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BUYER'S GUIDE

Your how-to-guide in leveling up
your Real Estate Property buying.

HELLO

I am Shirin Atarodi, a seasoned real estate agent with over three years of experience in Washington. My hands-on approach ensures that each client receives personalized attention throughout the listing process, from crafting compelling property listings to implementing effective marketing strategies. Leveraging my extensive knowledge of the Washington real estate market and sharp negotiation skills, I empower clients to make informed decisions aligned with their financial goals. With professionalism, integrity, and a commitment to client satisfaction, I am the go-to choice for individuals looking to sell their properties in Washington. Whether you're a seasoned investor or a first-time seller, I am dedicated to providing a seamless and stress-free experience, guiding you through every step of the selling process. In the competitive world of real estate, I stand out as a reliable and results-driven professional, ready to turn your property dreams into reality.

Shirin Atarodi
NMLS 2105419



ABOUT US

WE ARE MERCURY REAL ESTATE SOLUTIONS

Our experienced team is committed to delivering personalized service tailored to your unique needs. With a focus on transparency, integrity, and skilled negotiation, we go beyond the ordinary to ensure your home-buying journey is smooth and satisfying. At Mercury Real Estate Solutions, we are more than just a buyer's agency; we are your trusted ally, turning your aspirations into reality with excellence and expertise.



Meet Our Team

Our team's strength lies in the unique combination of skills brought by each of us. With one member as a realtor and mortgage broker and another as a realtor and interior designer, we offer a comprehensive approach to real estate deals. The dual expertise ensures that we not only navigate the financial aspects efficiently but also bring a keen eye for design, enhancing the overall experience for our clients. Our team's synergy makes us a formidable force in the real estate industry.



Shirin Atarodi

Real Estate and Mortgage Broker
NMLS 2105419



Yasamin Atarodi

Real Estate Broker
Interior Designer

HOME BUYER'S ROADMAP

- 01** Find Agent
- 02** Financials
- 03** Search
- 04** Offer
- 05** Inspection



REAL ESTATE TERMS

- **PRE-APPROVAL**

A pre-approval is the first step to obtaining a mortgage to purchase your home. The banker will perform an analysis on your income, debt, and credit-worthiness. You will need one in order to be ready to put an offer on a house.

- **HOME INSPECTION**

A home inspection is an official review of the real estate asset's current condition. They will help to determine if there is any work needed to be done to the property to bring it to normal working order.

- **CONTINGENCY**

A contingency related to a property is when the preliminary offer is accepted, pending certain conditions set out by the seller.

- **APPRAISAL**

An appraisal is the value that is assigned to the real estate asset based on an assessment of the asset, neighborhood, market condition, and more.

REAL ESTATE TERMS

- OFFER

An offer is a preliminary agreement to purchase a home, and is set between a buyer and a seller.

- TITLE SEARCH

A title search will confirm that the property that is being sold in fact belongs to the seller.

- CLOSING COST

The closing cost is the amount that is paid, in addition to the sale price. This can include: taxes, insurance and lender expenses.

- CLOSING

The closing part of the real estate sale is when the money and keys are exchanged.

- GOOD FAITH MONEY

Good faith money is the balance of funds that are set aside into a trust or an escrow account to show the buyer is serious about the purchase.

- DISCLOSURES

The disclosures related to a property will include everything that the sellers know about the property, including any areas that need repairs.



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Preparing to Buy

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FINDING A GREAT AGENT

A real estate agent is a huge asset to you as you go through the home-buying process. This is one of the biggest decisions of your life and you need a skilled professional guiding you through the process.

We will be working with your best interests in mind and can help guide you through all the stages of home buying.

FINDING A GREAT AGENT



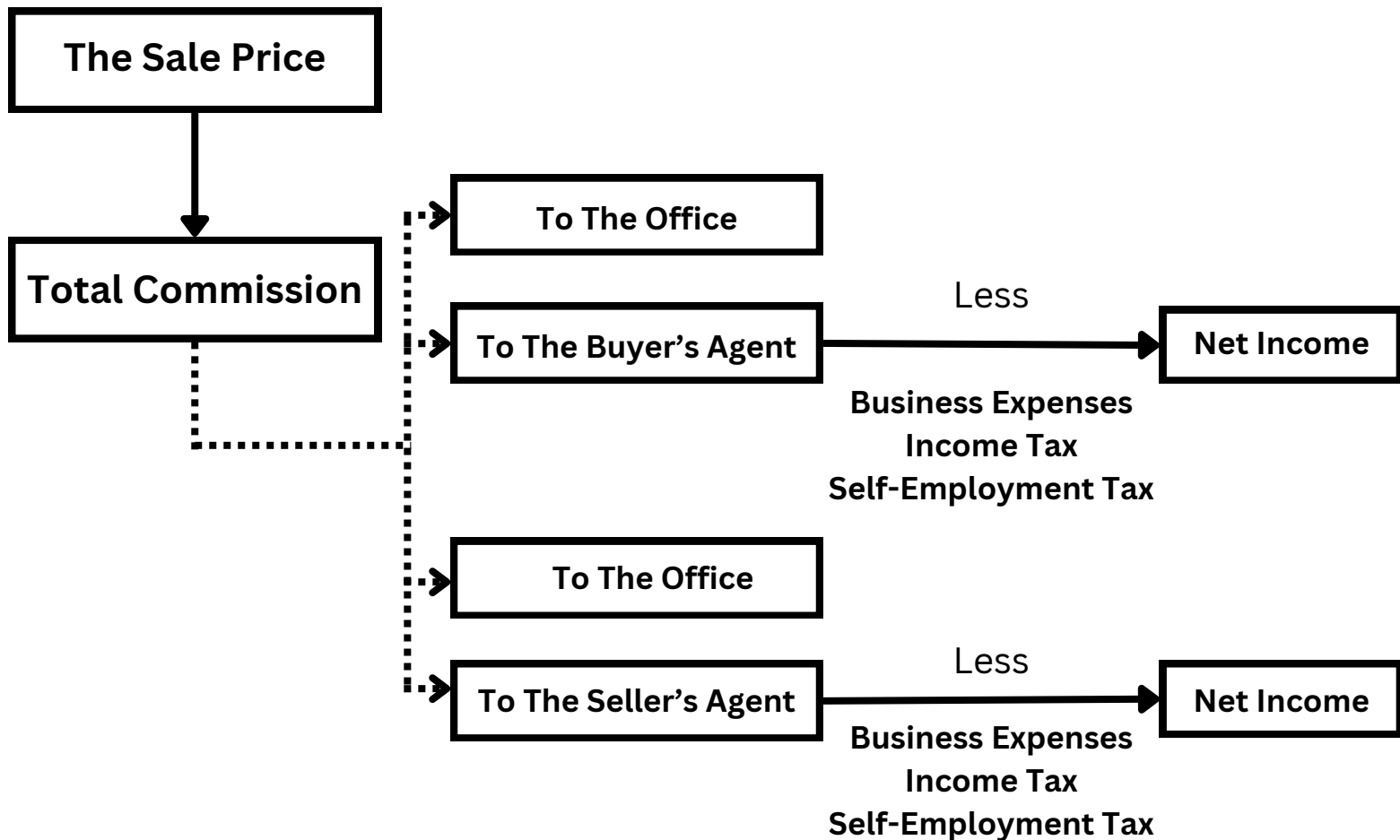
Shirin Atarodi

Boasting over three years of industry expertise and having facilitated over a hundred successful closings, I am well-prepared to assist you on your quest to find the perfect home for you.

How Agent's Compensations are Calculated

Real estate agents, functioning as independent contractors, receive compensation solely through commissions once a sale concludes.

Consequently, their primary focus is assisting you in selling your home. They keep a percentage of the overall commission, deducting their business expenses.



*Business expenses include but are not limited to: office fees, Multiple Listing Service fees, Realtor Association dues, automobile expenses, communication expenses, personal marketing expenses, advertising expenses, office supplies and equipment, listing and selling expenses, insurance and continuing education.

CONTINUATION...

Finding a Great Agent

- **INDUSTRY KNOWLEDGE**

Our agents have knowledge of both real estate and mortgage industry and with years of experience in Washington Real Estate market are the best advisors to consult while searching for a house.

- **SMART NEGOTIATING**

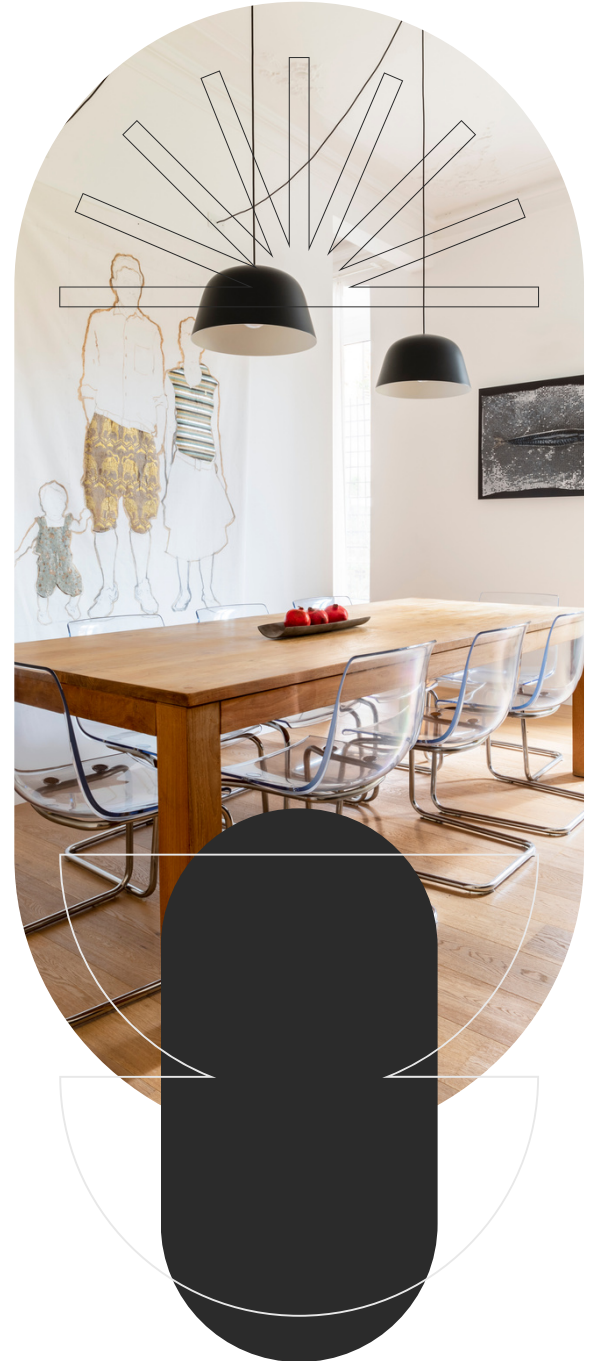
With our collective experience and expertise, we can help you negotiate the best price for your home.

- **PROFESSIONAL EXPERIENCE**

Our agents must undergo annual training and compliance to ensure that they are up to date on any changes in legal or administrative paperwork.

- **CUSTOMER SERVICE**

Our agents are dedicated to helping you answer any questions that arise from this process. We treat you, how we would like you to treat us!



FINANCIALS



Plan your future home.

Learn about real estate budgeting and financing.

FINANCIAL PLAN



DETERMINE YOUR BUDGET

It is recommended that you stay within a budget of 3-5 times your annual income when purchasing a new home.

When determine your mortgage, don't forget other factors like: downpayment, legal fees, taxes, home inspection costs, appraiser costs, and renovation costs.



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How much
should your
downpayment
be?

A 20% downpayment is the most common, however, it can be as low as 3 or 5 percent!

Have a discussion with us to determine what works best for your scenario.



CREDIT SCORE CHECK

Your banker will likely perform a credit check prior to approving a mortgage and determining your interest rate. The most ideal range will be 620 or above.

The better your score, the lower the interest rate you will be charged on your mortgage.

We can also provide helpful information helping you build your credit.



PRE-APPROVAL

Obtaining a pre-approval on your mortgage will help you in many ways. First it will help you determine your budget, and help you stay within your means. Second it shows the seller that you are serious about purchasing a home, and that you have the funds necessary to complete the purchase.

Although you are pre-approved for a loan, does not mean that you will be guaranteed this amount in your final mortgage. You will still have to be approved for a mortgage after you have submitted an offer.

It is important not to make any significant purchases or alter your credit score in any way during this time.

MERCURY REAL ESTATE
SOLUTIONS

FIND A HOME



TOUR HOMES

Be sure to make a list of your must haves, wants, and don't cares. As we go through the viewings, make sure you check off all your must haves.

Once we find a house you love, we can make an official offer to the seller.



HOME SEARCHING TIPS

- Take photos as you go through the open houses and appointments so you remember the layout and the feel of each house you visit.
- Pay attention to features of the property that are fixed such as the neighborhood, the lot size, and the orientation of the home. Don't pay too much attention to the colors of the walls or the furniture.
- Be sure to check out the small details like the light switches, water features, and appliances to make sure everything works.

REAL ESTATE OFFER

MAKE & NEGOTIATE



MAKE AN OFFER

Once you find a house you love, we can make an official offer to the seller.

Don't be afraid to make an offer reasonably below the listed price. Sellers often price higher than they would be willing to sell for.

NEGOTIATE AN OFFER

Be prepared to receive a counter-offer, and don't be afraid to bargain for your purchase.

Be sure to know what you are buying and ensure that you feel the price is fair at the end of the day.



FIND A HOME

HOME INSPECTION



Make sure that you allow for an inspection to be completed prior to the closing of the sale. It is important to know as much about your home as possible.

If anything serious comes out of the inspection, you have an option to back out of the agreement, or gives you more negotiating power.



Feel free to ask your inspector to take pictures and be descriptive in their report. You can also ask for a meeting with the inspector to better understand their findings.

Once the inspection is complete, you can discuss and negotiate with the seller any final points.



FIND A HOME



FINAL STEPS



APPRAISAL & APPROVAL

PROPERTY APPRAISAL

Other checks you should run prior to finalizing the purchase of your new home:

1. Appraisal
2. Property title search

Your mortgage will also require a formal appraisal of the home.

Be sure to purchase home insurance for your new property!

LOAN APPROVAL

The lender will review any and all financial related forms and information prior to granting the loan.

They/We will review details like:

- Your income
- Credit check
- Employment status



FINAL STEPS

CLOSING & MOVING

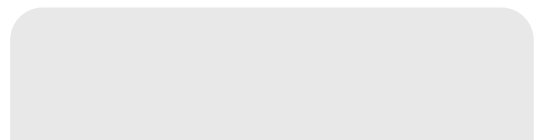


SCHEDULE YOUR MOVE



Some things you will want to keep in mind closer to your move date:

- Movers
- Renovators/ contractors
- Utilities
- Cleaners
- Move out details



MOVING TIPS

A few weeks prior

- Use up things that may be difficult to move, such as frozen food.
- Obtain quotes from professional moving companies or truck rental services if you plan to handle the move independently.
- Organize your belongings by deciding which items to keep, sell, or donate to charity.
- Update your utilities, such as phone, electricity, and water, to reflect your new address rather than your old one.
- Request a change of address packet from the post office and send it to creditors, magazine subscription offices, and catalog vendors.



A few days prior

- Have professional movers to handle the packing of your belongings.
- Tag each box with its contents and indicate the room where you would like it to be delivered.
- Separate legal documents and valuables that you prefer not to be packed.
- Pack your clothing, toiletries, and additional garments in case there is a delay with the moving company.
- Make a list of every item and box to be loaded on the truck



CLOSING

Closing is the final step for you to become the legal owner of your home. You will take a final walk-through just before closing to assure that negotiated work has been completed and everything is in working order.

The closing process itself requires a lot of paperwork and patience. Be prepared with your government issued photo ID, cashier's check and any other documents required by the title company or loan officer.

Don't forget to re-key all the locks and change the garage door opener code when the property is officially yours.

Congratulations on your new home!



CUSTOMER TESTIMONIALS

”
Ahmet Kahyaoglu

Working with Shirin was breeze! Her patience, expertise and attentive service made my home buying process a joy. I found my dream home thanks to her dedication and guidance.
Highly recommended!

”
Afrooz Abadian

I had the best experience working with Shirin. The amount of time and passion she puts through her work it's just amazing. You can count on her to get the job done very well. She is knowledgeable on what's she is doing. I highly recommend her and her team to anyone looking to buy or sell house.

”
Hamid Zarei

They are the best in the business. I have worked with her for more than 5 years. She is knowledgeable, compassionate and has a master's level of experience in the bumpy world of Seattle area real estate.
I highly recommend her to anyone who wants buying or selling properties in Washington.

”
Farzin Davachi

We had a great experience working with Shirin. She helped us find our dream house in 2021 and was very patient through out the process and worked really hard to find us our home

Find more www.mercuryrealestatesolutions.com

HOME TOURING CHECKLIST

ADDRESS: _____

DATE VISITED: _____ LISTED PRICE: _____

BEDROOMS: _____ BATHROOMS: _____ SQUARE FOOT: _____

TOTAL LOT SIZE: _____ YEAR BUILT: _____

SCHOOL DISTRICT/ NEIGHBORHOOD: _____

NOTES _____

CURB APPEAL

1 2 3 4 5

DISLIKE NEUTRAL LOVE

OUTSIDE

1 2 3 4 5

DISLIKE NEUTRAL LOVE

LOCATION

1 2 3 4 5

DISLIKE NEUTRAL LOVE

INSIDE

1 2 3 4 5

DISLIKE NEUTRAL LOVE

PRICE/ COST

1 2 3 4 5

DISLIKE NEUTRAL LOVE

NEIGHBORHOOD

1 2 3 4 5

DISLIKE NEUTRAL LOVE

NOTES

Date :

Notes :



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