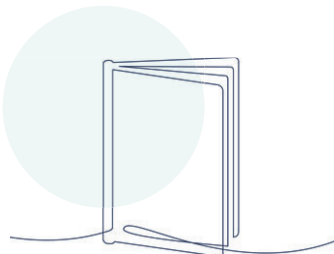
A large principal payment due all at once at the end of some loan terms.

CAP

A limit on how much the interest rate can change in an adjustable-rate mortgage.

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

See “settlement” or refer to “Settlement and Closing” in this guide.

COMMISSION

A fee (usually a percentage of the total transaction) 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 a correct pricing strategy for a seller’s 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 survey of the attributes and selling prices of comparable homes on the market or recently 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. Compare to “adjustable-rate mortgage.”

FIXTURE

A recognizable entity (such as a kitchen cabinet, drape 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 until a debt is satisfied.

LISTING CONTRACT

An agreement whereby an owner engages a real estate company for a specified period of time to sell a property, for which, upon the sale, the agent receives a commission.

RESOURCES



> **Windermere Relocation**

Extending our reach by assisting clients with moves anywhere in the world. With an 89% close rate, Windermere Relocation understands how to find the right agent match through the Windermere Network and LeadingRE relationships.

Relocation Account Managers are available to assist with corporate or individual client needs.

> **Generations Home Loans**

Generations Home Loans is a full-service mortgage banker and direct lender with access to numerous lenders providing homebuyers with complete home-financing solutions, and helping Windermere brokers close more transactions. Generations offers underwriting flexibility and unique loan programs, in addition to processing, approving and closing loans quickly.

Ask for more information or visit:
generationshomeloans.com

> **Moreland Insurance**

Moreland Insurance is privately owned and headquartered in Seattle, Washington. The company began as an affiliate of Windermere Real Estate to help protect the interests of its franchise owners, agents, and their clients. Moreland has grown into a full-service independent insurance agency serving the Western United States, focused on providing a superior insurance experience. Moreland simplifies the insurance process and solves unique challenges by offering over 30 insurance carriers to fit unique client needs.

Ask for more information or visit:
morelandagency.com

> **Vender Referrals**

I invite you to reach out anytime you need vendor referrals for your home. It's a personal service I'm honored to provide to clients.

MARKET PRICE

The actual price at which a property has sold.

MARKET VALUE

The price that is established by present economic conditions, location and general trends.

MORTGAGE

Security claim by a lender against a property until the debt is paid.

MULTIPLE LISTING SERVICE (MLS)

A system that provides to its members detailed information about properties for sale.

ORIGINATION FEE

An application fee(s) for processing a proposed mortgage loan.

PITI

Principal, interest, taxes and insurance, forming the basis for monthly mortgage payments.

POINT

One percent of the loan principal. It's charged in addition to interest and fees.

PREPAYMENT PENALTY

A fee paid by a borrower who pays off the loan before it is due.

PRINCIPAL

One of the parties to a contract; or the amount of money borrowed, for which interest is charged.

PRORATE

Divide or assess proportionately.

PURCHASE & SALE AGREEMENT

A contract between buyer and seller that outlines the details of the property transfer; or refer to "Purchase and Sale Agreement" in this guide.

SETTLEMENT

All financial transactions required to make the contract final. See "Settlement and Closing" in this guide.

TITLE

A document that indicates ownership of a specific property.

TITLE SEARCH

Detailed examination of the entire document history of a property title to make sure there are no legal encumbrances.

AGENTS of good —



Windermere Network has donated more than \$53 million in over 50 years.

Windermere thrives on giving back to our community. Enriching the neighborhoods in which we live and work is an integral part of how we do business. We focus on aiding unhoused and low-income families, especially children, by donating a portion of every agent's commission to the Windermere Foundation. 100% participation gives us a common purpose and sends a powerful message about our commitment to the community.



25+

YEARS OF GIVING



275

ORGANIZATIONS SUPPORTED



1,000's

LIVES CHANGED

Windermere Realty Trust is proud to be recognized by the Portland Business Journal's **Corporate Philanthropy Award**, Large Business Category.

OVER

50 years

YEARS IN THE PACIFIC
NORTHWEST

LOCAL IMPACT
global reach —

\$43 B

SALES VOLUME

7,000+

ASSOCIATES

300+

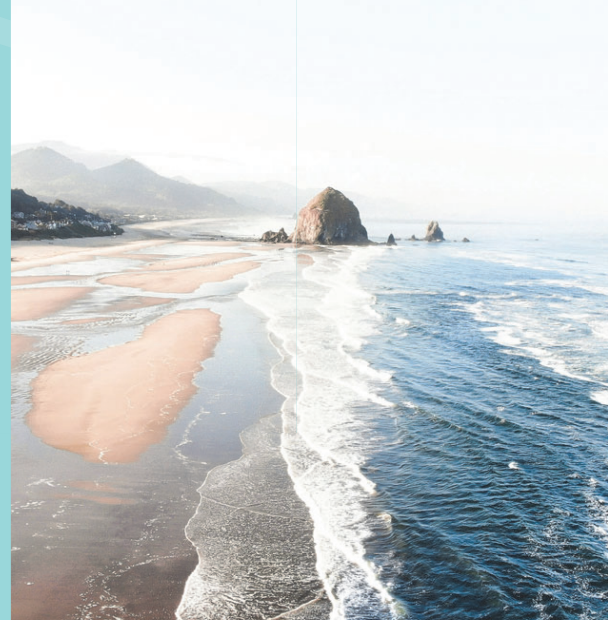
OFFICES

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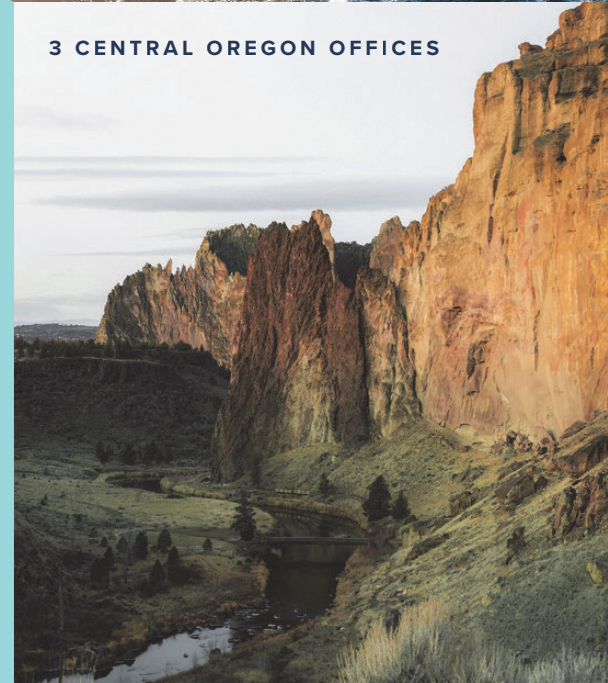
STATES & 1 IN MEXICO



2 OREGON COAST OFFICES



3 CENTRAL OREGON OFFICES



ALL IN *for you.*

GET IN TOUCH



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