

THE HOMEBUYING PROCESS

A S T R A T E G I C A P P R O A C H



KAMILA
KENNEDY
HOMES


Windermere
REAL ESTATE

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Windermere Real Estate | 4526 California Avenue SW | Seattle, WA 98116



MEET KAMILA KENNEDY

R E L I A B L E - R E S O U R C E F U L - R E A D Y

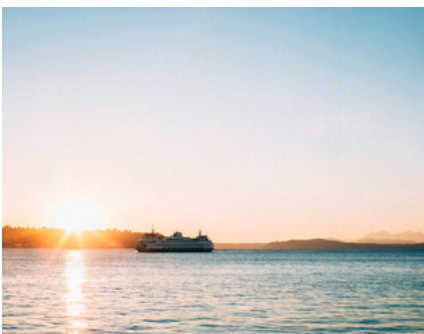


With proper preparation, organization and planning, anything is possible. This is something Kamila Kennedy knows firsthand; she's spent over 20 years living in Seattle, getting to know the people, place and culture of the city she now calls home. As a broker, she eases her clients through life's transitions by taking care of the details of their transaction so they can focus on the next step.

Originally from Rio de Janeiro, Brazil, Kamila moved to Seattle to learn the language and go to school. Since then, she's worked as a professional organizer, fundraiser and event planner before pivoting to real estate. Her love of home design and knowledge of architectural styles is bolstered by her previous experience — Kamila's clients know that she always comes prepared. She considers every detail for her clients, factoring in their needs and wishes before proposing a plan or timeline to guide them toward their goals.

Organization is truly Kamila's superpower. With her foresight and time-tested process, she's able to help first-time homebuyers confidently enter the market, investors and developers maximize their ROI, and sellers successfully part with their properties, all on schedule. Kamila's market research is top-notch; she does due diligence to stay tapped into the pulse of the market, putting her buyers in a position to win. But Kamila's process is always paired with empathy, sensitivity and kindness. Having moved around the city and even to a different country, she knows that big moves deserve compassion and a listening ear.

When she's not working with clients, Kamila loves using her skills in her personal life by organizing closets and planning dinner parties. Her husband, three teenagers and her dog keep her smiling, and she's an avid supporter of local nonprofits like the White Center Food Bank, Westside Baby and Dress for Success.



LET'S CONNECT!



Instagram @kennedykamila #kamilakennedyhomes

LinkedIn www.linkedin.com/in/kamila-kennedy-homes

Facebook @kamilakennedyhomes



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TESTIMONIALS

F R O M M Y C L I E N T S



"My wife and I worked with Kamila in purchasing our first home. She was patient, helpful, and an expert in the craziness of Seattle real estate and helped us end up in a home we love. While we plan on staying for a long time, we hope to work with her again when the time comes for our next move!"

- Luke Wright



"Absolutely incredible! Could not have asked for a better Broker than Kamila Kennedy. She was incredibly insightful and supportive throughout the entire process of us purchasing our first home. She went above and beyond to make sure that we were well-informed and competitive."

- Evan Brandt



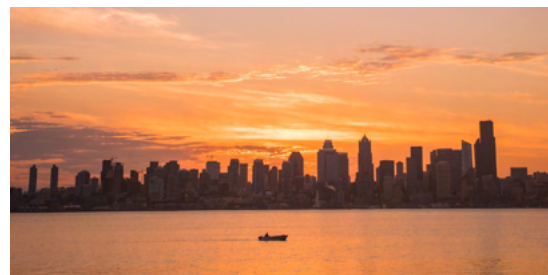
"Kamila along with her fellow agents worked very hard, always accommodated my schedule, and provided all the information I asked for. They helped me secure my offer over a competing bid and ensured the closing process went smoothly. Kamila and her associates will definitely help you find a great house that fits your needs."

- Devin Baxter



"Over the past 18 months we worked with Kamila on buying one house and selling two others. It was a lot of work, and we could not have done it without her! She was with us every step of the way with great advice, planning, and help in expediting everything. We highly recommend her to anyone either buying or selling a home. She was wonderful to work with!"

- Cara and George





HOW I HELP YOU BUY YOUR HOME

A S A B U Y E R ' S A G E N T

HELPING YOU FIND AND PURCHASE A HOME IS ONLY ONE FACET OF MY JOB.

IN ADDITION, I WILL...

MAKE SURE YOU ARE PREPARED

I will refer you to reputable local lenders that can help you assess your financial situation and pre-approve you for a home loan.

EDUCATE YOU ON THE HOME BUYING PROCESS

I will explain our current real estate market, as well as ensure you understand the contracts you are signing, and documents involved.

BE YOUR LOCAL EXPERT

I will help you to determine the type of neighborhoods that fits your needs and arranging home tours that meet your criteria and wants.

HELP YOU MAKE A SOUND INVESTMENT

I will guide through the due diligence needed as we review seller disclosures, recently sold properties, property activity and inspections of the property you are considering.

HELP STRATEGIZE YOUR OFFER

With my Real Estate expertise, current market conditions and knowledge of your situation; we will strategize an offer together. I work hard to protect your interest and ensure nothing is overlooked.

GUIDE YOU ALL THE WAY TO CLOSING

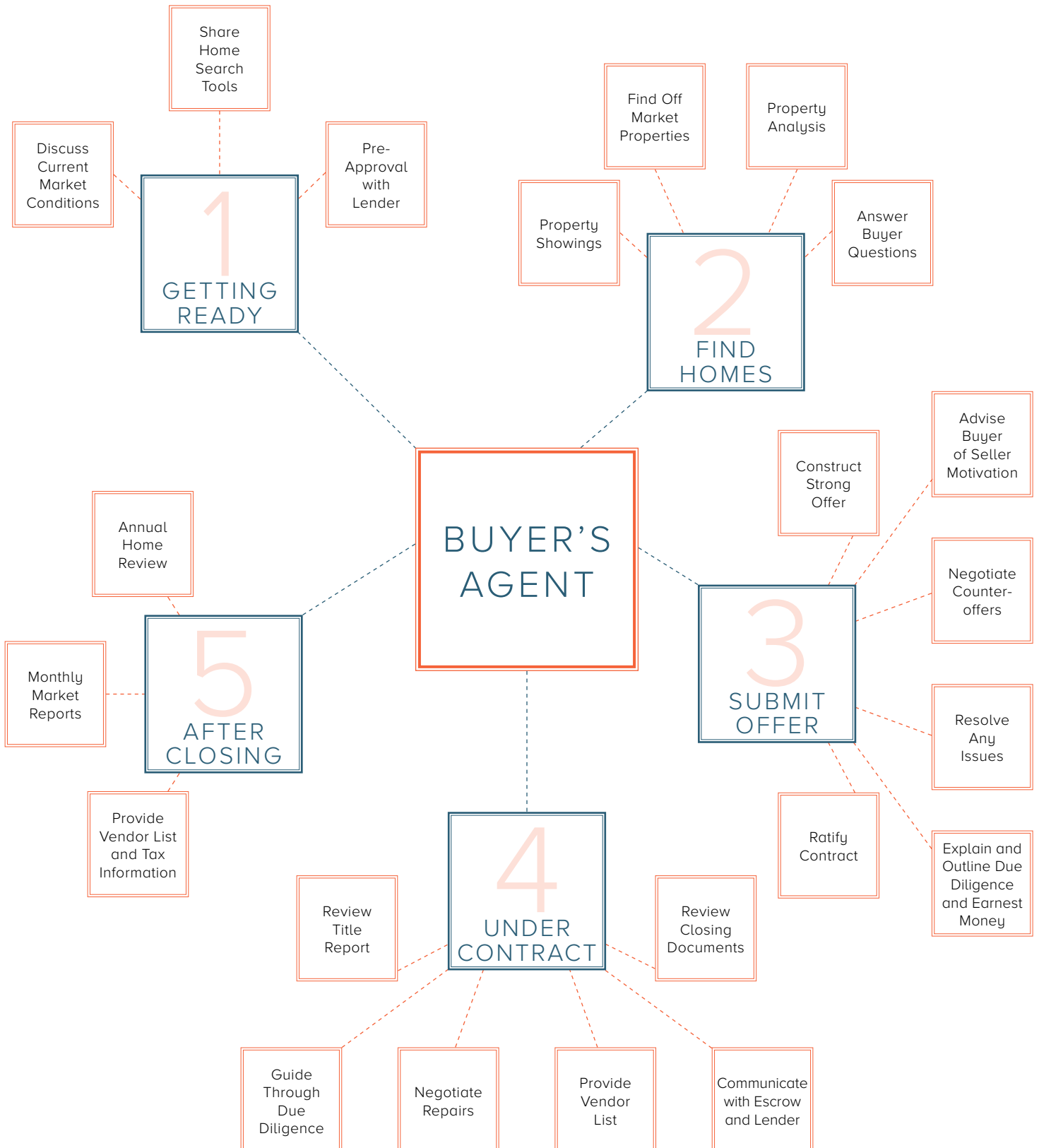
From inspections to escrow, I will coordinate all the necessary steps and make sure everyone in the transaction work together for a smooth and timely close.

MY GOAL IS TO MAKE THIS YOUR BEST REAL ESTATE EXPERIENCE!



WHAT I DO FOR YOU

A VISUAL MAP OF MY SERVICES



BUYER PREPARATION



BUYER CONSULTATION

This will take 30-60 minutes and can be a conference call, a cup of coffee, or an office visit; whatever works for you!

This meeting gives us a chance to talk about the home buying process, current market conditions and what you are looking for in your perfect home. We will establish best forms of communication and if desired, set up automatic emails so when a new listing with your criteria hits the market, we never miss it.



FINANCIAL PREPAREDNESS

Pre-approval is a crucial piece of the homebuying process. The reason I want you to get pre-approved is it will give you a competitive advantage in this market and I don't want you to fall in love with a home that is not within your price range. This is such common practice in the local market, that a buyer that is not pre-approved and submits an offer will be at a disadvantage.

I have a list of excellent mortgage lenders to refer to you if you would like!

For cash buyers – proof of funds to close will be needed when submitting an offer.



BUYER AGENCY AGREEMENT

BUYER BROKER SERVICES AGREEMENTS ARE HERE

The real estate market is constantly changing, and the same is true for the laws surrounding it. The state of Washington just started requiring that home buyers sign a Buyer Broker Services Agreement in order to work with a licensed broker like me.

PREVIOUSLY SUGGESTED, *NOW REQUIRED*

Although it sounds like a big change, these types of agreements have been in use for a long time — the main difference is that now they are legally mandated. Just like seller agreements, which have long been required, the buyer agreement provides important protections for all parties involved.

PROTECTING YOU THROUGHOUT THE PROCESS

Buyer Broker Services Agreements benefit you a few ways. They protect you from conflicts of interest, require me to follow specific professional guidelines, and provide transparency about my legal duties and compensation. All of this adds up to enhanced clarity at the outset when we work together on your next home purchase.

NEW AGREEMENT, SAME SERVICE

I'm very familiar with the Buyer Broker Services Agreement and its standards. Windermere has always encouraged the use of buyer agency agreements and now they'll be the norm for all licensed brokers state-wide. By signing a buyer agreement with me, you'll receive the same superior representation, in-depth market information and skilled advocacy you've always come to expect.





EDUCATION DAY

Within 2 weeks of our Buyer Consultation we will schedule an Education day. On this day we will tour around 3 properties, it is important that all decision makers be present. This is my chance to confirm your needs, wants, likes and dislikes. It is also a great opportunity for you to hone-in on the types of homes available in your price point. I ask that you come to this day free of distractions and with an open mind.

This day will be a great jumping off point for our home search. In my experience it can take anywhere from a day to a year to find the right home and each search is unique. Your time frame is my time frame.



FINDING YOUR DREAM HOME

Once we find a home or condo that meets your criteria, we will discuss our strategy for making a successful offer. This will depend on how competitive the market is in that neighborhood for that home/condo at that specific time.

I will do a market analysis to make sure you have a strong offer without overpaying.





DUE DILIGENCE

I WILL DO THE FOLLOWING TO MAKE SURE THIS IS REALLY THE BEST HOME FOR YOU

- Gather all documents available with this listing (sellers disclosures).
- Go over noted items on seller inspections and disclosures.
- If a seller procured sewer scope and home inspection are not available, discuss appropriate steps to inspect the home.
- While you re-connect with your lender to run numbers on this property, I will run comps to support a strong offer.



HOME INSPECTIONS AND SEWER SCOPE

Home inspections are a critical part of the home buying process. Inspections take the mystery out of buying a home and may make it easier for you to imagine yourself living there.

I CAN HELP YOU:

- Find a reputable inspector and home repair contractors
- Prepare for when unknown problems are discovered
- Review inspection options
- 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

Now that we have done our due diligence with seller provided documents, made decisions on how to approach the homes inspection and sewer scope, and have communicated with your lender or financial adviser, **we are ready to put an offer together.**





SUBMIT AN OFFER

Real estate transactions require a written contract, which conveys an initial written offer.

THIS INCLUDES:

- Price
- Earnest Money
- Terms (offer expiration, closing day, down payment amount)
- Contingencies (if any)
- Dates (Including Closing and Possession)
- Inclusions and Exclusions

I will make sure you fully understand your options and obligations before signing anything. If the offer is accepted, earnest money will be required within a couple of days. Please make sure these funds are liquid and readily available.



THE SELLER'S RESPONSE

We have put our best foot forward and I have presented your offer of purchase to the seller's agent, now what?

Most offers expire on the same day (default 9PM). The seller has the following options:

- Accept your offer as is
- Counteroffer with proposed changes, i.e. price or closing date
- Reject and/or accept a different offer

Whichever happens, I will be there to guide you through the next steps.





YOUR OFFER IS ACCEPTED!

W H A T A R E T H E N E X T S T E P S ?

THE COUNTDOWN TO CLOSING BEGINS

I pride myself in keeping a tight and organized timeline for my clients. When my clients have their offer accepted, they know exactly what the next steps are. You will receive a timeline and “Next Steps” email from my team within 24 hours of your offer being accepted!

GENERAL FIRST STEPS ARE:

- **ESCROW SET UP**

Connect you with the Escrow Team managing this transaction. This is usually selected by the seller.

- **EARNEST MONEY DELIVERY**

Make sure you have instructions on how to deliver the Earnest Money within the contract deadline. This is usually 2-3 business days from Mutual Acceptance.

- **SUBMITTING YOUR LOAN**

Make sure your lender has the contract and that you submit for your loan. After all the documents have been provided, you will wait for loan approval.

- **CONTINGENCIES**

If inspection contingency was part of the contract, I will help you get on it right away. I will help you schedule the inspection, attend it in person with you, and help you review the report and negotiate any potential repairs.



THE FINAL STEPS

B E C O M I N G A H O M E O W N E R

FINAL WALKTHROUGH

Buyer reserves the right to walk through the property 5 days before closing. This is to ensure all requests in the offer have been fulfilled and the property is in same condition as you first saw it. I will accompany you on this optional, but recommended, final walk through.

SIGNING LOAN DOCUMENTS

The title and escrow company will setup your appointment and you will sign your final loan documents.



CLOSING DAY

THE BIG DAY HAS ARRIVED!

You loan will be “funded” on the closing day stated on the contract. As soon as that happens, the escrow team will “release” the transaction to be recorded with the county. Typically, King County records the transaction by late afternoon, once recorded we will get the keys and you will have access to your home by early evening. We will be in constant communication this day!

Please reach out to me if you would like a copy of my helpful guides to moving, setting up utility accounts and contacts for local vendors, like handyman and plumbers.

IF YOU ARE HAPPY WITH MY SERVICES,
I WOULD LOVE TO HELP YOUR FRIENDS AND FAMILY

I ALWAYS HAVE TIME FOR YOUR REFERRALS!



COMMUNICATION GUARANTEE

M Y P L E D G E B U Y E R S



I pledge to be available between 8 AM - 8 PM Monday - Sunday.



I pledge to return your calls, texts, and emails as quickly as possible, at least by the end of one business day.



After we have an initial meeting and we establish your ideal timeline, I will keep you informed according to your preference.



I will share listings that fit your criteria with you and help you research the ones you find yourself.



I'm available to answer ALL questions and concerns about the homebuying process.



Most transaction paperwork and document signing can be handled electronically. That said, if that is not something you are comfortable with, I will deliver documents however you prefer.



Every step of the way I pledge to make sure you know what the potential next steps are. If ever something is not clear to you, please let me know!



Once your offer is accepted, I will be guiding you all the way to closing. We might talk and text along the way, but a weekly recap email is always part of my plan.

Kamila Kennedy



Kamila helped us move to Seattle from out of state.

She was always on-call for us - if we were interested in a house she would tour it first and let us know what she thought. She was incredibly responsive and thorough in her take on homes. She is extremely knowledgeable about Seattle neighbourhoods, regulations (sewer laterals, etc.), and NW home styles.

- Daniel K.



COMMITMENT TO COMMUNITY

W I N D E R M E R E G I V E S B A C K .



Kamila is a proud board member at Westside Baby, a local non-profit that meets the basic needs of children to promote safety, security and healthy development in Western King County.

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.

Kamila is the Windermere Foundation Representative for the West Seattle office.



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 \$41 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.



Kamila was great to work with.

Professional and very detail oriented. Always on the ball with deadlines and issues we needed to address. She helped us buy a new home and then sell our (now) old home. We did great on both ends. Great experience.

- Dan



Kamila was so great throughout the entire process. She went far beyond my expectations. She checked places out for me when I wasn't available. She communicated quickly with selling agents, my loan broker, and me. She made herself readily available to talk when I had questions or meet when I wanted to see a place. I felt well taken care of!

- K. B.



Kamila was amazing to work with, we could not have asked for a better agent. We were purchasing a home from out of state, and Kamila made sure that we had a FaceTime tour of each home we were thinking of putting an offer in on. She was very responsive to each and every question we had, and went the extra mile to ensure that we got the home we wanted. Even after we closed, we had a few questions, and Kamila was ON IT!! I would recommend her to anyone and everyone!!

- Danielle and Cassandra

I WILL BE THERE FOR YOU

E V E R Y S T E P O F T H E W A Y !



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