HOME

YOUR NEXT CHAPTER STARTS HERE.

erin olnon homes

HELLO

I'm Erin and I believe exceptional service is in the details.

I'm a big believer in listening first. I want to understand what matters to you, what you're hoping for, what you're worried about, and what home really needs to look and feel like for your life.

I'm also someone who likes to be prepared and stay a few steps ahead. I'll pay attention to the details, ask the questions you may not know to ask, and be honest with you - even when that means pointing out something you might not want to hear about a house you love.

But perhaps most importantly, I'm a regular person, just like you. I'm a mom to four incredible kids, a friend, a neighbor, a podcast-lover, and am obsessed with finding the best street taco around. Being authentic, relatable, and sincere matters to me just as much as the experience and expertise I bring to my work.

I created this guide to give you a feel for the process, who I am, and how I work. More than anything, I want you to feel comfortable asking questions, confident in your decisions, and like you have someone in your corner from the first conversation to the day I hand you the keys. I'd be honored to work together.

sincerely, Erin

MEET THE TEAM

Lena Maul

Owner & Designated Broker

With more than 25 years in the business, Lena is an invaluable coach, advocate and educator for me. She equips me with the most up-to-date market analysis, negotiation strategies and legal nuances that enable me to achieve the highest level of service and success for my buyers and sellers.

Megan Dalton

Transaction Coordinator

Megan is my extra set of eyes on every contract. Once we're under contract, she oversees communication and coordination between all parties involved - including agents, lenders, and escrow - to keep everything on track and ensure deadlines are met. Her exceptional organization and attention to detail help create a smooth, seamless transaction, with clear communication and timely reminders every step of the way, so there are no surprises from contract to closing.

Linda Hauanio

Marketing Manager

Linda takes care of making everything look good so that I can focus on taking care of my clients. She manages the production and execution of local market educational information, property marketing, social media and websites. She is in charge of putting data into easily digestible formats. Her assistance enables me to focus on my most important role - taking care of you while you buy or sell your home.

THE

ROAD HOME

BUYER CONSULTATION

- talk through your goals, timeline & priorities
- discuss must-haves, wish list & preferred areas
- review the buying process & what to expect

PRE-APPROVAL

- connect with a trusted lender
- review financing & down payment options
- determine a comfortable price range
- obtain your pre-approval letter

SEARCH

- tour homes & explore neighborhoods
- evaluate condition, location & overall value
- refine your search as we go

OFFER

- review comparable sales & market conditions
- discuss price, terms & strategy

MUTUAL ACCEPTANCE

- deposit earnest money
- review important dates & deadlines
- begin inspection, lending & escrow

DUE DILIGENCE + FINANCING

- before closing, buyer will:
  - finalize loan
  - complete appraisal
  - confirm repairs
  - perform final walk-through
  - receive clear to close from Escrow

CLOSING + KEYS!

- review & sign closing documents
- funds are sent & documents recorded
- get the keys to your new home!

THINGS TO THINK ABOUT...

JOB & INCOME

Do you have a stable job and income? Are you staying in this line of work? What are your expenses, savings, and debts?

CREDIT SCORE

Credit requirements vary depending on the loan program, lender, and your overall financial picture. While 620 has traditionally been a common benchmark for conventional financing, some conventional loans may allow for lower scores depending on the underwriting system and other qualifying factors. Your lender can help you understand which options may be available to you.

DOWN PAYMENT

Depending on loan type, your down payment can range from 0%-20%+ of the purchase price.

CLOSING COSTS

In addition to your down payment, you'll want to budget for closing costs. These may include lender fees, appraisal, title and escrow fees, prepaid property taxes and homeowners insurance, and other expenses related to your loan and purchase. Your lender will provide an estimate based on your financing and purchase price.

STEP ONE

START WITH THE NUMBERS

Before we start looking at homes, one of the most important first steps is connecting with a lender and getting pre-approved. This gives you a clear picture of what you're comfortable spending and helps us make sure we're looking at homes that make sense for you.

1

CONNECT WITH A LENDER
Your lender will get to know your financial picture and talk with you about your goals. They'll typically ask about your income, employment, assets, debts, credit history, and the funds you plan to use toward your purchase.

2

REVIEW YOUR LOAN OPTIONS
There isn't one mortgage that works for every buyer. Your lender can walk you through the loan programs available to you, down payment options, estimated interest rate, and what those choices could mean for your monthly payment.

3

GET PRE-APPROVED
Once your lender has reviewed your information and documentation, they can determine how much you may qualify to borrow and provide a pre-approval letter. When it's time to write an offer, we'll include that letter to show the seller that your financing has been reviewed.

4

KNOW YOUR CASH TO CLOSE
Your down payment isn't the only money to plan for. You'll also want to budget for closing costs, which are often estimated at 2%–5% of the purchase price. These may include lender fees, appraisal, title and escrow fees, prepaid property taxes and homeowners insurance, and other expenses related to your loan and purchase. Your lender will give you a more personalized estimate so you'll have a better idea of both your monthly payment and the amount of cash you'll need at closing.

5

THEN WE START SHOPPING
Once your financing is in place, we can head into the home search with a much clearer picture of your price range - and, more importantly, a monthly payment that feels comfortable for you.

STEP TWO

LET THE SEARCH BEGIN

Before we hop into the home search, I advise my clients to create a "Needs" and a "Wants" list. This will help us to focus on the things that are most important in your future home.

"Needs" are the non-negotiable features. "Wants" are the nice-to-haves, but you can live without or add down the road. Remember you can't change the lot, the location, or the price you paid.

NEEDS MIGHT LOOK LIKE

✓ Enough bedrooms for your family
✓ First floor primary bedroom
✓ Close proximity to work or school
✓ Attached two-car garage
✓ Yard for children or pets

WANTS MIGHT LOOK LIKE

✓ Specific paint or exterior color
✓ Fenced-in backyard
✓ Specific flooring
✓ Kitchen amenities or appliances
✓ Walk-in shower or double vanity

NEEDS

WANTS

STEP THREE

LOOK BEYOND THE PRETTY KITCHEN

FIRST THINGS FIRST

Now that you've got your "Needs vs. Wants" list in hand, the fun really begins! I will set you up on an MLS search so you'll receive an email the minute a property that fits your criteria hits the market.

WANT TO DO SOME ONLINE SEARCHING YOURSELF?

- **Use the search filters, but don't go crazy**. Expand your geographic search, and add $25k - $50k to your max price.
- **Check Google Street View** if you find something that catches your eye. And if you're local, drive by the property.
- **If a home you like is "pending" or "under contract,"don't panic!** Pending contracts fall through occasionally so keep it on your list, especially if it checks all your boxes.
- **Jot down the MLS number & address.** Send this information to me so I can call the listing agent and gather pertinent info.

STEP FOUR

YOU FOUND THE ONE

MY BEST SHOWING TIPS...

✓ **Read over your Needs vs. Wants list**. Having this fresh in your mind will help you stay objective and focused.

✓ **Utilize Google Street View.** This is a great way to take a virtual walk around the neighborhood.

✓ **Take pictures and videos.** This will help jog your memory later.

✓ **Consider the lot, lot size, and location.** All of these things can't be changed.

✓ **Look past decor & staging.** These things will soon be gone.

✓ **Do an after-dark drive by.** Does the vibe of the neighborhood change at night?

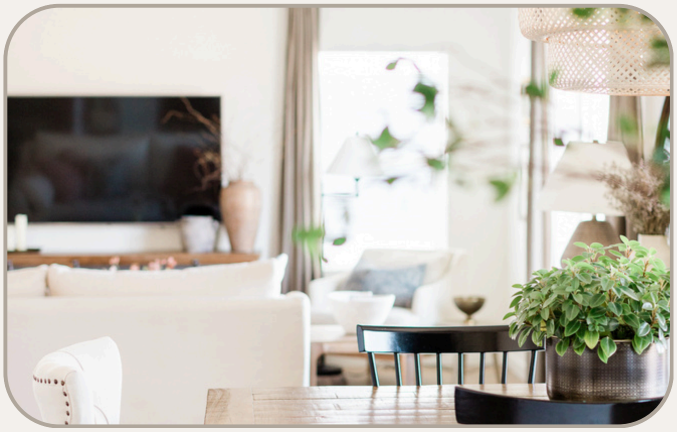
KEEP AN EYE OUT FOR...

✓ **Structural integrity**
Look for signs of structural integrity. Water damage, cracks in walls or ceilings, sloping floors.

✓ **Noise levels**
From nearby roads, businesses, airports and railways.

✓ **Roof & water damage**
Check for leaks near plumbing sources, water stains on the ceiling, or damage to siding, windows, and doors.

✓ **Layout and flow**
Does the property's layout suit your lifestyle? Would it require renovations? Check room sizes, storage, and flow between rooms.



STEP FIVE

WE'RE UNDER CONTRACT

When you find a home you're ready to pursue, we'll sit down and look at the full picture - the property, the market, and what matters most to you. Then we'll put together an offer that gives you a strong chance of being chosen without losing sight of your comfort level. Here are some of the strategies I find to be most effective.

WRITING A COMPELLING OFFER

We'll include your pre-approval letter. This letter shows that you're serious, qualified, and ready to purchase.

We'll gather information about what the seller is looking for. Understanding their needs and motivations will be a big part of writing a great offer.

We'll put your best foot—and price—forward. In a competitive market, you may only get one shot, so we'll make it count. We'll use comps and trends as a guide.

We'll propose to close quickly. Offering a shorter closing timeline will signal to the seller we have a serious offer and we're ready to move fast.

UNDERSTANDING THE TERMS OF YOUR OFFER

Purchase price

This is the amount you're offering to pay for the home. It's often negotiable, especially if there are multiple offers, the home needs repairs, or if the home has been on the market for a while.

Earnest money deposit

This is a good faith deposit showing your serious intent to buy. It's typically 1-3% of the purchase price and is held in escrow. If the sale goes through, the deposit is applied to your down payment or closing costs. If you back out without a valid contingency, you might forfeit the deposit.

Inspection period

Most buyers include a home inspection contingency, allowing time (usually 3-10 days) to hire an inspector to check the home's condition. If major issues are found, we can negotiate repairs or back out of the deal.

Contingencies

A contingency is a condition that must be met before a buyer and seller can finalize the purchase of a home. A financing contingency protects you in the case that you are not able to secure a mortgage. An appraisal contingency ensures the home appraises for at least the amount of your offer. If it doesn't, you can renegotiate or walk away. An inspection contingency allows you to renegotiate or cancel the offer if the home inspection reveals significant issues.

Closing costs

These include lender fees, title insurance, taxes, and other costs associated with finalizing the sale. Closing costs generally range from 2-5% of the purchase price.

Closing date

This is the date you and the seller agree to finalize the transaction and transfer ownership. This is usually 21-45 days from when the offer is accepted but can vary based on financing or other factors.

COMMON

01 Inspection Contingency

An inspection contingency allows the buyer to do their due-diligence on the property with a professional inspection.

02 Financing Contingency

Many contracts are contingent upon the buyer's financing. We *always* want to see the buyer's pre-approval letter from their lender when there is a financing contingency.

03 Appraisal Contingency

Inside the buyer's financing there is often an appraisal contingency. This means the buyer's financing is contingent upon the home appraising for their purchase price.

04 Home Sale Contingency

Some contracts are also contingent upon the buyer selling and closing on their current home. There will be additional paperwork and dates we abide by with this type of contingency.

CONTINGENCIES

STEP SIX

INSPECTION + DUE DILIGENCE

WHAT IS A HOME INSPECTION?

The inspection will uncover any issues in the home that would have otherwise been unknown. You will receive a written report of the inspection. I recommend that you are present for the inspection so you can ask any and all questions that come up.

WHAT IS THE INSPECTION PERIOD?

Typically, inspection periods are between 3-10 days. During this time, the buyer has the right to hire a professional to inspect the condition of the home.

DO I REALLY NEED AN INSPECTION?

The home may appear to be in perfect shape, but some of the costliest problems are difficult to spot: leaks, pest damage, foundation issues, poor ventilation, faulty wiring, and leaking appliances.

WHEN SHOULD I SCHEDULE IT?

Schedule all inspections immediately, so if we need to negotiate any repairs we can before the inspection period ends.

THE INSPECTION REVEALED ISSUES...

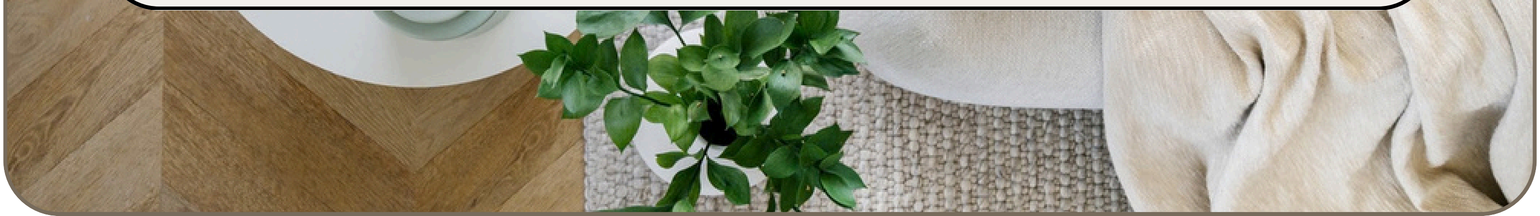
If the inspection reveals concerns, we'll review them together and talk through your options. Depending on the terms of your offer, you may choose to request repairs, ask for a seller credit, move forward as-is, or decide the home isn't the right fit.

WHAT ABOUT HOME INSURANCE?

Once you have a signed contract, start looking for insurance providers immediately. Your lender will typically require evidence of insurance coverage before they approve your mortgage. Gather multiple quotes!

STEP SEVEN

FINANCING + APPRAISAL



Your offer has been accepted - cue the confetti! Here's a quick rundown on what happens once your new home is “under contract.”

01

Provide Escrow Deposit

This deposit shows your commitment to buying the property. It is typically held in an escrow account until the closing.

02

Schedule Inspection

Depending on the results, your agent may negotiate with the seller for repairs or credits. Schedule this immediately!

03

Finalize Loan Application

Submit your formal mortgage application if you haven’t already.

04

Secure Insurance

You’ll need homeowners insurance in place before closing. Your lender may require proof to finalize the loan.

05

Order Appraisal

Your lender will initiate this to ensure the property's value matches the sale price. If it comes in lower, we’ll go back to negotiations.

06

Title Search

A title company will conduct a title search to ensure there are no liens against the property. You'll also purchase title insurance to protect against unforeseen title problems.

07

Final Walkthrough

Before the closing date, you’ll do a final walk-through of the property to ensure it's in the agreed-upon condition.

08

Closing Day

Sign documents, pay remaining closing costs and down payment. The title is transferred to you and the keys are exchanged!

STEP EIGHT

TITLE + ESCROW

We've completed all the pre-closing steps. Here's a quick rundown on what you can expect from the closing process and closing day.

1 Loan Approval

After the appraisal and inspection, your lender will complete the final review of your loan and issue the "clear to close."

2 Review Closing Disclosure

Your lender will provide your Closing Disclosure about three business days before closing. It outlines your final loan terms, interest rate, monthly payment, closing costs, and estimated cash needed to close. Review it carefully and ask about anything that looks incorrect or unexpected.

3 Arrange Utilities Transfer

Contact the utility providers to arrange for electricity, gas, water, and internet service to begin on your closing or move-in date.

4 Obtain Certified Funds

Escrow will provide the final amount and instructions for delivering your funds. Always verify wire instructions directly with your escrow officer using a trusted phone number before sending funds.

CASH TO CLOSE

Down Payment Costs

This is the amount you are contributing toward the purchase price. The exact amount depends on your loan type (often between 3% and 20%).

Closing Costs

THESE ARE FEES ASSOCIATED WITH OBTAINING YOUR MORTGAGE

- **Loan Origination Fees:** Charged by the lender for processing your mortgage application - typically 0.5%-1% of the loan amount.
- **Discount Points:** These are optional fees paid to lower your interest rate.
- **Appraisal Fee:** This typically costs around $300-$500.
- **Credit Report Fee:** The lender charges this for checking your credit, typically $25-$50.
- **Underwriting Fee:** Lender charges for evaluating your loan, typically $400-$1,000.
- **Title Search Fee:** The cost of a title company researching the property's history to ensure there are no liens or claims - usually $150-$400.
- **Title Insurance:** Protects you and your lender against future claims on the property's title - usually 0.5%-1% of the purchase price.
- **Escrow/Settlement Fee:** Paid to the title company or attorney handling the closing - usually $500-$1,000.

Prepaids

THESE ARE UPFRONT PAYMENTS FOR FUTURE EXPENSES RELATED TO YOUR PROPERTY

- **Homeowner's Insurance Premium:** You typically pay the first year's premium upfront
- **Property Taxes:** Lenders may require 2-3 months of property taxes to be pre-paid into an escrow account. This ensures funds are available when the tax bill is due.
- **Prepaid Interest:** Interest that accrues on your loan from the closing date until the first mortgage payment, based on the closing date and loan terms.
- **Private Mortgage Insurance (PMI):** If your down payment is less than 20%, you may need to pay private mortgage insurance premiums.

Total Expected Cash to Close

- On average, closing costs range from **2%-5% of the purchase price of the home.** This includes loan costs, pre-paids, and title fees.
- You will receive a **closing disclosure** from your lender typically 2-3 days before closing, detailing the exact amount of cash you need to bring.
- Always confirm deposit instructions directly with your escrow company. They will provide specific, secure instructions to help protect you from wire fraud.

what is it like to work with me?

WHAT OTHERS ARE SAYING

BEKKA G. ★★★★★

“Working with Erin to buy my new house was such a great experience! She was encouraging, super communicative, and really thoughtful throughout the whole process. What impressed me most was how available she was -- when we needed to schedule an inspection on super short notice, she made it work without missing a beat. She's got a great, easygoing demeanor that made the whole process feel way less stressful. Highly recommend her if you're looking to buy a home!”

AARON & MARCUS ★★★★★

“Partnering with Erin to sell our home was hands down one of the best decisions we could have made ... From start to finish, her guidance, expertise, and patience kept us focused and on track. We trusted her completely because she always truly listened to our needs, concerns, and endless questions. What could have easily been a highly stressful experience felt completely manageable because we knew we had someone we could genuinely trust in our corner ... We couldn't have asked for a better partner in this journey and think the world of her!”

ANDREW H. ★★★★★

“Erin is a lifesaver. I had an acquaintance reach out who wanted help selling their home outside of my normal area (I am an agent). They trusted me to help with the project, but I did not know the neighborhood well enough. I called the local Windermere office and the owner immediately recognized Erin as the right fit for the job. She jumped right in and made all of our lives much easier. She is creative, hard-working, knowledgable, and just plain nice! Which is always a relief in the real estate industry. I highly recommend her if you’re looking in King or Snohomish counties.”

THANK YOU

Thank you for inviting me into the conversation about buying a home and what you hope this next step will look like. Whether this is your first home or simply your next one, there's a lot to think about - and usually plenty of questions along the way. I'm grateful for the chance to sit down, hear what matters to you, and talk through it together.

I've always felt that I'm in the **people** business, not the selling business. The relationships are my favorite part of this work, and I never take it lightly when someone trusts me to help with such a big decision. I'd love to walk alongside you and help you find a place that feels right.

sincerely,

Erin

LET'S CONNECT

ERIN OLNON | REAL ESTATE BROKER

ERINOLNON@WINDERMERE.COM

CELL: (425) 422-2207
OFFICE: (425) 776-1119

WWW.ERINOLNON.COM

ERINOLNON@WINDERMERE.COM

@erinolnonhomes

/ erinolnonhomes

Connect with me on socials here