



PREPARING

VIEWINGS

CONTRACTS

INSPECTIONS

SETTLEMENTS

CLOSING

MOVING

PACKING

Guide to Buying a Home



JC Gagnaire

Managing Broker, Commercial Broker
REALTOR®, SRES®, SRS, PSA
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JC Gagnaire

MANAGING BROKER

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- Builder Solutions—New Construction Specialist
- Commercial and Residential Resale Real Estate
- Seniors Real Estate Specialist®
- Seller Representative Specialist
- Certified Pricing Strategy Advisor
- Member of the NWMLS
- Member of the King County REALTOR® Association
- Windermere Ninja Certified
- ★★★★★ Rating on Zillow



If you are working with an agent, this is not meant as a solicitation for that business.

As a proud native of the Puget Sound region, and a UW graduate with a degree in Economics and Political Science, JC Gagnaire's wealth of experience and extensive knowledge of the greater Seattle area allows him to expertly guide clients through the buying, selling, and financing processes.

JC has created a name for himself in real estate by providing incomparable service through hard work, integrity, and tenacious negotiation. Realizing the goals of his clients is JC's top priority, and he puts their interests at the forefront of every transaction.

JC is a Managing Broker and a member of Windermere's Builder Solutions, a group connected with investors specializing in new construction throughout the Puget Sound. In addition, he is designated as a Seniors Real Estate Specialist®, helping meet the unique needs of maturing Americans when selling, buying, relocating, or refinancing residential or investment properties.

As a trusted real estate advisor, JC provides his clients with the critical information needed to make accurate decisions, while using his thorough understanding of the complexities of the local market to take advantage of every marketing opportunity and ensure maximum exposure for each listing.

Whether you want to buy your dream home, sell your existing house, or purchase investment property, JC's background and expertise will help guide you from your first meeting to a successful outcome.


Windermere
REAL ESTATE
WINDERMERE REAL ESTATE/SHORELINE

PLEASE MEET MY TEAM



From the moment clients entrust us with their business, my team and I work diligently to provide a consistently outstanding level of service. The support of this dynamic team enables me to focus on each client and craft an approach unique to their needs. At every step of the way, our clients know that we have them covered.



Heather Hewitt

Assistant Office Manager, Director of Marketing and Social Media

Heather has a broad background in marketing and manages a robust, collaborative marketing team in a tech-savvy environment. She specializes in expertly building awareness of new listings, showcasing your home's distinct features and benefits using proven traditional and digital marketing tactics. Heather has a deep understanding of the important role social media serves as a resource for consumers, and is well-versed at creating an articulate message that reaches targeted audiences, an invaluable skill in today's ever-changing media landscape.

Bachelor's Degree, University of Washington, Washington State Notary Public



Sierra Buck-Flinchum

Content Marketing Specialist

Sierra is a graduate of Edmonds Heights and is a part of the Richmond Highlands Rainbow Girls. As a part of the Marketing team, they are responsible for overseeing the firm's social media channels to ensure visibility and brand uniformity and implementing innovative campaigns. Sierra also assists the Director in creating digital marketing materials that showcase our Brokers' listings. Sierra is proficient with all social media platforms and has experience promoting posts and tracking engagement.

Diploma from Edmonds Heights, Grand Worthy Assoc. Advisor, WA/ID International Order of the Rainbow for Girls



Gwenda V Kenon

Marketing Assistant, First Impressions Ambassador

Hablo español

As Marketing Support, Gwenda assists the Director in creating outstanding custom Marketing pieces tailored to showcase your property and engineered to bring attention and interest. Gwenda also brings with her 25 years' experience working in the Tax Industry, providing an attention to detail and excellent customer service skills that create a connection between our Brokers and their guests and is instrumental in creating a warm, welcoming experience when you walk through our doors. Gwenda speaks Spanish.

Bachelor's Degree, Texas Southern University, Certified Tax Preparer, QuickBooks Certification, Washington State Notary Public



Jun Ma

Administrative Assistant, Bookkeeper

我說普通話

As an administrative assistant, Jun provides support to other staff departments, enters data, and directs communications between colleagues and customers, ensuring the efficient operation of the firm. Jun is also our on-site bookkeeper, and her experience with providing treasurer services as well as her focus on accuracy are key to providing broker support. Additionally, she assists in uploading listings and transactions into our database to help safeguard the completeness of our files. Jun is fluent in Mandarin.

Bachelor's Degree, Shanghai Institute of Technology



Shari Landrie

Transaction Coordinator

Shari has years of experience in the real estate industry and obtained her real estate license in 2016. Her attention to detail and efficient organizational skills are essential to keeping our transactions compliant and running smoothly, making her a key contributor to our company's success. As our Transaction Coordinator, Shari oversees all day-to-day transaction activity and is in constant contact with Escrow and Title companies. Working with us, Shari administers our files and oversees your transaction to ensure a seamless closing.

Licensed Real Estate Broker in Washington State



J.C. Gagnaire

Managing Broker

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YOUR PARTNERS IN SUCCESS



**"WE ARE ALL IN,
WE ARE WINDERMERE STRONG!"**

Windermere Real Estate/Shoreline is a family-owned and operated company that has served the Shoreline community since 1977. From single residential homes to multi-family units, land acquisitions, developer and builder relations, commercial investments including strip malls, franchises, and fast food establishments, we handle it all. The firm also has a robust referral network of highly qualified and proven vendors. Cultivating a wide range of demographics, we have a diverse group of brokers fluent in over 20 different languages.



Gary and Therasa Alston, owners of Windermere Real Estate/Shoreline, harness their multi-generational experiences in the real estate industry and work together with staff, management, and brokers to provide robust professional full-service real estate experiences for both our buyers and sellers utilizing print media advertisement, social media services, and skill-building education. With positive problem-solving techniques and their in-depth market knowledge, research, and extensive negotiating experience, Gary and Therasa help to guide brokers and clients through the complex process of real estate transactions. As enthusiastic believers in the power of teamwork and a transparent approach, Gary and Therasa partner with the brokers to provide the kind of dynamic, professional results that can only be achieved through working with a full-service real estate brokerage that is All In, For You.

Washington State Notaries Public

Community Support

- ♦ Adopt-a-Street Program
- ♦ Annual Community Service Day
- ♦ Free Annual Community Shredding Event
- ♦ Local Food Banks
- ♦ Mary's Place
- ♦ Music4Life
- ♦ Shoreline Lake Forest Park Senior Center
- ♦ Shoreline Schools
- ♦ Richmond Highland Rainbow Girls - Trunk Or Treat
- ♦ Vision House (shelter)
- ♦ Windermere Foundation
(Over \$50 million raised since 1989)
- ♦ YMCA

Memberships

- ♦ Commercial Brokers Association
- ♦ Master Builders Association
- ♦ National Association of REALTORS®
- ♦ Northwest Multiple Listing Service
- ♦ Rental Housing Association of Washington
- ♦ Shoreline Chamber of Commerce
- ♦ Shoreline Historical Museum

Gary and Therasa are focused on helping others, and derive the greatest satisfaction from seeing the success of others. Delivering support and mentorship with integrity drives the Alston family and Windermere Real Estate/Shoreline to provide an unmatched experience with their brokers and clients.

Windermere Real Estate/Shoreline

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USING A WINDERMERE AGENT TO HELP YOU FIND A HOME

Whatever your reasons for buying, know that finding the right home, in the perfect neighborhood and at a cost that is within your budget, is no small task. That's why many buyers enlist the help of a full-service Windermere agent. There are many benefits you receive from working with a licensed professional with specialized skills:

AS YOUR WINDERMERE AGENT

- › I know the local market and can quickly narrow it down to a few areas where you are likely to find your home at the price you want.
- › I can save you time by doing a lot of the legwork. By knowing your needs, I can eliminate homes that do not meet your criteria.
- › I will make appointments, preview homes with you and help you determine the pros and cons of each home.
- › I can help you maximize online home search tools available to you on Windermere.com.
- › I can provide information and make appointments to see almost any property listed for sale. A home does not have to be listed by a Windermere agent in order for me to get detailed information or an appointment to view.
- › Once you find the home you want to buy, I will guide you through the negotiation, legalities and details of purchasing a home.

BEGINNING THE PROCESS

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

It's always best to find out how much house you can afford before you go house-hunting. I can refer you to a loan officer who can assist you with determining how much of a down payment you can afford, along with a monthly payment you can handle. (To help determine how much house you can afford, see pages 6–7 of this booklet.)

Make a list of everything you want in a home. Is a master suite important? How many bathrooms? What about closet space? Do you need a yard for the kids and pets to play in? How about a fireplace or a bay window? Do you prefer a rambler or a multiple-story house? Are schools or access to public transportation important?

Separate the essentials from the items you could do without and put them on the "A" list. Prioritize the rest of the items into a second and third list in order of importance. We'll then go over the lists so that I'm very clear on what you want and need in your home.

Keep good notes as we look at homes. After a while, it becomes difficult to remember which features belong to which home. I can provide you with a form and rating system to help you compare homes.

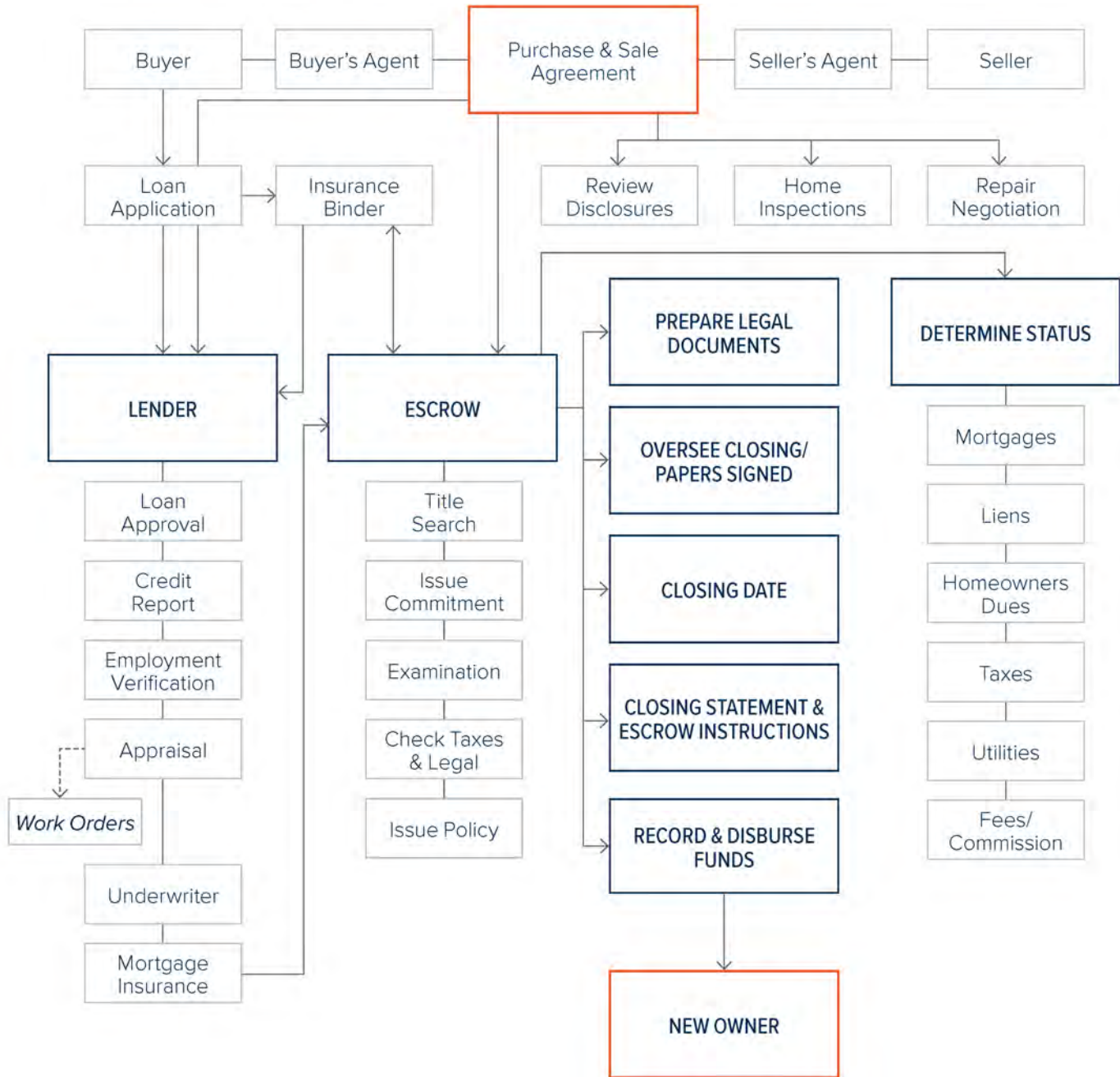
When selecting a home, look beyond cosmetics. Make sure the home is in good physical condition and that you understand the cost of repairs. For more information on how to assess the home's condition, refer to "Home Inspections" on page 10 of this booklet.

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.

As your Windermere agent, I'll check with you regularly, even if you haven't yet found the home that's right for you. Keeping in contact allows us to establish a good rapport, and helps me learn how to help you effectively. I'll continue to be on the lookout for homes that suit your needs.



STEPS TO CLOSING



HOW MUCH HOME CAN YOU AFFORD?

Before you start looking at homes, it's a good idea to find a target price range that you can afford. A mortgage lender will want to make sure you can handle the down payment, plus a monthly mortgage payment made up of principal, interest, taxes and insurance (PITI).

Interest rates and your personal finances will influence the amount of house you can afford. That's why it's always good to talk to a lender before you start shopping for a home. I can refer you to lenders suited to your specific financial needs.

There are a wide variety of loan programs available to buyers. I can give you the names of several mortgage specialists who can review all of your options with you.

In order to plan properly, you need to understand what lenders are looking for from a borrower. There are three factors that help determine if you qualify for home financing:

YOUR INCOME

YOUR ASSETS

YOUR CREDIT HISTORY

Most loan programs require you to verify all of your income sources. Your mortgage consultant will let you know what documentation is needed. Typically, you will need to provide pay stubs and your W-2, and if you are self-employed, you may need to provide copies of your tax returns.

The required down payment varies according to the loan program. There are several affordable options for borrowers. Closing costs are associated with finalizing the transaction and include the appraisal fee, loan origination fee, title insurance, escrow services and legal recording of documents. Each loan is different, so it is important to discuss these fees with a mortgage expert.

All lenders review a borrower's credit history to determine the type of credit used, the amount owed and the borrower's history of repaying debt.

When you speak with your mortgage professional to figure out how much home you can afford, it's also a good idea to get preapproved for a mortgage before we start your home search. This will help us narrow your home search to a price range that's comfortable for you, and being preapproved also makes for a stronger offer in the eyes of sellers.

PURCHASE AND SALE AGREEMENT

Once you've found the home you want to buy, together we'll complete a purchase and sale agreement. This is the contract in which you and the seller outline the details of the property transfer. The purchase and sale agreement usually consists of the following pages:

- › Earnest money receipt
- › Financing addendum
- › Inspection addendum
- › Conditions/disclosure addendum
- › Contingency addendum, when appropriate
- › Addendum outlining special conditions
- › Lead-based paint notification, when appropriate

In selected areas, the following forms will also be part of your agreement:

- › Agency disclosure form
- › Property disclosure form completed by the property seller
- › Local area disclosures





FREQUENTLY ASKED QUESTIONS

WHAT IS THE DIFFERENCE BETWEEN PREQUALIFIED AND PREAPPROVED?

These terms refer to your status in the loan approval process. Prequalification is a determination of your probable ability to obtain a loan. To become prequalified, meet with a loan officer or mortgage company. They will help you determine the price you can afford, based on your monthly income and your current debts, as well as the cash you have for a down payment.

Preapproval means that the mortgage lender has already verified and approved your credit and income. Obtaining preapproval early in the process will make your offer more attractive to the seller.

WHAT IS EARNEST MONEY?

Earnest money is a "good faith" deposit submitted with your offer to show the sellers that you are serious about purchasing their home. Earnest money is a required part of an offer. There is no set amount that is required, but the amount sometimes makes a difference in the negotiation process. Earnest money eventually becomes part of the purchase, and will show as a credit to the buyers on the settlement statement drawn up by the escrow company.

WHAT ARE CLOSING COSTS?

Closing costs are charges paid to various entities during the real estate transaction. They can include escrow fees, document preparation fees, the cost of an inspection, and lender fees.

WHAT IS A POINT?

A point is equal to one percent of the loan principal. Some lenders charge points, in addition to interest and fees, at closing.

WHAT IS TITLE INSURANCE?

Title insurance protects against loss from any defects in the legal title, liens against the property or other adverse claims. The lender usually requires title insurance.

HOME INSPECTIONS

When you're ready to complete a purchase and sale agreement on a home, your offer will generally be contingent on a professional inspection of the entire property—including improvements. The home inspector looks beyond the cosmetics to make sure that the home's general systems operate properly. The inspector will also look for large repairs that are needed and report on the condition of the home.

The standard home inspector's report will review the conditions of the home's heating and cooling systems; interior plumbing and electrical systems; the roof, attic and visible insulation; walls, ceilings, floors, windows and doors; foundation, basement and visible structure. The inspector will also look for cracks in cement walls, water stains that indicate leakage, and any indication of wood rot.

A home inspection also points out the positive aspects of a home, as well as the maintenance that will be necessary to keep it in good shape.

As your Windermere agent, I'm familiar with home-inspection services and can provide you with a list of names from which to choose. Another good way to find a home inspector is to ask a friend, or perhaps a business acquaintance, who has had a home inspection and can recommend a home inspector they were satisfied with.

Remember, no home is perfect. If problems are found, I will help you negotiate through the process.



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SETTLEMENT AND CLOSING

During the negotiation stage of the transaction, a mutually agreed-upon date for closing is determined. "Closing" is when you and the seller sign all the paperwork and pay your share of the settlement fees, and the documents are recorded. Settlement obligations vary widely due to specific contract language, local laws and customs. Prior to closing, the closing agent (usually an escrow or title company or attorney) will complete a detailed settlement statement for both buyer and seller. As your Windermere agent, I can help you understand which of the following typical settlement fees apply to you.

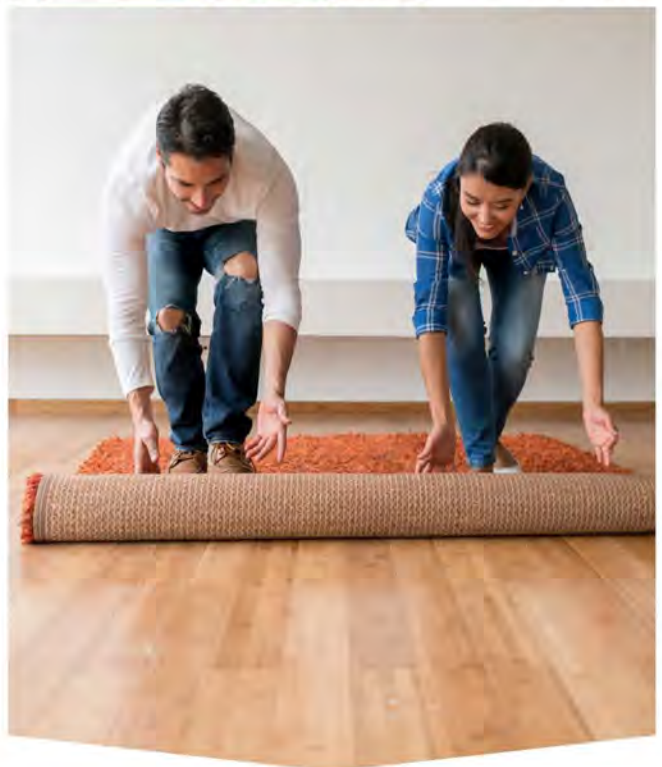
THE BUYER RECEIVES:

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

THE BUYER PAYS:

- › One-half of escrow or legal fees paid to the attorney or escrow company for preparing the closing (in California, the party paying escrow fees varies from county to county)
- › 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
- › Home Owners Association fees, if applicable*

*Paid by either the seller or the buyer



MOVING TIPS

The process of moving is long and complex. Being 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:

- › Use up things that may be difficult to move, such as frozen food.
- › 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.
- › 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.
- › Discuss tax-deductible moving expenses with your accountant and begin keeping accurate records.

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, hold a yard sale.
- › 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.
- › Make special arrangements to move pets, and consult your veterinarian about ways to make travel comfortable for them.
- › Have your car checked and serviced for the trip.
- › Collect items from safe-deposit box if changing banks.

TWO TO THREE DAYS PRIOR:

- › Defrost your refrigerator and freezer.
- › Have movers pack your belongings.
- › Label each box with the contents and the room where you want it to be delivered.
- › Arrange to have payment ready for the moving company.
- › 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.
- › Give your travel itinerary to a close friend or relative so they can reach you as needed.



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



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.
- › Let the mover know how to reach you.
- › Double-check closets, cupboards, attic, basement and garage for any left-behind items.

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.
- › Install new locks.
- › 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.
- › Examine your goods for damage.

MOVING ESSENTIALS:

- › furniture pads
- › handtruck or dolly
- › packing tape
- › bubble wrap
- › newspapers or packing paper
- › scissors
- › utility knife
- › labels
- › felt-tip markers
- › cornstarch packing “peanuts”
- › plenty of boxes

FIRST DAY BOX:

- › scissors
- › utility knife
- › local phone book
- › coffee cups
- › teakettle
- › instant coffee or tea, soft drinks
- › pencil and paper
- › soap
- › bath towels
- › trash bags
- › shelf liner
- › paper plates
- › snacks
- › toilet paper
- › children’s toys and books



A Commitment to Fair Housing

All of us at Windermere Real Estate are committed to the principles of Fair Housing practices for all. Fair Housing is a matter of treating all people equally while adhering to federal, state, and local laws.

FAIR HOUSING ISSUES

Many buyers and sellers ask questions about the people who live in a neighborhood. Such questions are outside the scope of our professional practice. Some of them raise Fair Housing issues, and all of them seek subjective judgments rather than objective information.

THE LAW

Federal law prohibits discrimination in a real estate transaction based on race, color, religion, familial status, sex, handicap, and/or national origin, and state laws may prohibit discrimination on other bases, such as sexual orientation, veteran/military status, ancestry, and others.

Buyers: Ask your agent about including a “Neighborhood Review” contingency in your purchase forms to give yourself time to explore the neighborhood before making a final decision.

Sellers: If you receive a bona fide offer on a property, you cannot refuse to sell to or negotiate

with the prospective buyer based on the aforementioned prohibited criteria. You may not falsely represent that the home is no longer for sale, nor can you advertise the home with an indication of preference or limitation on what type of people may purchase it.

Agents are prohibited from “steering” prospective buyers to specific neighborhoods based on the aforementioned criteria. A victim of discrimination may pursue a civil lawsuit or an administrative claim and seek a temporary restraining order, permanent injunction, actual damages, punitive damages, and attorney’s fees.

FURTHER RESOURCES

For more information, explore your local libraries’ resources on census figures in your neighborhood(s) of interest. Local police precinct stations and school districts can also provide statistical information to aid your research. Otherwise, much information is available on the Internet to help you determine which neighborhood best suits your needs.



IMPORTANT INFORMATION FOR HOMEBUYERS

Revisions to the Real Estate Agency Law

Effective January 1, 2024, the statute in Washington that governs real estate brokerage relationships (RCW 18.86) – otherwise known as the “Agency Law” – will be significantly revised. The revisions modernize the 25-year-old law, provide additional transparency and consumer protections, and acknowledge the importance of buyer representation.

Key Revisions

For years, real estate brokerage firms were only required to enter into written agreements with sellers, not buyers. Beginning on January 1, 2024, the Agency Law will require firms to enter into a written “brokerage services agreement” with any party the firm represents, both sellers and buyers. This change is to ensure that buyers (in addition to sellers) clearly understand the terms of the firm’s representation and compensation.

The services agreement with buyers must include:

- The term of the agreement (with a default term of 60 days and an option for a longer term);
- The name of the broker appointed to be the buyer’s agent;
- Whether the agency relationship is exclusive or non-exclusive;
- Whether the buyer consents to the individual broker representing both the buyer and the seller in the same transaction (referred to as “limited dual agency”);
- Whether the buyer consents to the broker’s designated broker/ managing broker’s limited dual agency;
- The amount the firm will be compensated and who will pay the compensation; and
- Any other agreements between the parties.

Additional Information

There are other changes to the law that provide additional consumer protections related to the duties that brokers owe to all parties in a transaction.



Revised Pamphlet

The pamphlet entitled [“Real Estate Brokerage in Washington”](#) provides an overview of the revised Agency Law.



Revised Agency Law [Substitute Senate Bill](#)

[5191](#) sets forth the revised Agency Law in its entirety.



REAL ESTATE BROKERAGE IN WASHINGTON

Introduction

This pamphlet provides general information about real estate brokerage and summarizes the laws related to real estate brokerage relationships. It describes a real estate broker's duties to the seller/landlord and buyer/tenant. Detailed and complete information about real estate brokerage relationships is available in chapter 18.86 RCW.

If you have any questions about the information in this pamphlet, contact your broker or the designated broker of your broker's firm.

Licensing and Supervision of Brokers

To provide real estate brokerage services in Washington, a broker must be licensed under chapter 18.85 RCW and licensed with a real estate firm, which also must be licensed. Each real estate firm has a designated broker who is responsible for supervising the brokers licensed with the firm. Some firms may have branch offices that are supervised by a branch manager and some firms may delegate certain supervisory duties to one or more managing brokers.

The Washington State Department of Licensing is responsible for enforcing all laws and rules relating to the conduct of real estate firms and brokers.

Agency Relationship

In an agency relationship, a broker is referred to as an “agent” and the seller/landlord and buyer/tenant is referred to as the “principal.” For simplicity, in this pamphlet, seller includes landlord, and buyer includes tenant.



For Sellers

A real estate firm and broker must enter into a written services agreement with a seller to establish an agency relationship. The firm will then appoint one or more brokers to be agents of the seller. The firm's designated broker and any managing broker responsible for the supervision of those brokers are also agents of the seller.



For Buyers

A real estate firm and broker(s) who perform real estate brokerage services for a buyer establish an agency relationship by performing those services. The firm's designated broker and any managing broker responsible for the supervision of that broker are also agents of the buyer. A written services agreement between the buyer and the firm must be entered into before, or as soon as reasonably practical after, a broker begins rendering real estate brokerage services to the buyer.



For both Buyer and Seller - as a Limited Dual Agent

A limited dual agent provides limited representation to both the buyer and the seller in a transaction. Limited dual agency requires the consent of each principal in a written services agreement and may occur in two situations: (1) When the buyer and the seller are represented by the same broker, in which case the broker's designated broker and any managing broker responsible for the supervision of that broker are also limited dual agents; and (2) when the buyer and the seller are represented by different brokers in the same firm, in which case each broker solely represents the principal the broker was appointed to represent, but the broker's designated broker and any managing broker responsible for the supervision of those brokers are limited dual agents.



Duration of Agency Relationship

Once established, an agency relationship continues until the earliest of the following:

1. Completion of performance by the broker;
2. Expiration of the term agreed upon by the parties;
3. Termination of the relationship by mutual agreement of the parties; or
4. Termination of the relationship by notice from either party to the other. However, such a termination does not affect the contractual rights of either party.

Written Services Agreement

A written services agreement between the firm and principal must contain the following:

1. The term (duration) of the agreement;
2. Name of the broker(s) appointed to act as an agent for the principal;
3. Whether the agency relationship is exclusive (which does not allow the principal to enter into an agency relationship with another firm during the term) or nonexclusive (which allows the principal to enter into an agency relationship with multiple firms at the same time);
4. Whether the principal consents to limited dual agency;
5. The terms of compensation;
6. In an agreement with a buyer, whether the broker agrees to show a property when there is no agreement or offer by any party or firm to pay compensation to the broker's firm; and
7. Any other agreements between the parties.

A Broker's Duties to All Parties

A broker owes the following duties to all parties in a transaction:

1. To exercise reasonable skill and care;
2. To deal honestly and in good faith;
3. To timely present all written offers, written notices, and other written communications to and from either party;
4. To disclose all existing material facts known by the broker and not apparent or readily ascertainable to a party. A material fact includes information that substantially adversely affects the value of the property or a party's ability to perform its obligations in a transaction, or operates to materially impair or defeat the purpose of the transaction. However, a broker does not have any duty to investigate matters that the broker has not agreed to investigate;
5. To account in a timely manner for all money and property received from or on behalf of either party;
6. To provide this pamphlet to all parties to whom the broker renders real estate brokerage services and to any unrepresented party;
7. To disclose in writing who the broker represents; and
8. To disclose in writing any terms of compensation offered by a party or a real estate firm to a real estate firm representing another party.

A Broker's Duties to the Buyer or Seller

A broker owes the following duties to their principal (either the buyer or seller):

1. To be loyal to their principal by taking no action that is adverse or detrimental to their principal's interest in a transaction;
2. To timely disclose to their principal any conflicts of interest;
3. To advise their principal to seek expert advice on matters relating to the transaction that are beyond the broker's expertise;
4. To not disclose any confidential information from or about their principal; and
5. To make a good faith and continuous effort to find a property for the buyer or to find a buyer for the seller's property, until the principal has entered a contract for the purchase or sale of property or as agreed otherwise in writing.

Limited Dual Agent Duties

A limited dual agent may not advocate terms favorable to one principal to the detriment of the other principal. A broker, acting as a limited dual agent, owes the following duties to both the buyer and seller:

1. To take no action that is adverse or detrimental to either principal's interest in a transaction;
2. To timely disclose to both principals any conflicts of interest;
3. To advise both principals to seek expert advice on matters relating to the transaction that are beyond the limited dual agent's expertise;
4. To not disclose any confidential information from or about either principal; and
5. To make a good faith and continuous effort to find a property for the buyer and to find a buyer for the seller's property, until the principals have entered a contract for the purchase or sale of property or as agreed otherwise in writing.

Compensation

In any real estate transaction, a firm's compensation may be paid by the seller, the buyer, a third party, or by sharing the compensation between firms. To receive compensation from any party, a firm must have a written services agreement with the party the firm represents (or provide a "Compensation Disclosure" to the buyer in a transaction for commercial real estate).

A services agreement must contain the following regarding compensation:

1. The amount the principal agrees to compensate the firm for broker's services as an agent or limited dual agent;
2. The principal's consent, if any, and any terms of such consent, to compensation sharing between firms and parties; and
3. The principal's consent, if any, and any terms of such consent, to compensation of the firm by more than one party.

Short Sales

A "short sale" is a transaction where the seller's proceeds from the sale are insufficient to cover seller's obligations at closing (e.g., the seller's outstanding mortgage is greater than the sale price). If a sale is a short sale, the seller's real estate firm must disclose to the seller that the decision by any beneficiary or mortgagee, to release its interest in the property for less than the amount the seller owes to allow the sale to proceed, does not automatically relieve the seller of the obligation to pay any debt or costs remaining at closing, including real estate firms' compensation.



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WHAT J.C. GAGNAIRE'S CLIENTS HAVE TO SAY

Alice Arnold

J.C. is amazing! He went above and beyond whatever I imagined a realtor would do to help me sell my house. I no longer lived in the home and it needed some work. He found contractors and gave them access and checked regularly on the property. Once on the market, he kept me posted daily as showings were scheduled and shared the feedback he received from other realtors. The house sold for much more than expected. A very positive experience with a great guy!

Andrea Matlick

J.C. was beyond great to work with! He was extremely patient with our very specific requests in what we were looking for in a home, and was always willing to answer my questions (and I had a lot!). He went above and beyond so many times for us during the buying of our new home and the selling of our existing home. We had a tough negotiation process on both ends, and he was very professional and he was always very timely with his communication with us. Not only did he guide us in the right direction with recommendations for our renovation before we sold our existing house to get it "market ready", but also he managed the whole staging process for us and even set up a landscaper to do a last minute clean up just days before our house went on the market. We were impressed countless times throughout the process! I can't say enough fantastic things about him, from his knowledge about the local markets to his attention to detail on the buying and selling end, you can't go wrong with him on your side.

Andrew Lyle

I am a certified public accountant and I had questions on the value of my home and where I should invest in updating for the greatest resale value. J.C. provided a great explanation and comparable market analysis that was extremely useful, especially since I like numbers! I would highly recommend J.C.!

Corey Bennett

I worked with J.C. Gagnaire for several years and saw firsthand the dedication, experience and care he provides to each and every one of his clients. He's an excellent realtor, and I would recommend him to anyone!

Daniel Bayla

J.C. is a smart and caring family man. He always puts his clients first! I highly recommend him. If you are lucky enough to work with him you will see what I mean!

Harley Dahlenburg

J.C. helped us completely through our home buying experience. I highly recommend using J.C. on any property purchase. He was very knowledgeable of the area and home buying process.

Jared Steiner

Throughout the process of J.C. being my realtor, he was friendly, professional, and always responded to my communications quickly. It's clear when working with him that he has lots of experience in the real estate industry, and is a great source of information and resources. With J.C.'s services, my house sold for above and beyond what I had hoped.

Jessica Taylor

We are new to the Seattle area and J.C. really helped us find the perfect home for us. He was very knowledgeable about the different areas! He also really helped us with the whole process from start to finish, and got us the best deal possible. I recommend J.C. to anyone looking to purchase or sell their home!

Joann Ryan

J.C. really helped me navigate the confusing Real Estate market. As a recent widow, he was very responsive to my questions and concerns. He was professional, knowledgeable and creative in his approach to the competitiveness of the market. I recommend him highly.

Laura Rama

J.C. was such a great resource and was so helpful with the entire house buying process. He was very patient with us while we toured multiple homes, and we never felt pressured. Would highly recommend!



WHAT J.C. GAGNAIRE'S CLIENTS HAVE TO SAY

John Harding

J.C. did a fantastic job. No worries . . .

Mamie Woodruff

Working with J.C. was a pleasure! It was great teaming up with him in getting our clients into their beautiful home! J.C. has great communicative skills, it was great being able to keep each other posted all the way through the transaction! Always great to team up and work together with a great agent and assist our clients in the purchase of their new dream home! Looking forward to working together more in the future!

Mathew Baker

J.C. was great—he worked with me throughout the entire home buying process. He is a dedicated real estate professional who works tirelessly to fulfill the client's purchase or sale. A calm presence through negotiations and the entire real estate transaction. J.C. was extremely knowledgeable of the neighborhoods I was searching in and helped secure the perfect home for me. He made the process stress-free. I would recommend J.C. if you are looking to buy or sell a home as his real estate experience is valuable and look forward to hopefully being able to utilize his expertise again.

Roshan Shafi

I have worked with J.C. in the last couple years. I have noticed his attention to details and willingness to make things work for all parties. He is a hard worker and very focused. It has been a pleasure to be a business partner with J.C..

Ryan Marker

J.C. did an amazing job helping us buy and sell a home at the same time. He was able to get them to close together with a quick and simple process.

Troy Marcus

J.C. Gagnaire is an excellent Real Estate agent to work with, highly recommended!! He's friendly, easy to talk to, and very knowledgeable about his business. Call him today if you're looking to buy or sell your home!

Kevin Young

Thanks to J.C., I had a smooth experience purchasing investment property as well as buying and selling my personal homes. I chose J.C. because of his knowledge of the NW market, thoughtfulness and incredible work ethic. He researched the market remarkably well for my last 3 real estate transactions. He was not a push over in negotiations and the results he produced were above and beyond my expectations. I was very satisfied with his staging advice, help finding contractors, and beautiful photographs. J.C. made the process fun and was always there when I needed him. I highly recommend him to anyone looking to buy or sell a home in the Puget Sound area.

Tristan Gary

As a home stager, I have worked with many agents and J.C. was an absolute gem. I was very impressed with his level of commitment and extent to which he goes to promote a listing! He had great local knowledge, he was excellent in his interactions with the homeowners, he always responded when I sent texts or calls, and he found excellent buyers for the home. I was so impressed with him I have already recommended him to others!!

Nate Lauer

J.C.'s knowledge of Seattle and surrounding area was helpful. J.C. was very dependable and always accessible if we had any questions about the home-buying process. J.C. was very straightforward, did not pressure us to buy, and was very keyed in on making sure we picked the right home. J.C. was very accommodating throughout the entire process, even when we had lots of questions. His main interest was making sure we were happy with the house. We would highly recommend using J.C. as your realtor. He will find your dream house and make the entire process delightful and easy to understand.

Jeff Keeney

J.C. handled the listing perfectly. Easy to work with.

Preeti Singh

J.C. is the best realtor we could have got. He was always patient and did his indent research before showing us the property. I have two small kids and he was always able to adjust his schedule to meet our requirements. I really appreciate the personal touch he added in the whole process. Even after we closed in the house he recommended lot of good people to get work done in the house and overall we were very, very pleased by his service and would definitely recommend him to our friends.



WHAT J.C. GAGNAIRE'S CLIENTS HAVE TO SAY

Wayne Paul

J.C. is honest and forthright with his clients. I enjoyed working with him on our quest to locate a condominium that we wanted. It took quite some time to locate the unit that we liked, I saw the listing on Friday night called J.C. on Saturday morning and looked at the unit on Saturday and the sellers ok'd it on the following Tuesday. We did not get in any bidding wars on this transaction.

Barry Palmquist

J.C. is committed to his clients. He helped us purchase our new home 4 months before helping us sell our house recently. What he doesn't know he is willing to research to get you the information. He is hard working, industrious, and is always focused on you when he is with you. We really appreciated his attention to detail and he took notes of what we liked and what we didn't like. He is great at working with the other agents, keeping us informed throughout the process and negotiating. We appreciate his help navigating us through the complexities of buying and selling property in this challenging market. We certainly will recommend J.C. to our family and friends or anyone else seeking a real estate professional to accomplish their objectives

Corinne Magnet

J.C. is a wonderful realtor who always understood my objectives. He worked hard and always kept the lines of communication open. From the beginning he was willing to show as many houses as necessary to find the right one. He never rushed me to decide on a home and was always ready to look at houses. He also has a network of professionals that help to make the process quick and easy. He suggested a home inspector, the mortgage specialist, Title Company and even a handy repair man!! We used the people he suggested and everything went smoothly without any problems. I bought the home for the price I wanted and he was not afraid to negotiate for it. I can't say enough—choose J.C. as your real estate professional and you'll be glad you did.

Barbara Jenkins

The overall process of selling the house was done in a manner in which I am thoroughly pleased. I am very pleased with J.C.'s staging recommendation and negotiating ability. He kept me informed during the process. He is very knowledgeable, honest and sincere—could not have had a more pleasant experience. I definitely will recommend J.C. to others when they are looking for a home or to sell their home.

Tony & Lisa Muilenburg

J.C. Gagnaire did a great job for us in a very short time. With short notice for a job relocation from Portland to Seattle J.C. was great—organized, prepared, attentive to our needs and listened to our objectives. We met J.C. at his office late afternoon on Friday after a long commute from Portland. He showed us 6 houses that night that required appointments to show. It was a late night yet he met us early the next morning to show us 7 more houses. As our Realtor, he helped us find the right house in the right neighborhood for the right price. Negotiating in this competitive market is not easy often with multiple offers exceeding asking price by thousands of dollars. J.C. successfully fulfilled our price expectations for our home by settling on a price below the asking amount. We are very pleased with J.C.'s lender recommendation. We appreciate the mortgage consultant's expertise and ability. His dedication and commitment to servicing his client's requirements, coupled with his mortgage expertise, make him unique in the industry and invaluable. In short, J.C. was always on our side working to make our house purchase as simple and successful as possible. The best part about working with J.C. was that he was always more focused on answering our questions, giving us good advice, following up and finding homes that met our needs than he was on closing a deal. We would recommend him to anyone.

Ellen Diaz

J.C. was fabulous! I would highly recommend him to others. He was very knowledgeable and never tired of answering all my questions. I give him an A+, 5 stars and a two thumbs up.

Elizabeth Allen

J.C. was very helpful in helping me sell my home. He was knowledgeable about the market in my specific area, as well as negotiating a reasonable sale amount. J.C. did a great job of guiding me through the sale process, consulting with me on the complexities of showing a home while living there, and ensuring a smooth transaction. He is a true professional and fantastic person. If I am ever in the market for a home in the Seattle area again I know I'll be contacting J.C. and would happily recommend him to anyone.



J.C. GAGNAIRE

Real Estate Consultant

PERSONAL SUMMARY

A dynamic and skilled Realtor® with the ability, drive, and determination needed to effectively achieve homeowners' and Home Buyers' needs and goals. Solid background in home and property sales, excellent all-around marketing skills and in-depth experience in Buyer's Representation. Extensive knowledge of

collecting information about a property, estimating its value, and then successfully promoting it for sale. Highly qualified at touring properties, finding the right home, submitting and negotiating offers on Buyers' behalf. An exceptional communicator with the flexibility of working well individually or as part of a team. Energetic individual who genuinely cares about his clients, consistently strives to exceed expectations, and achieves impressive results.

WORK EXPERIENCE

Real Estate Agent and Managing Broker, Windermere Real Estate January 2013 - Present

Using local knowledge when marketing properties to potential buyers and then negotiating on behalf of clients. Ensuring the property is marketed using a dynamic marketing system to ensure the highest visibility locally, out of state, and globally.

DUTIES

- ◆ Meeting and greeting clients at their homes or visiting the office.
- ◆ Generating appointments for viewings, mortgage advisors, valuations.
- ◆ Negotiating for sellers and buyers.
- ◆ General office administration duties: transaction management, filing, etc.
- ◆ Referring and introducing potential buyers to qualified mortgage consultants.
- ◆ Following up on buyer inquiries.
- ◆ Preparing professional marketing brochures and other promotional items.
- ◆ Collaborating with investors, building societies, and planning departments.
- ◆ Marketing by phone, letters, email, open houses, and door to door to attract buyers.
- ◆ Projecting a professional image of a listing to the public through the internet.
- ◆ Visiting for sale properties to promote them to a large database of potential developers and builders.
- ◆ Comparing homes to others in the area then using those comparisons along with knowledge of the current hyper-local real estate market to estimate the value of a property.
- ◆ Compiling Home Information Packets.
- ◆ Emphasizing the best features of each property to buyers and answering their questions.
- ◆ Advising clients on preparing their home for sale, including pre-inspections, potential repairs, and expert home staging.
- ◆ Reviewing and negotiating purchase and sale agreement contracts.
- ◆ Commercial awareness and a good feel for today's real estate market.



J.C. GAGNAIRE

AREAS OF EXPERTISE

- ◆ Residential listings and purchases
- ◆ A focus on customer service
- ◆ Maximum exposure marketing
- ◆ Purchase and Sale Agreements

PROFESSIONAL

Ninja Training Certified (NTC)
Windermere Builder Solutions Accredited (WBS)
Seniors Real Estate Specialist Designation (SRES)
Seller Representative Specialist (SRS)
Pricing Strategy Advisor (PSA)
Managing Broker

KEY SKILLS AND COMPETENCIES

Setting and reviewing performance standards.
Ability to inspire trust and confidence in clients and buyers.
Comprehensive knowledge of property values, law, and financing.
Negotiating Purchase and Sale contracts, Counter offers and Inspection responses.

PERSONAL SKILLS

- ◆ Skilled and effective communicator
- ◆ Positive and professional demeanor
- ◆ Proactive—takes initiative
- ◆ Focus on creating win-win scenarios
- ◆ Ethical and respectful

ACADEMIC QUALIFICATIONS

University of Washington 1994 - 1998
B.A. Economics; Minor Political Science

PERSONAL DETAILS

J.C. Gagnaire
900 North 185th St
Shoreline, WA 98133

Direct: 206.769.5671
Email: jgagnaire@gmail.com
Website: JCGagnaire.com

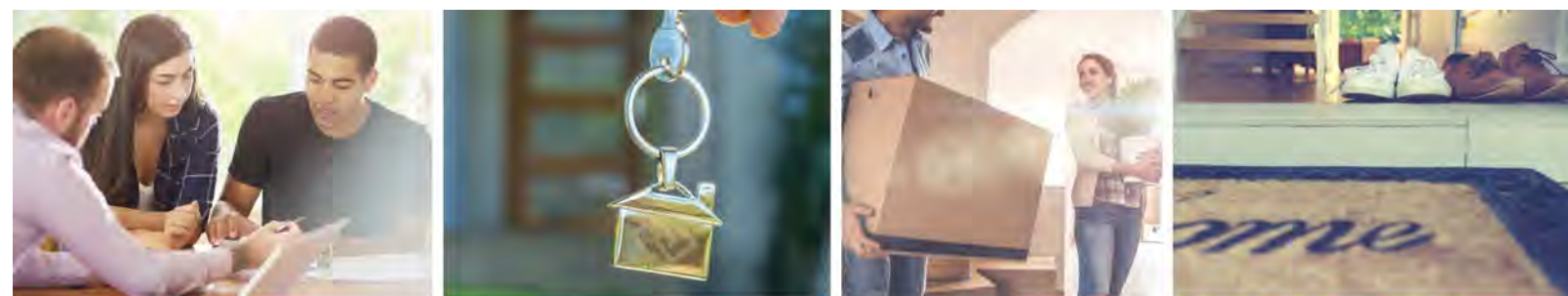
REFERENCES

Available upon request. Testimonials are available on JCGagnaire.com and [Google.com](https://www.google.com).

GLOSSARY



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 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
MARKET PRICE	the actual price at which a property 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

JC Gagnaire

Managing Broker, Commercial Broker
REALTOR®, SRES®, SRS, PSA

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If you would like more information about Windermere or any of its programs, please ask your Windermere agent or visit our website at **Windermere.com**.

