

IMAGINE

Making Your Dream Home a Reality.



**COLDWELL
BANKER**
BAIN



TEAM GREENE

REAL ESTATE BROKERS

425.501.2226

teamgreene.cbbain.com





PATTI GREENE NOLAN GREENE MICHAELA GREENE

Patti: 206.369.5429

Nolan: 425.501.2226

Michaela: 425.879.6899

PattiGreene@CBBain.com

NolanGreene@CBBain.com

MichaelaGreene@CBBain.com

TeamGreene.CBBain.com

AWARDS

- Five Star Broker 2008, 2013, 2014, 2015, 2016, 2017, 2019, 2020, 2021
- Coldwell Banker National Diamond Society Office Award 2019



ABOUT US

Being a broker is all about people, their families, hopes and dreams. It's about relationships built on trust, knowledge and expertise. Our business is mostly referral-driven, from satisfied clients and people who trust Team Greene to provide their family and friends with the market knowledge, patience and integrity. Team Greene will help you navigate the real estate process and make your transaction as smooth and seamless as possible.

Since 1975, Team Greene – Bob (now retired), Patti, Nolan & Michaela understand the importance of home to families. For more than 40 years, we've successfully turned the idea of homeownership into a reality for hundreds of clients in northwest King and southwest Snohomish counties.

Why are we successful? We not only know the area better than anyone else, we listen better than anyone else too, helping us to transform our clients' real estate desires into property end goals.

For eight years, we've been named Five Star Real Estate Agents by Seattle magazine. Our standard has always been to put our buyers' and sellers' needs first. And we continue to do so.

We are active in our community. Patti is on the board of the Edmonds Floretum Garden Club and a founding board member of Artwalk Edmonds. Nolan adores sailboat racing, fishing, snowboarding and is a member of the Edmonds Lions Club. Michaela enjoys cooking, camping and Karaoke. Put our real estate experience on your side.

We look forward to working with you.



TESTIMONIALS

*“Team Greene is the best in the business! All members go well out of their way to find and secure the house that you want from start to finish. If I ever end up selling and buying another home, I will not hesitate to use them again and again! I will be recommending them to all I come into contact with looking to buy or sell a home.
Thank you Nolan, Patricia and Michaela!”*

“Patti knows her business, is in front, kind, extremely helpful and has a wealth of experience which combined to help us obtain a wonderful home in a very tough market. We would recommend Patti to anyone wanting superb service and broad local and real estate knowledge.”

“We especially appreciated the quick response times.... always ready with status and helpful advice. Nolan and Patti were confident and professional in all respects providing us with assurance that our affairs were being handled well.”







50 YEARS OF LOCAL EXPERTISE

Begun in Seattle as William A. Bain Associates, Coldwell Banker Bain has operated in the Northwest for over five decades. We have 34 offices stretching from Bellingham, WA to Bend, OR. We are one of the largest Coldwell Banker affiliates in the world.

EDMONDS

At Coldwell Banker Bain in Edmonds, we aim to make your real estate experience a success. We have been awarded National Premier status, which recognizes our rank among the top 3% of all Coldwell Banker affiliate offices. Our brokers are industry professionals with a passion for real estate who are driven to excel on your behalf. And our core principle – Do the right thing – means no one is more committed to customer service and your complete satisfaction.

As part of Coldwell Banker's global network, we have the knowledge, training, insight, expertise and brand recognition to make selling your home seamless and stress-free. Clients list with us confident that our market strength, skill and advocacy will get real results. And we do. And because we don't just work here, we live here too, we're proud supporters of the many local groups and charitable organizations that strengthen Snohomish County and make our community special.

34
OFFICES

1,200+
LOCAL
BROKERS

2,900
OFFICES, IN
40 COUNTRIES
WORLDWIDE

WE OFFER THE FIRST SERVICE GUARANTEE IN THE INDUSTRY



Buyer Services Guarantee

We strive to fairly, honestly, and ethically act as your agent in the home-buying process.

However, should Coldwell Banker Bain not perform our services as stated, you are entitled, upon written notice, to terminate our Buyer Agency representation. That's our promise to you, and it's an industry first.

OUR BUYER SERVICES LEAD THE MARKET

When you work with us, we expertly manage every detail of your transaction. In addition to industry-standard services, Coldwell Banker Bain offers these additional benefits and trusted services:

COLDWELL BANKER BAIN BENEFITS:

- Over 40 years of experience
- New listing alerts
- Comparable market analysis
- Private virtual home tours hosted by the agent
- Virtual document signing
- Non-selling managing brokers
- After-sale follow-up and evaluation
- Local ownership, accountable to you
- Services guarantee

AFFILIATE SERVICES:

- Affiliated mortgage services
- Affiliated title services
- Affiliated escrow services
- Affiliated home warranty protection



Rainier's team of accomplished experts are knowledgeable and versed, with over 400 years of combined Title and Escrow expertise.



A full-service mortgage banking firm licensed in 17 states. We offer competitive pricing for a top notch loan experience. You'll sit down at the closing table a more confident and educated homeowner.



American Home Shield is here to help you keep your home running smoothly, all the time. Whether you've lived in your home for years, or are buying or selling a home, we've got a plan that will meet your specific needs.

MY COMMITMENT

As your buyer's agent I am committed to using my experience, education and expertise to:

1

FIND THE RIGHT PROPERTY

2

ANALYZE THE VALUE

3

NEGOTIATE THE BEST DEAL

4

EXECUTE & INFORM

5

ASSIST IN CLOSING

6

FOLLOW UP



Successful home purchases begin with an honest conversation with your broker. Sharing your needs, expectations, and goals.

FINDING THE RIGHT HOME

LISTEN

Only you know what your needs are in a home. So it's my job to listen carefully and understand your needs as we begin our search.

COMMUNICATE

Keeping you informed on availability, market trends, the status of homes in your search, and many other things is critical to a successful home purchase. That's why I value open communication.

PLAN

Outlining the steps we need to take to prepare for a successful transaction. From pre-qualifying to the closing table, I will assist you every step of the way.



FIND A LENDER & GET PRE-APPROVED

Having a pre-approved loan amount is a fantastic place to start your road to homeownership. It provides a benchmark for what you can comfortably afford and will allow us to narrow your home search quickly. If you are uncertain about which lender to use, ask us. As brokers, we generally have a good relationship with one or more lenders and can help you find one who will address your needs and get you the best loan terms available.

LISTEN TO YOUR LENDER

Your lender will give you specific instructions on getting your finances in order so your closing will go smoothly. Make sure you follow these instructions to avoid delays in closing or possibly losing out on a property.

ASK QUESTIONS

There are many special financing programs available to home buyers. Ask your lender and me if there are programs that you may qualify for. From special veteran programs to rehabilitation loans, your lender will be able to tell you what is available. Be sure to ask about any restrictions that may apply to special programs.



YOUR IDEAL HOME

Do you dream of a Craftsman with hardwood floors or a modern condo with the latest Smart home technology? Whatever your taste, your perfect home is out there, and I will help you find it. Beyond the number of bedrooms and bathrooms, share your ideal home features. From garden space to off-street parking, each detail is important to note in your search request. The more information you provide, the easier it will be to narrow your search and find homes that are viable options.

LOCATION

The only thing better than finding your ideal home is finding your ideal home in the perfect location. Schools, commute to work, proximity to restaurants and activities, views, and distances to recreation are all things to consider when deciding on the location. Share as much information with us as you can about your ideal location.



UNDERSTANDING THE SALE PRICE

There are several factors that affect the price sellers ask for their homes. Understanding these factors is important when trying to evaluate the asking price.

PHYSICAL CHARACTERISTICS OF THE HOME:

Location, age, size of home and lot, physical condition and architectural style are all factors to consider.

MARKET CONDITION AND COMPETITION:

Inventory, days on market, interest rates, qualified buyer demand, health of the economy and availability of financing can all affect the strength of the market and home prices.

Other factors to consider are the time of the year, the sellers motivation and economic forecasts.



UNDERSTANDING THE MARKET

One of the best ways to fully understand your market is with a comparative market analysis. Comparing the sold price of comparable homes, as well as the number of days on market, the sold vs. list price, and facts about properties that did not sell will give you insight into the value of the property you are considering.

As a well-informed, educated, and experienced broker, I can make sense of this information and help you determine if you should move forward on a property and how you should position your offer.



SUBMITTING THE OFFER

Making the right offer the first time could mean the difference between having your offer accepted, getting a counteroffer from the seller, or losing out to a competing offer.

It is also imperative to make sure you understand 100% of the terms of your offer. The legal terms in real-estate contracts can sometimes be confusing. I will help you avoid common mistakes and guide you through the process to a successful bid.



KNOWLEDGE

is the best defense
against regrets



NEGOTIATING

Rarely does an offer get accepted the first time. In a competitive market, it is vital to draw on the knowledge of an experienced broker. Sellers typically make a counteroffer if they are unsatisfied with an initial offer. Knowing when to bend or when to stand firm on your offer is a skill that requires essential knowledge and experience.

With my negotiating skills, experience, and knowledge, you will know when and how to make a good offer and when to walk away from the deal.

THEY ACCEPTED YOUR OFFER!

After a brief celebration, we will need to get to work to ensure a smooth closing. Several potential items will be required to close the transaction. Among these are:

1. Opening escrow
2. Order title report
3. Providing additional documentation to lender
4. Sending the contract to your lender
5. Home inspection
6. Negotiate inspection items
7. Set closing time



THE MORTGAGE

Several factors affect your mortgage payment, which will often include the following:

PRINCIPAL - The balance owed to the lender

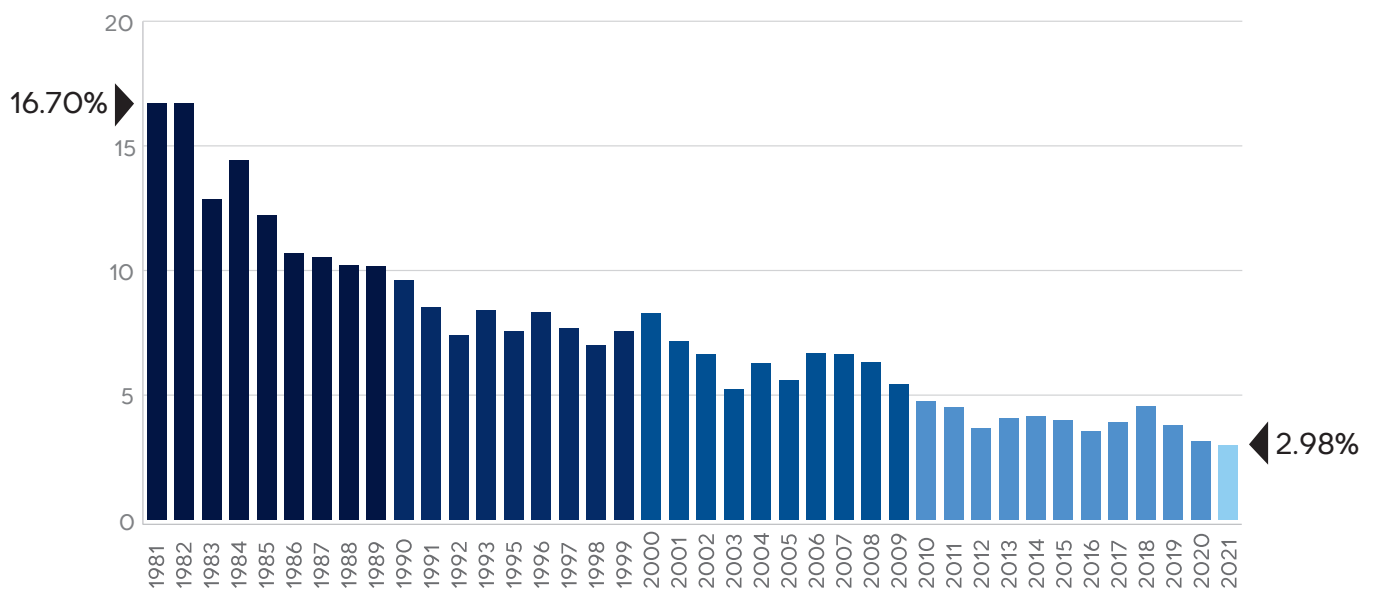
INTEREST - Based on your annual percentage rate (APR)

TAXES - Property taxes

INSURANCE - Property and liability

PMI - Private mortgage insurance

History of the 30-Year Fixed Interest Rate



Source: 2021 freddiemac.com

WHY TITLE INSURANCE IS IMPORTANT

Protecting your investment in your home is critical. Title insurance offers you protection from unforeseen claims against your property like:

- Forged deeds, mortgages, satisfactions, or releases
- Deed by person who is mentally incompetent
- Deed by person in a foreign country, vulnerable to challenge as incompetent, unauthorized, or defective under foreign laws
- Deed challenged as being given under fraud, undue influence or duress
- Deed signed by mistake (grantor did not know what was signed)
- Deed executed under falsified power of attorney
- Undisclosed divorce of one who conveys as sole heir of a deceased former spouse
- Deed affecting property of deceased person, not joining all heirs
- Deed recorded but not properly indexed so as to be locatable in the land records
- Undisclosed but recorded federal or state tax lien
- Undisclosed but recorded judgment or spousal/child support lien
- Undisclosed but recorded prior mortgage
- Undisclosed but recorded boundary, party wall, or setback agreements
- Misinterpretation of wills, deeds, and other instruments
- Discovery of later will after probate of first will
- Erroneous or inadequate legal descriptions
- Deed to land without a right of access to a public street or road
- Forged notarization or witness acknowledgment
- Deed not properly recorded (wrong county, missing pages or other contents, or without required payment)
- Deed to a purchaser from one who has previously sold or leased the same land to a third party under an unrecorded contract, where the third party is in possession of the premises

WHAT IS ESCROW?

Because large sums of money move around in a real estate transaction, a trusted closing agent is required to ensure the required obligations of all parties are fulfilled. The safe exchange of proceeds and title are also executed at this time.





CLOSING

The final inspection and closing disclosure statement are complete. By now it should be down to a few simple tasks:

1. Executing the mortgage documents
2. Settle closing expenses and escrow items
3. Receive closing documents
4. Recording of the deed and ownership transfer





Team Greene
Realtors

“
As your trusted real estate advisor, I'm committed to providing you a seamless transaction from start to finish. One part of that commitment is ensuring you have all of the support needed for a smooth transition in and out of your home. That's why I provide all of my clients their very own complimentary personal home consultant at 360 Home Connect.
”



The average client spends over
EIGHT HOURS
researching & setting up their
home services



On average, clients save over
\$700 A YEAR
on their bills.

OUR SERVICES



Electricity



Internet



Security



Phone



Satellite



City Utilities



Moving



Much More



PERSONAL HOME CONSULTANT

Get started on setting up your home services early. You can expect to be contacted by your personal 360 Home Consultant shortly after going under contract.



CONNECT YOUR SERVICES

Your consultant will set up, disconnect, and/or transfer all of your home services and utilities. You will receive price point comparisons and have access to exclusive rates through 360 Home Connect.



DETAILED ITINERARY EMAIL

Your requested services email will include account numbers, activation/installation dates, and any other relevant information you may need for your home.

SERVICE COMMITMENT

As you can see, buying a home is no small feat. There are several steps to this process, and it's essential that you have an educated, experienced, and committed broker protecting your interest.

Each buyer has a unique set of requirements. From the home's key features to location or special financing needs, I have the necessary resources to get you the best possible service. You will never be alone on this journey, and I am committed to ensuring your experience is exceptional.

- Home Search tools
- Access to NWMLS data and listing details
- Comparative Market Analysis (CMA)
- Neighborhood and school profiles
- Property history and tax information
- Market Trend information
- Explanation of real estate terms
- Relationships with lenders and title companies
- Home inspectors and contractors
- Inspection report review
- Professional negotiations
- Experience with closing processes
- Service after the sale

A satisfied customer is the best business strategy of all

Establishing a long-term relationship with clients is important to me, both personally and professionally. If you value my service, you will most likely recommend me to others.

Once you have moved into your new home, I will be available to help you find answers to any questions that may come up. You might need a recommendation on a contractor or handyman or possibly want to know more about the neighborhood, and I am happy to help. I want your new home to be everything you hoped.

DUTIES OF A BUYER'S AGENT/BROKER

Washington State

(1) Unless additional duties are agreed to in writing signed by a buyer's agent, the duties of a buyer's agent are limited to those set forth in RCW 18.86.030 and the following, which may not be waived except as expressly set forth in (e) of this subsection:

(a) To be loyal to the buyer by taking no action that is adverse or detrimental to the buyer's interest in a transaction;

(b) To timely disclose to the buyer any conflicts of interest;

(c) To advise the buyer to seek expert advice on matters relating to the transaction that are beyond the agent's expertise;

(d) Not to disclose any confidential information from or about the buyer, except under subpoena or court order, even after termination of the agency relationship; and

(e) Unless otherwise agreed to in writing after the buyer's agent has complied with RCW 18.86.030(1)(f), to make a good faith and continuous

effort to find a property for the buyer; except that a buyer's agent is not obligated to:

(i) Seek additional properties to purchase while the buyer is a party to an existing contract to purchase; or

(ii) show properties as to which there is no written agreement to pay compensation to the buyer's agent.

(2)

(a) The showing of property in which a buyer is interested to other prospective buyers by a buyer's agent does not in and of itself breach the duty of loyalty to the buyer or create a conflict of interest.

(b) The representation of more than one buyer by different brokers affiliated with the same firm in competing transactions involving the same property does not in and of itself breach the duty of loyalty to the buyer or create a conflict of interest.

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