



BUYER GUIDE

HAWKINS-POE
REAL ESTATE SERVICES | EST. 1946

WWW.LAURENVIGUS.COM



MEET LAUREN VIGUS

Welcome to real estate! I'm Lauren Vigus, your dedicated REALTOR® with years of industry experience. Teamed up with professionals, we ensure your journey is successful and positive. With roots in Gig Harbor and a passion for the Puget Sound area, I'm here to make your property dreams a reality. I bring a unique blend of passion and enthusiasm to the table. For me, "Home" is not just a place; it's where your story unfolds, where memories are made, and where you truly belong. Let's build that haven together!

I thrive on delivering exceptional customer service, leaving no stone unturned when it comes to attention to detail and seamless communication. My commitment extends beyond transactions; it's about forging strong, lasting partnerships with each and every client. Together, we'll embark on a journey to find not just a house but a place you'll proudly call home, for your next chapter of memories.

Whether you're on the hunt for your forever home, exploring investment opportunities, relocating, downsizing, or just curious about your property's value - I'm your go-to professional. I'd be honored to be your trusted resource for all things real estate!

HAWKINS-POE

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WWW.HAWKINSPOE.COM

Gig Harbor | Fircrest | University Place

“CREATING LOCALS SINCE 1946”

Founded in 1946 by Jack Hawkins, Hawkins-Poe has established itself as a family owned boutique-style real estate company offering three locations, each designed with an inviting and comfortable atmosphere allowing availability to our clients around the clock.

Jack insisted upon integrity and lived by one simple rule: "Folks will make good decisions if I give them good information." This motto, combined with his work ethic, has continued on for three generations, resulting in Hawkins-Poe being one of the most successful and stable local firms that remains family owned.

In addition to our full-service real estate company we also provide property management with our thriving property management division.

"The Real Estate business is something that has always held our family together. Real Estate is not a job, it is our lifestyle, and our Brokers have become part of our family."

- Frank Hawkins, Owner





Important Costs

BUYERS CLOSING COSTS

When you apply for a loan, lenders are required to provide you with a good-faith estimate of your closing costs. The fees vary according to several factors, including the type of loan & the terms of the purchase and sale agreement. Likewise, some of the closing costs, especially those associated with the loan applications, are actually paid in advanced.

Typical Costs May Be:

- Down Payment
- Loan Fees (points, application fee, credit report)
- Prepaid Interest
- Inspection Fees
- Appraisal
- Mortgage Insurance (typically 1 year premium plus escrow of 2 months)
- Hazard Insurance (typically 1 year premium plus escrow of 2 months)
- Escrow Services
- Title Insurance
- Record Fees





Important Costs

SELLER CLOSING COSTS

If the seller has not yet paid for the property in full, the seller's most important closing cost is satisfying the remaining balance of their loan. Before the date of closing, the escrow officer will contact the seller's lender to verify the amount needed to close out the loan. Along with any other fees, the original loan will be paid for at the closing before the seller receives any proceeds for the sale.

Typical Costs May Be:

- Brokers Commission
- Excise Tax | answer Fees
- Documentary stamps on the deed
- Title insurance
- Escrow Services
- Property Taxes (prorated)

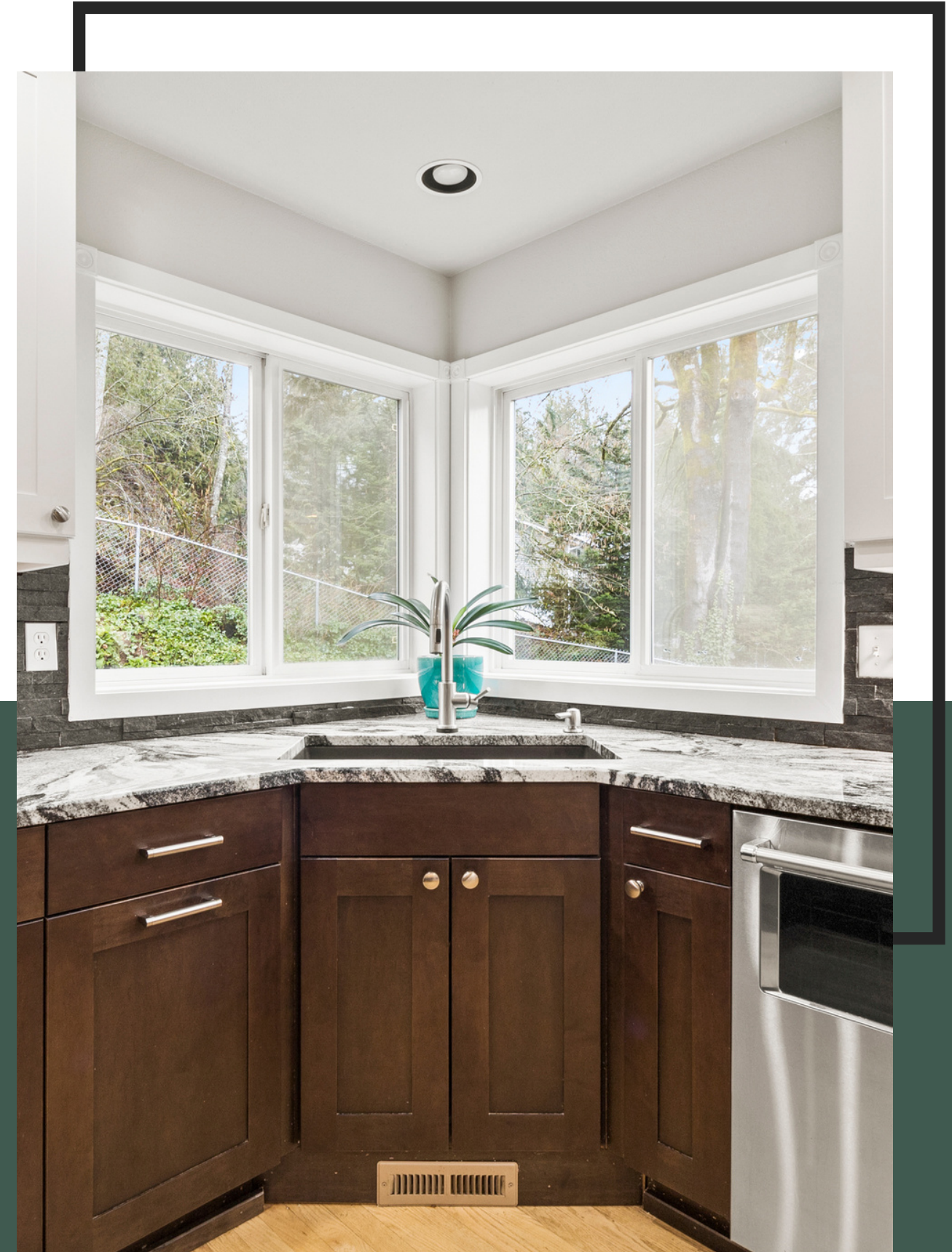


Important Costs

NEGOTIATING CLOSING COSTS

In addition to the sales price, buyers and sellers frequently include closing costs into their negotiations. For example, if a buyer is particularly nervous about the condition of the plumbing, the buyer may request the seller to agree to pay for the home inspection.

Likewise, a buyer may want to save on up-front expenditures, and so agree to pay the seller's desired price in return for the seller paying all the allowable closing costs. There is no right or wrong way to negotiate closing costs; just be sure all the terms are written down in the purchase and sale agreement.





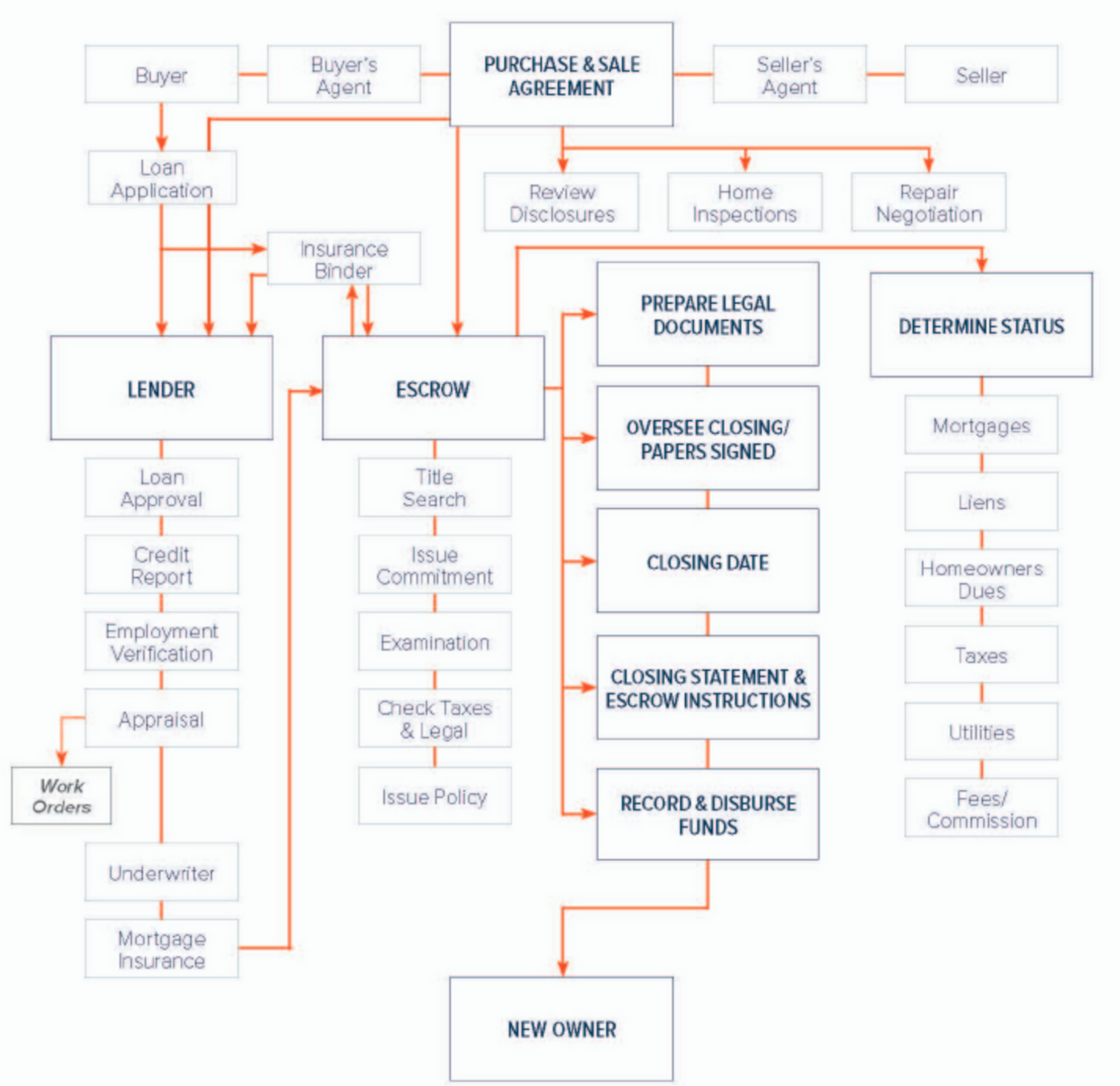
Important Costs

PRO-RATION OF CLOSING COSTS

At the time of closing, certain closing costs are often prorated (or distributed) between buyer and seller. The most common proration is for property taxes. Property taxes are typically paid at a different time of the year than the closing date of the sale, for the year they were assessed.



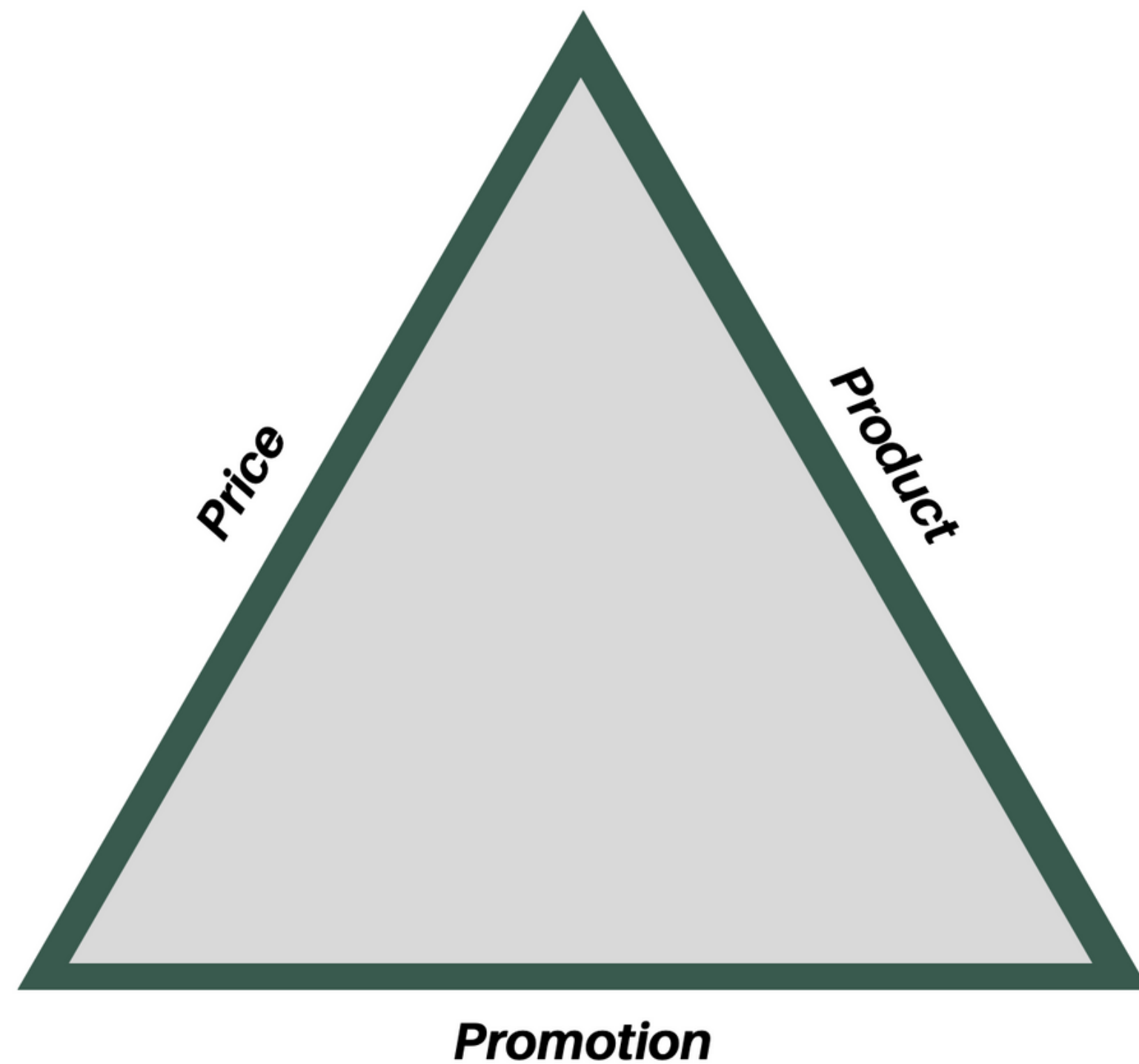
THE PROCESS





THE KEY POINTS

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All aspects must be in equal balance = SUCCESS!



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THE KEY POINTS

All aspects must be in equal balance = SUCCESS!

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PRICE

02

PRODUCT

03

PROMOTION



THE PRODUCT



Is your goal to sell your home quickly and for top dollar? Staging does help! Staging is presenting your home in its best and most appealing light to the majority of home buyers. Think of your property now as a piece of inventory!

In theory, staging can be an easy, yet costly process, however it is always worth it. In reality many homeowners find it difficult because it is often hard to see something objectively when we're emotionally invested.

An easy way to see effectively staged homes is to visit decorated models current active listings. Decorating model homes is expensive but builders are willing to invest the cost because they understand how well a staged home sells. You too can benefit from this knowledge!



BASIC STAGING RULES

Clean: Your home must sparkle! To achieve this level is usually easiest by a cleaning crew. Windows professionally cleaning inside and out is a great task to add to the to do list.

Fix: Do you have a dripping faucet or cracked tile? These will send the wrong message to potential buyers. Getting items fixed before you put your house on the market is a smart and necessary thing to do!

Eliminate Clutter: The "50% Rule" suggests that you eliminate clutter in your home by at least half. This may be the hardest rule of all! We love our clutter - it reflects our memories, hobbies and values. But it doesn't sell homes! Clutter makes homes seem smaller and disorganized. Have you ever notices that higher end stores seem to have an expansive, clutter free lay out while less expensive or discount stores are often a jumble of merchandise? This example helps visualize the thought of Home Staging. Again, making your home a piece of inventory!

Executive Neutral: Neutral colors sell! It is a fact. Try to convey an image of quality and Neutrality.





PROMOTION

Once your property home is staged, cleaned and repaired - It is time to show it off to the public! Myself and my company are constantly seeking new technology and marketing skills to stay on the forefront to make certain your home stands out from the rest.



PHOTOGRAPHY:

Agency Disclosure & Exclusive Listing Agreement. Allows Hawkins-Poe and myself to properly photograph and market your property. Hired professional photographer for still shots and/or drone footage.



VIDEOGRAPHY:

Option 1: Lifestyle Video
Option 2: Virtual Walk-through
Together we will discuss the best option for your particular property.



SILET SELLERS:

Posted messages around the house to highlight otherwise hidden or unnoticed amenities. Along with a "Favorite Things" list and flyers.



PRINT MATERIAL:

Professionally printed flyers, perma flyers & mailers.

OPEN HOUSES:

Scheduled Public and Brokers Tours.

DIGITAL EXPOSURE:

REALTOR Access Only: NWMLS.COM

Our Websites: laurenvigus.com | hawkinspoe.com

Additional Websites: Any website with a IDX feed for the MLS (zillow, redfin, realtor.com + more)

Social Media:

Facebook: [@laurenvigusrealtor](https://www.facebook.com/laurenvigusrealtor), [@hawkinspoe](https://www.facebook.com/hawkinspoe)

instagram: [@laurenOvigus](https://www.instagram.com/laurenOvigus), [@hawkinspoerealestate](https://www.instagram.com/hawkinspoerealestate)





“If you’re looking for a great, hardworking realtor, look no further! We’ve been working with Lauren for over a year—and she has been dedicated, patient, knowledgeable, and responsive. We haven’t been the easiest clients to work with, unsure of when to sell and where we want to move to, as we are retired and this will hopefully be our last move! But Lauren has been extremely patient with us, guiding us through the changing market and our fluctuations in where we might want to live. We can’t say enough good things about Lauren! We have had occasion to work with other realtors in the past, and she is truly exceptional!”

- Debra & Ron Seitz

CLIENT TESTIMONIALS



“I can't say enough good things about Lauren helping us sell our home! She was easy to work with, very explicit about the process, and really made the whole timeline much simpler than I expected. She literally takes care of everything! Her attention to detail and her accessibility helped us feel like we were in the best of hands. She was willing to do whatever we needed or wanted in order to get our best outcome, and for that we are very grateful!! Lauren, thank you for all that you did in the home selling process and we can't wait to buy from you in the future! If you're nervous about the process, I can promise you that with Lauren you won't be!”

- Taryn & Nick Rexroad

CLIENT TESTIMONIALS



“I wish we could use Lauren for every house we ever buy or sell in the future! We’d already moved out of state when we decided to sell our home and Lauren was there nearly every day getting it ready for market in our absence. She even made sure it was presentable for each showing. Her knowledge of the local market was invaluable and her professionalism is unmatched. Start to finish it was the smoothest real estate transaction we’ve ever had. Lauren will make you feel like her top priority, even when I know she is juggling multiple properties and clients at once.”

- Aly & Eric Zittel

CLIENT TESTIMONIALS



I appreciate the opportunity to meet with you and interview for the position as your partner for Real Estate success. Please let me know if I can enhance your experience in any way - I'm here for you!

Thank you for your time & I look forward to the opportunity to partner with you!

-Lauren Vigus
REALTOR®

W W W . L A U R E N V I G U S . C O M



THANK YOU

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