



How I Help You Buy Your Home

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

MY SERVICES

- › Explain real estate principles, contracts and documents
- › Refer you to a reputable lender that can help you assess your financial situation and pre-approve you for a loan
- › Help you determine the types of homes and neighborhoods that most fit your needs
- › Arrange tours of homes that meet your criteria
- › Provide you with detailed information about homes you're interested in
- › Determine the market value of homes you're interested in
- › Assist you in writing and negotiating a mutually-accepted purchase and sale agreement
- › Accompany you to the inspection
- › Coordinate necessary steps after inspection
- › Work with the escrow company to ensure all needed documents are in order and completed in a timely manner

YOUR BENEFITS

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



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How much house can you afford?

Financing

Determining how much you can afford before you begin your home search will save you valuable time. I can help you locate a lender who will assist you in finding a financing package that will best meet your needs. But there are a few steps you should consider beforehand to make the process as smooth as possible:

CREDIT REPORT

It's important to check your credit report before you see your lender because:

- › Lenders check this to determine the amount of loan you qualify for
- › It allows you to correct any mistakes in the report before lenders see it
- › If there are any blemishes in your report that are not errors, you should be prepared to explain them to your lender

You are entitled to one free request each year from each of the three credit bureaus. The best way to do this is to go online to AnnualCreditReport.com.

CREDIT SCORE

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.

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.

PREAPPROVAL

A letter of preapproval from a lender shows that they have checked all your documentation and are prepared to make you a loan. Getting preapproved prior to starting your home search saves you time by:

- › Keeping you focused on viewing only the homes that are within your budget
- › Helping you obtain your financing more quickly once you find a house you want to buy



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Answers to

Frequently Asked Questions

How does my offer get presented to the seller?

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

Does it cost me money to make an offer?

When you write the offer on the home you've chosen, you will be expected to include an earnest money deposit. The deposit is a sign of your good faith that you are seriously interested in buying the home.

Where does my earnest money go?

Once the buyer and seller have a mutually accepted offer, the earnest money is deposited into a trust account. That deposit becomes a credit to the buyer and becomes part of the purchase expense.

Is that all the money that's involved?

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

Can I lose my earnest money?

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

What happens if I offer less than the asking price?

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

As a real estate professional, I can help you plan your strategy, based on the current real estate market in our area.

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

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



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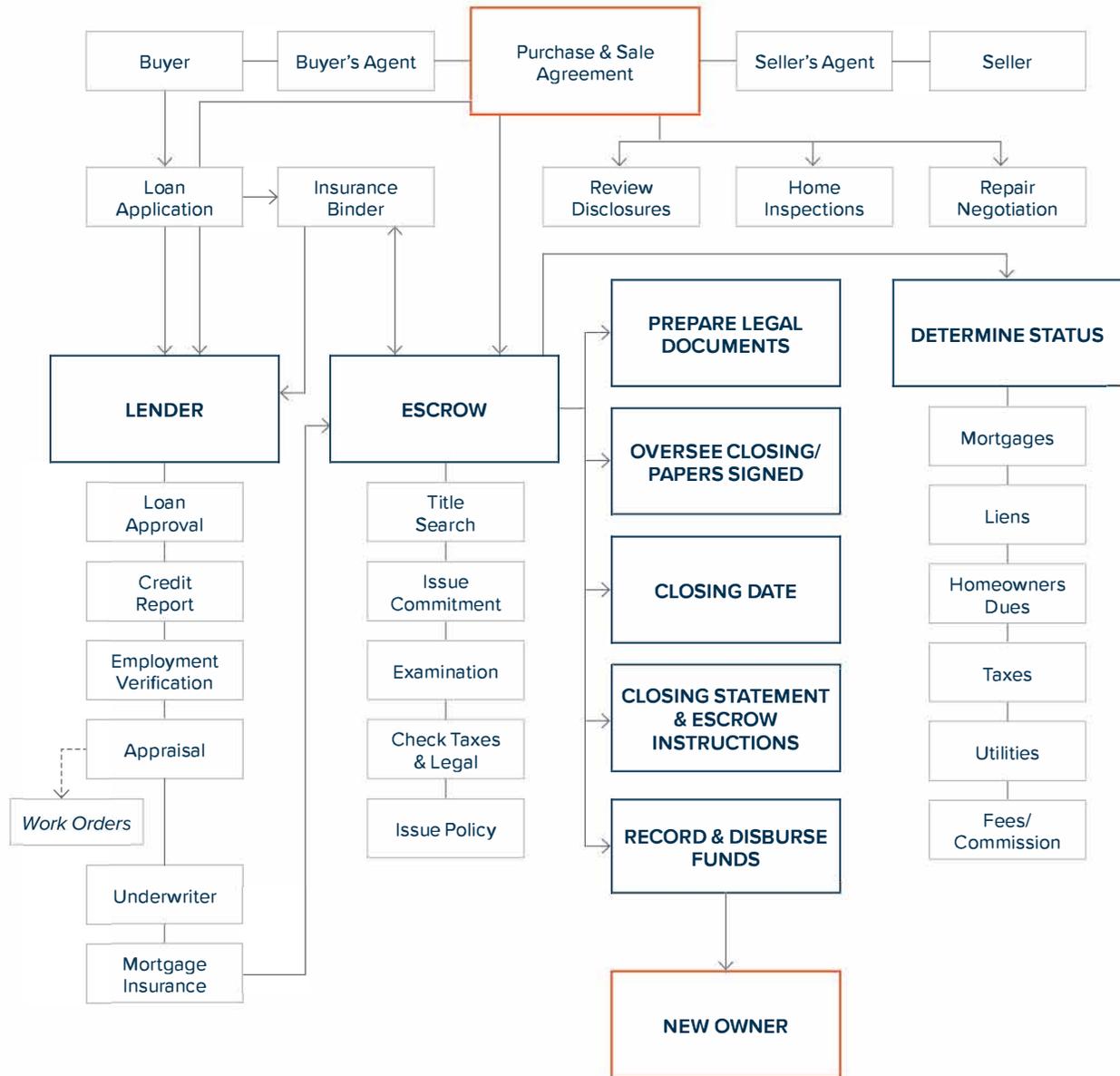
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Coordinating the Closing



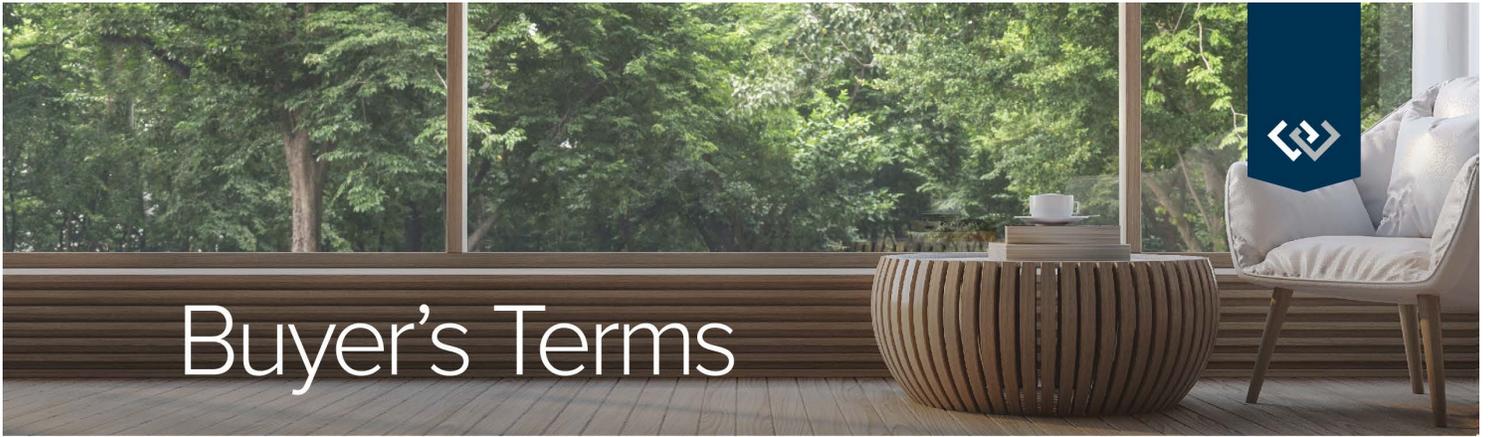
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Buyer's Terms

LOAN AMOUNT

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

DOWN PAYMENT

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

POINTS

Fees charged by the lender to offset their interest rate, if it's below the prevailing market rate. One point equals one percentage point—so one point on a \$100,000 loan would be \$1,000.

APPRAISAL FEE

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

CREDIT REPORT FEE

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

TITLE INSURANCE FEE

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

ESCROW FEE

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

CLOSING COSTS

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

PREPAID INTEREST

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

PITI

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

PRINCIPAL AND INTEREST

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

TOTAL CASH REQUIRED

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

PREMIUM MORTGAGE INSURANCE (PMI)

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



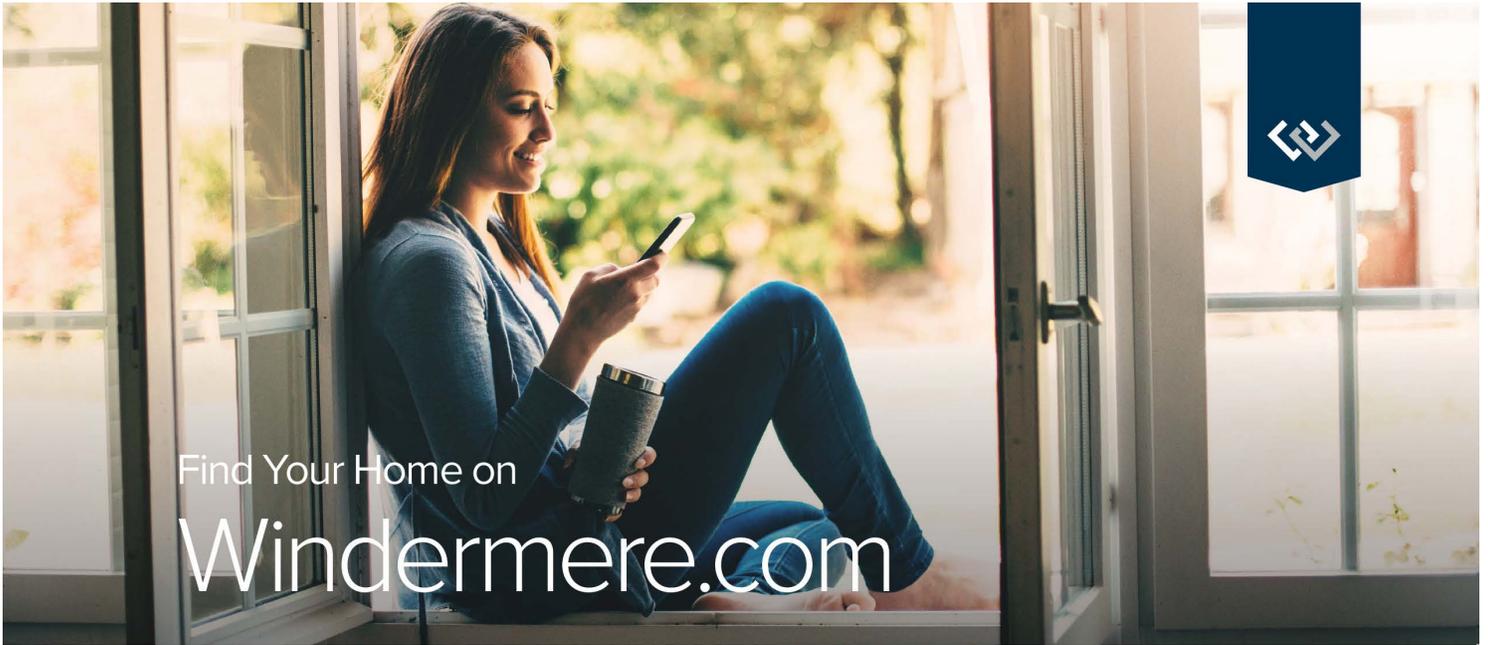
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Find Your Home on
Windermere.com

Whether you're just dreaming or ready to make a move, start your search on [Windermere.com](https://www.windermere.com).

FEATURES

- › Online collaboration with your Windermere agent
- › On average 1 million monthly visits
- › On average 1.5 million property listings
- › Information about every MLS listing available in your area
- › Enhanced search capabilities and image viewer
- › A "save your favorites" feature
- › RSS feeds of new listings that match your search criteria
- › Open House search
- › Featured "Showcase" and "Premier" homes on the home page
- › Share tools for email and social media

BENEFITS

- › Better understand the buying or selling process
- › Read the Windermere blog
- › Use the mortgage calculator
- › Brush up on real estate terms
- › Find a Windermere office or agent to work with


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My Agent Website

When you visit my website, the most current real estate listing information available is within your reach. Once on my site, sign up for your own myWindermere account to create multiple saved searches and favorite listings, receive automatic emails, and even collaborate with me directly on the site to find the home that's right for you.

MY WEBSITE ALSO OFFERS

**INFORMATION ABOUT EVERY
MLS LISTING AVAILABLE IN
YOUR AREA**

**EASY AROUND-THE-CLOCK
ACCESS TO MY FEATURED
LISTINGS**

BUYING AND SELLING TIPS

FINANCIAL CALCULATORS

**MY CONTACT INFORMATION
AND PROFESSIONAL PROFILE**

THE WINDERMERE BLOG



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How Do Realtors® Help Buyers?

MARKET INSIGHTS

- › Provide market overview
- › Produce Comparative Market Analysis
- › Show what comparable homes are selling for
- › Provide relevant neighborhood information on:
 - › Schools
 - › Parks
 - › Dining
 - › Recreation
 - › Commute times
 - › Arts, culture & entertainment

BUYER NEEDS

- › Conduct pre-showing interview to determine needs
- › Help find the right home to purchase
- › Connect buyer with mortgage broker to determine how much home they can afford

- › Set up customized property search
- › Promote needs within office
- › Promote needs to sphere of influence showings

PREVIEW HOMES

- › Schedule showings
- › Show homes
- › Community tour

CONTRACTS

- › Explain Contract to Buy & Sell
- › Explain buyer agency agreement
- › Explain required disclosure documents
- › Explain deeds
- › Explain title work
- › Obtain & review qualification letter

COMMUNICATION

- › Explain the buying process
- › Review & arrange financing options
- › Guide through the inspection process
- › Guide through the appraisal process
- › Explain closing procedure
- › Schedule & manage vendors
- › Guide through TRID requirements
- › Track due diligence deadlines
- › Recommend providers & coordinate with:
 - › Lenders
 - › Appraisers
 - › Inspectors
 - › Title company

NEGOTIATION

- › Offer strategy
- › Price
- › Inspection resolution
- › Appraisal resolution
- › Title resolution
- › Multiple offers
- › Seller concessions
- › Earnest money
- › Inclusions & exclusions
- › Conditional sale contingency
- › Survey resolution
- › Due diligence resolution
- › Closing & possession date
- › Payment for failed or untimely possession



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Why Windermere?

IT'S ABOUT RELATIONSHIPS.

In 1972, John Jacobi set out to change the real estate industry by putting relationships before sales quotas, with an emphasis on service to our clients and our community. Over 45 years later, this mission has helped grow Windermere into one of the largest independent real estate companies in the nation, with more than 300 offices and 6,000 agents throughout the Western U.S. and Mexico.

While the real estate industry has changed substantially over the years, our core values of relationships, community, collaboration, and professionalism have remained central to how we do business, and will continue to do so for years to come.



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EXCEPTIONAL SERVICE

UNSURPASSED INTEGRITY

A STRICT CODE OF ETHICS

LOCALLY OWNED AND OPERATED OFFICES

NEIGHBORHOOD KNOWLEDGE

MARKET EXPERTISE

PREMIUM TOOLS AND SERVICES

GIVING BACK TO OUR COMMUNITIES

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Setting the Standard

Something you may not know is that Windermere takes its standard of service to its clients very seriously. As members of the National Association of REALTORS®, we agree to abide by a strict code of ethics that is based in professionalism and consumer protection.

To further reinforce our commitment to our clients, Windermere has built upon the REALTOR® code of ethics by establishing what we call our Windermere Standards of Practice outlining how we believe our clients deserve to be treated.

WINDERMERE AGENT EXPECTATIONS

- ▶ Always put the clients' interests first.
- ▶ Be up-to-date on the latest real estate laws and local issues.
- ▶ Do not discriminate against any party based on race, religion, sex or other legally protected classes.
- ▶ Treat you and everyone involved in your transaction with the greatest respect.
- ▶ Follow all MLS rules as well as the NAR code of ethics.
- ▶ Keep you informed promptly and regularly.

In short, our Standards of Practice ensure that Windermere agents hold themselves to an even higher level of competence and accountability. We hope this translates into a more satisfying real estate experience and peace-of-mind for our clients, knowing that doing right by them is our highest priority. If you would like a copy of our Standards of Practice, I would be happy to provide one to you.



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Commitment to
Community

Windermere understands the importance of giving back to our community. Enriching the neighborhoods in which we live and work is an integral part of how we do business.



THE WINDERMERE FOUNDATION

- › We donate a portion of our commission from every transaction to benefit the Windermere Foundation.
- › Since 1989, the Foundation has raised more than \$38 million in donations.
- › Assistance is provided to non-profit agencies dedicated to helping homeless and low-income families in our community.



WINDERMERE COMMUNITY SERVICE DAY

- › Every year since 1984, Windermere agents have dedicated a day of work to those in need.
- › These hands-on projects benefit a wide variety of community-based organizations.
- › Projects have included maintenance at a senior center, construction of a children's playground and sorting duties at a food bank.
- › I am pleased to be a part of such an important mission. It's just the right thing to do.



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My Expertise

- Pre-owned single family homes and view property
- Luxury Homes & Condominiums, Town Homes and Patio Homes
- Upscale Subdivisions - Lots and New Construction
- Acreage and Prime Developable Ground

What Sets Me Apart From Other Realtors

- My passion, enthusiasm and family Real Estate background.
- Excellent knowledge of market conditions and trends.
- Clear understanding of client needs.
- Educate buyers on prime locations/neighborhoods, styles & investment opportunities.
- Constant market watch so buyers don't miss out on potential buys.
- Realistic, Well studied property analysis on selected property to assure the buyer is not over paying.
- Strategic offer counseling and guidance
- Strong Negotiating and representation skills.
- Consistent communication, follow up, easily accessible.
- Long term relationships with well known developers and builders
- Loyal clients

All information provided is deemed reliable but is not guaranteed and should be independently verified.



Proven Track Record

- Over 24 successful years of experience
- Licensed in the state of Washington and Oregon
- President's Circle Award 2004
- Over 160 million in closed sales
- Top 10% in Clark County 2017 & 2018
- Member of Accredited Buyer Representative
- Member of the Council of Residential Specialists

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