
Buying with *Confidence*



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DRU HILL *The Realtor*

kw GREATER SEATTLE
KELLER WILLIAMS REALTY

Each office is independently owned and operated.



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Glossary



Real Value

Real Expertise



Dru Hill, REALTOR®

Credentials

2021

Excellence in Client Service | Homesnap



KW GREATER SEATTLE
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Family, community, legacy these are the pillars of my life and the foundation of my real estate career. I'm passionate about empowering families to create a legacy and enrich their communities through real estate. I believes that real estate investment is one of the few pathways to generational wealth that everyone has access to and I am excited to help my clients take their first step towards financial peace.

I was born in Philadelphia, PA, and moved to Seattle in 2013 where I currently reside with my beautiful wife and amazing children. In my spare time I enjoy sports, traveling, movies, and cooking. I also have a deep appreciation for whiskey, wine, beer, and cigars.

WIN-WIN
or no deal

INTEGRITY
do the right thing

CUSTOMERS
always come first

COMMITMENT
in all things

COMMUNICATION
seek first to understand

CREATIVITY
ideas before results

TEAMWORK
together everyone achieves more

TRUST
starts with honesty

EQUITY
opportunities for all

SUCCESS
results through people



Years in the Industry



Total Transactions



Clients Served in 2021

A Competitive *Advantage*



Industry Insider

Facilitator, negotiator, teacher, cheerleader, confidant – a good agent wears all the hats. In my years with Keller Williams, honing these skills has helped me develop relationships of value.

Local Expert

Aside from knowing this market inside and out, being involved in the community has shown me what makes it unique. The personalities and the places, the new and the established, the good and that-which-has-seen-better-days - all feed my local knowledge and will help you when decision time comes.

Tech-Enabled

Based on customer and agent feedback gathered from all over the world, we developed a suite of leading-edge, customer-centric tools that work in your favor, complementing your experience for faster, best-in-class results. With a massive amount of data at my fingertips, I'm able to foresee even the smallest microtrend coming down the pike, giving you the full story before you proceed.

Outpacing the Market

5X

Year over year, the total volume of new listings I've taken grew 62%

7X

Year over year, the total units of new listings I've taken grew 25%

26X

Year over year, my total volume closed on the listing side grew 64%

3X

Year over year, my total units closed on the listing side grew 25%

"Dru is helpful, knowledgeable, kind and passionate about real estate. I picked him initially because he is a family man who likes cats! Since then I have witnessed him give so many people advice, post so many pictures of his work in sales and his other endeavors. **He is talented and truly he knows what he is talking about. You would be lucky to buy a house or sell a house with him.** What started out as a REALTOR® will end in a long term friendship and he will become your go to for real estate. He is truly dominating the field..."

Alisha D.



"It was difficult to find somebody that was not only knowledgeable, but caring and understanding. That is until I was lucky enough to connect with Dru! **Dru made this such an easy process for me.** If you're lucky enough to read this believe me when I say Dru is 100% the right person for the job and you will not regret working with him. Found the perfect house for my family and I and he is the biggest reason for that. Thanks for all you do, Dru!"

Tristian W.



"Can't say enough about our REALTOR®, Dru. **He's first and foremost a family man, and his genuine warmth and care shows right away...** His advice on our home offer was solid. Also the teams he hooked us up with to do the financing, closing, title, etc. were phenomenal. He was so chill every step of the way. I highly recommend him for your purchase (and I see many happy customers in the community who sold through him too!)"

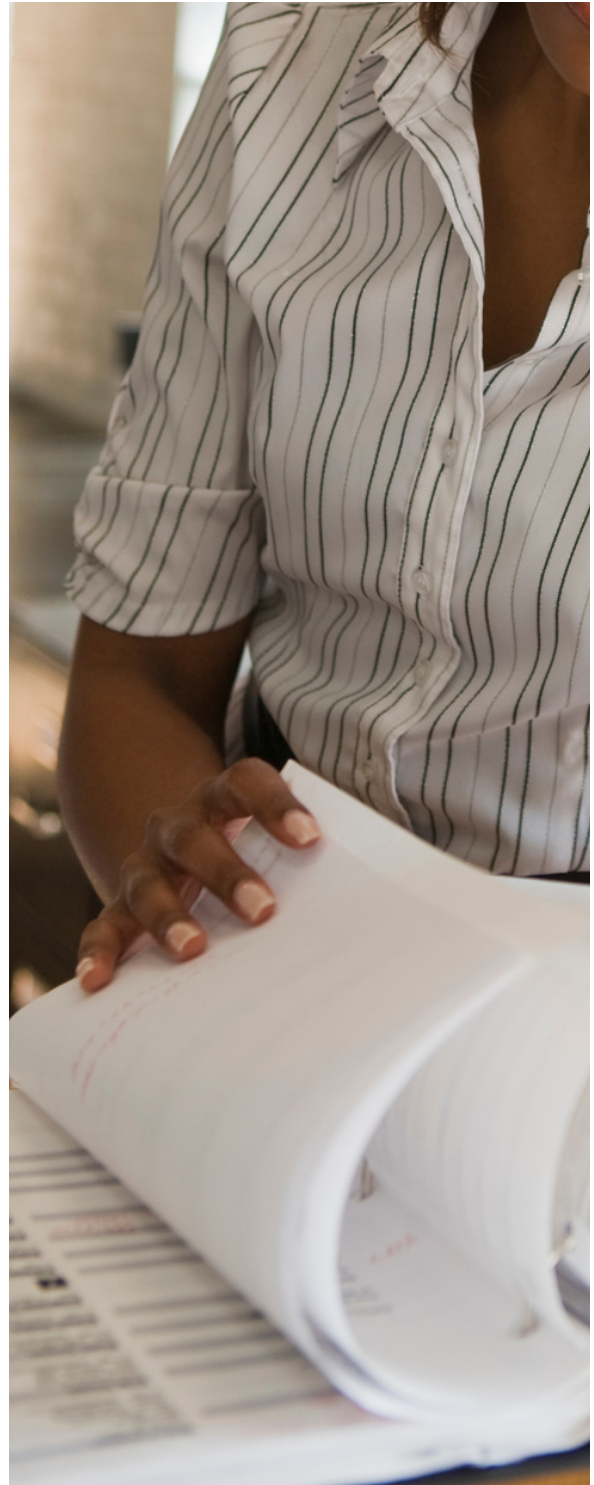
Katharine H.



Your Trusted *Partner*

From the day you partner with me, even past the day you step foot in your new home, consider me your dedicated real estate adviser. Whatever you need, I have the resources and expertise to guide your decisions. Throughout your transaction, you can come to me for both the little things and the important steps, like comprehensive home insurance and competitive financing - I have the inside edge on both.

After your purchase, ask me to recommend fully vetted service specialists or about how you can care for your home. Further down the road, should you ever want to sell, I'll be your trusted point person. You'll always have my number, and I'll always be ready to spring into action; just say the word!



Your Needs *Come first*

Your needs drive how and when we find your next home. From this day forward, everything I do will be motivated by your goals and how you imagine your life taking place in your new home. Once I get an understanding of where you see yourself, finding your dream home will move quickly, and with minimal interruption to your daily life.

Visualize your Dream Scenario for Buying Your Home.

- What's the one thing that has to happen to make that dream a reality?
- How can I make that happen for you? Why is that important to you?
- If we could add just one more thing to make this process even better, what would it be? Why is that important to you?



How Buying a Home *Works*

01

Partner with an Agent

- Absorb their local insight
- Get to know neighborhood inventory levels
- Gain access to off-market properties
- Review market averages
- Complete needs assessment

02

Get Pre-Approved for a Loan

- Understand what you can afford
- Determine your monthly mortgage payment
- Understand your debt ratio
- Prepare for escrow
- Obtain a pre-approval letter

03

Find Your New Home

- Compare home and neighborhood averages, then narrow down the neighborhoods you want to live in
- Favorite homes and save them to collections
- Nix homes that don't meet the mark
- Schedule home tours and plan an itinerary with your agent
- Decide on your dream home

04

Make Your Offer & Negotiate the Terms

- Review contract terms and time limit for offer
- Negotiate purchase price
- Choose a title company
- Shop home insurance options
- Prepare for the down payment, earnest money
- Choose a target closing date
- Sign the offer
- Deliver escrow check
- Stay in close contact with your agent

05

Under Contract

- Secure a home loan, more details to follow
- Acquire home insurance and send proof to your lender. Keller Covered streamlines finding the best insurance to fit your needs.
- Request a list of what conveys with the property
- Schedule a home inspection, negotiate repairs
- Acquire a property disclosure from the seller
- Order an appraisal
- Neutralize contingencies. Input any contingencies that may be specific to your area
- Conduct a title search
- Choose your title company
- Schedule your closing
- Solidify both contract effective and allowable move-in dates
- Certify funds for closing
- Stay in close contact with your agent, lender, and title company

How Buying a Home *Works*

06

Before You Close

- Transfer funds for closing
- Reserve a moving company and set a moving date
- Change your address through USPS, your bank, and other instances
- Set up your utilities to be activated or transferred
- Confirm that all contingencies are resolved
- Schedule the final property walk-through
- Designate a safe, dedicated space to save your final paperwork
- Stay in close contact with your agent, lender, and title company

07

Closing Day: What to Bring

- Connect with your lender to wire down payment funds. You'll need to cover the cost of closing and the down payment. Bring a printed confirmation of your wire transfer.
- Government-issued photo IDs
- Social Security numbers
- Home addresses from the last 10 years
- Proof of homeowner's insurance
- Your copy of the contract
- Your checkbook

08

Closing Day

- Sign closing disclosure, promissory note, & all other documentation
- Title transfer
- Deed delivery
- Save your paperwork in your pre-designated spot
- Get your keys - congrats, it's all yours!

Use the Guide feature in my app to find step-by-step, on-demand information throughout your purchase.

Stay in touch with your agent for current or future recommendations regarding your new home.



Financing Your *Future Home*

Home Loans at a Glance

- Get pre-approved for your loan
- Apply for a mortgage
- Get your home appraised
- Your loan goes through
- Underwriting. You're cleared to close!

Have on Hand

- A copy of your real estate agreement
- The names and addresses of your landlords over the past two years
- Divorce/separation decree
- Child support papers
- Bankruptcy, discharge of bankruptcy papers
- A month's worth of your most recent paystubs
- Copies of your federal tax returns and W-2's from the last two years
- The names and addresses of your employers over the last two years, compiled into one list
- Last three months of bank statements

Congrats!

You're approved for a loan! Follow these tips to protect your loan.



Notify your lender of any address change, whether it's your home address or another listed on your application



Notify your lender of any salary or wage changes



Be prepared to provide proof of significant bank deposits



Acquire homeowner's insurance immediately after going under contract



Keep all forms of debt paid and in check



Make large purchases using existing credit without first talking to your lender



Apply for or acquire any additional lines of credit



Pay off, transfer, or close credit balances unless your lender instructs you to do so



Change jobs without first talking to your lender



Co-sign for another person seeking to obtain a line of credit to make a purchase



Pay off collections before conferring with your lender

Home Loans *Made Simple*

Integrated with KW technology, Keller Mortgage makes for a swift, simplified experience that expedites the process so you can move into your new home, faster. Available exclusively through KW agents, you'll enjoy unprecedented savings on time and money.



The Pre-Approval, Perfected

- 01 Apply directly and digitally
- 02 Simplify and expedite the process

The ZeroPlus Loan

- 01 A Keller Mortgage exclusive
- 02 Eliminate signing & lender fees
- 03 Shave off up to \$1,000 from third-party costs
- 04 Enjoy super-low interest rates

The Bottom Line

Working with a Keller Williams agent like me has its perks. Whether this is your first time securing a home loan, or it's your 15th and you're ready for a better alternative, look to Keller Mortgage for a modern-day solution.

A Sound *Decision*

Investing in a home is one of the most important decisions you'll make. So much more than a roof over your head, your home is where life unfolds and memories are made, all while building a financial foundation for your future.

Deciding how you'll navigate your journey to homeownership is equally critical to the agent you work with. As someone who's been in your spot before, I'm familiar with what's cycling through your mind, and as a real estate agent, I've mastered the ins and outs of the buying process. When you work with me, you'll benefit from my experience, and together we'll work toward making sound, smart decisions for your future.



About Closing *Paperwork*

Types of Closing Costs to Expect

- Down payment
- Loan origination
- Points paid to receive a lower interest rate
- Home inspection
- Appraisal
- Credit Report
- Mortgage Insurance Premium
- Escrow for homeowner's insurance (if paid as part of the mortgage*)
- Property tax escrow (if paid as part of the mortgage*)
- Deed recording
- Title Insurance Policy Premiums
- Land survey
- Notary fees
- Home Warranty
- Proration for your share of costs (such as utility bills and property taxes)

What to Save/File from Your Closing Paperwork

- Loan Estimate
- Closing Disclosure
- Mortgage and Note
- Deed
- Affidavits
- Riders
- Insurance Policies



About Final *Walkthrough*

Closing time is hectic, but you should always make time for a final walk-through to make sure that your home is in the same condition you expected it would be.

Here's a detailed list of what to check for on your final walkthrough.

- Basement, attic, and every room, closet, and crawl space has been checked.
- Requested repairs have been made
- Copies of paid bills and warranties are in hand
- No major, unexpected changes have been made to the property since last viewed
- All items included in the sale price – draperies, lighting fixtures, etc., are still on-site
- All appliances are operating (dishwasher, washer/dryer, oven, etc.)
- Intercom, doorbell, and alarm are operational
- Hot water heater is working
- Heating and air conditioning systems are working
- No plants or shrubs have been removed from the yard
- Garage door opener and other remotes are available
- Instruction books and warranties on appliances and fixtures are available
- All debris and personal items of the sellers have been removed



Checklist for Becoming a *New Owner*



Before the property changes hands, consult this list to make sure these items are transferred with the house.

- Owner's manuals and warranties for any appliances left in the house
- Garage door opener(s)
- Extra set of house keys
- Other keys. Think beyond the front doors; do you have any cabinets or lockers built in to the home that require keys?
- A list of local service providers, such as the best dry cleaner, yard service, plumber, and so on
- Code to the security alarm and phone number of the monitoring service if not discontinued
- Smart home device access. Any devices listed as fixtures need to be reset
- Numbers to local utility companies. This can be especially helpful when you may not yet have easy access to the Internet in the new home
- Contact info for the condo board or homeownership association, if applicable

Map Your *Move*

When is the best time to buy?

There's only one right answer:
When you find a home that you love.

Inventory and the economy will wax and wane, but when you find a house you can see yourself in, the timing is just right.



Build Your *Preference Profile*

The Basics

- Have you considered who my main contact will be?
- What timeline would you like to strive for?
- Have you looked into getting pre-approved for a home loan?
- Have you thought about the price range you'd be comfortable with?
- If I found a home today that checked all of your boxes, could you see yourself making a move sooner rather than later?



The What, the When, the How:

Let's talk about the best way to get in touch.

What is your favorite way to receive information or updates?

- Email
- Call
- Text

As updates, arise, how often do you prefer to be notified?

- ASAP
- In a few hours
- That day
- Every few days

What is the best time of day to reach you?

- Morning
- Noon
- Afternoon
- Evening
- Anytime

Your Home *Wishlist*

To Begin

- Who will be living in this home? Let's list adults, children, and pets that will inhabit the space.
- What are the non-negotiables for your home?
- If you had to name your top five non-negotiables, what would they be?
- Beyond your top five needs, what is something you really want?
- Do you have a preference for the year the house was built?
- Do you want a house in move-in condition or are you willing to do some work on it?
- When people visit your home, what do you want it to say about you?
- Are there any specific features that would make your next house feel instantly like home?
- Will you require any accessibility options?



Your Home *Wishlist*



Exterior

- What type of home are you looking for (e.g., single-family, condo, townhouse, etc.)?
- Approximately what square footage would adequately cover your living space?
- How many stories would you prefer? What lot size are you looking for?
- What architectural styles are you drawn to?
- What type of exterior siding appeals to you?
- Do you want a porch, deck, or both?
- What are you looking for in terms of a garage (e.g., attached, carport, etc.)?
- What type of driveway or vehicle entrance/exit will you require?
- Do you want a swimming pool or a hot tub?
- Are you looking for any structures such as a greenhouse or shed?
- Do you need special outdoor arrangements for pets? (e.g., a dog run, fenced-in yard, etc.)
- What other exterior features are important to you?

Your Home *Wishlist*

Interior

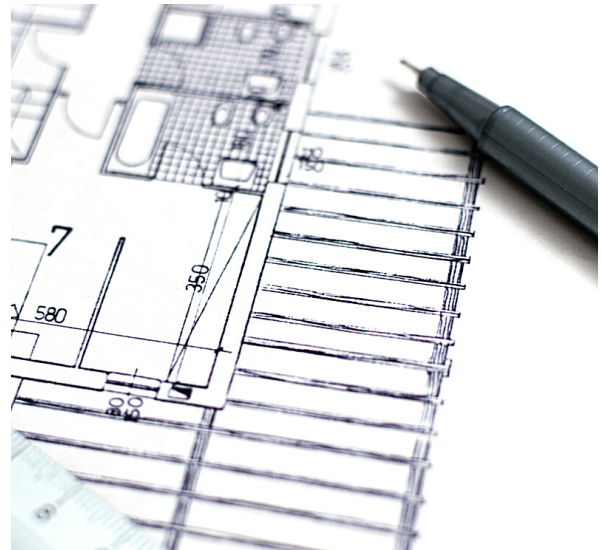
- What style do you envision for the interior of your home (e.g., formal, casual, cozy, traditional, minimalist, modern, etc.)?
- What kind of floor plan do you prefer (e.g., open vs. walls or divided living spaces)?
- In general, what are your preferences for the interior?

Bedroom

- How many bedrooms do you need? How will each of those rooms be used?
- What are your preferences for the owner's suite?

Bathroom

- How many bathrooms do you need?
- What are your needs for each of the bathrooms?
- Will any bathroom need to serve a specific purpose (powder room, swimming pool access, fit for small children, accessibility specifications)?



Kitchen

- What are your general preferences for the kitchen?
- What features must your kitchen have (e.g., breakfast nook, types of appliances, etc.)?
- What finishes do you like (e.g., countertops, flooring, cupboards, sink, appliances, etc.)?
- Will your kitchen need to accommodate anything with custom measurements (beverage cooler, island, farmhouse sink, butcher block countertop)?

Your Home *Wishlist*

Living Room/Family Room

- What are your general preferences for your living and family room(s)?
- What size room(s) do you have in mind?
- Do you prefer your living and family room(s) to be separate and intended for different purposes?
- Do you want a fireplace?
- What other living areas are you looking for? (e.g., playroom for children, studio, mudroom)
- What else do you see for living areas?



Dining Room

- Would you like the dining room to be part of the kitchen configuration?
- What about the living room - how should it be situated with regard to the dining room?
- What size dining room table do you have? Is there other dining room furniture I should take into account?

Defining Your *Dream Home*

Write in your preferences and rate them: 3 = Vital, 2 = Very Important, 1 = Neutral 0 = Not Important

Location	Preferences	Rate
Neighborhood		
School District		
Near Public Transportation		
Near Airport		
Near Expressway		
Near Shopping		
Great Views		
Type		
Single Family/Condo/Townhome		
Maximum/Minimum Property Age		
Willingness to Renovate		
Architectural Style		
Open Floor Plan		
Size & Makeup		
Minimum # of Bedrooms		
Minimum # of Bathrooms		
Eat-In Kitchen		
Family Room		
Formal Dining Room		
Formal Living Room		
Garage (# of Cars)		
Outdoor Space (Size/Use)		
Laundry Room		
Amenities		
Wood Floors/Carpeting		
Heating/Cooling System Types		
Fireplace		
Pool		
Other Special Needs/Preferences		

Your Neighborhood

Preference

Your neighborhood is an extension of your home. Neighbors, surroundings, and access to everyday things can and should factor into your decision. Based on what you've shared so far, I will provide real-time stats and insights to compare a few areas. Once we narrow down the neighborhoods you're most interested in, I'll send you information on homes that look like a good fit.

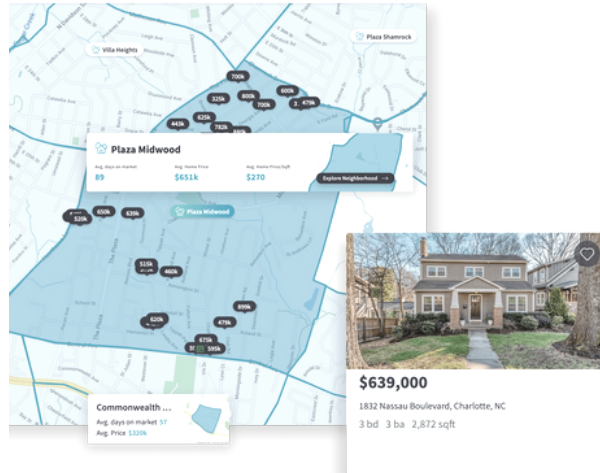
Always remember that you can search, save, and organize your favorites on my site:

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Getting to Know the *Neighborhood*

- What neighborhoods or areas would you enjoy living in?
- Are there any specific streets or characteristics in these neighborhoods you're drawn to?
- If applicable, what school districts do you prefer?
- Where do you work?
- Where are your favorite places to shop?
- What other conveniences would you like nearby?
- What do you like to do for fun? Are there any recreational facilities that you enjoy?
- Any other considerations I should be aware of as we find your ideal neighborhood?



Make My Site Your Homebase

My hyper-filtered search extends nationwide, beyond the bounds of traditional MLS. With layers of options never experienced before, my app allows you to search by neighborhood and school district (or whatever works best for you) revealing the insights that matter most. Save searches, favorite homes, and collaborate. Get notifications whenever a good fit becomes available, wherever you are.

druhill.kw.com

The *Bottom Line*

Real estate is complicated.

That's where I come in.

At the closing table, my goal is for you to feel that the purchase of your home exceeded all of your expectations, so throughout our interactions - from search to close - I'll work hard to achieve that goal.

When you choose me as your partner, you are not just getting a trusted, respected agent - you are getting a local expert who is passionate about serving our community and those who call it home.



Here's How You Can *Get in Touch with Me*



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Commonly Used *Terms*

Annual Household Income

Collective income from everyone in your household before taxes or other deductions are taken. investment income or dividends, Social Security benefits, alimony, and retirement fund withdrawals.

APR

APR refers to the annual percentage rate, which is the interest rate you'll pay expressed as a yearly rate averaged over the full term of the loan. APR includes lender fees in the rate, so it's usually higher than your mortgage interest rate.

Appraisal

A written justification of the price paid for a property, primarily based on an analysis of comparable sales of similar homes nearby.

Appraised Value

An opinion of a property's fair market value, based on an appraiser's knowledge, experience, and analysis of the property. Since an appraisal is based primarily on comparable sales, and the most recent sale is the one on the property in question, the appraisal usually comes out at the purchase price.

Closing Costs

Generally, 2-to-5 percent of the purchase price includes lender fees, recording fees, transfer taxes, third-party fees such as title insurance, and prepaids and escrows such as homeowner's insurance, property taxes, and HOA fees.

Closing Disclosure

A document that provides an itemized listing of the funds that were paid or disbursed at closing.

Deed

The legal document conveying title to a property.

Down Payment

A cash payment of a percentage of the sales price of the home that buyers pay at closing. Different lenders and loan programs require various down payment amounts such as 3 percent, 5 percent, or 20 percent of the purchase price.

Earnest Money Deposit

Also known as an escrow deposit, earnest money is a dollar amount buyers put into an escrow amount after a seller accepts their offer. Buyers do this to show a seller that they're entering a real estate transaction in good faith.

Encumbrance

Anything that affects or limits the fee simple title to a property, such as mortgages, leases, easements, or restrictions.

Equity

A homeowner's financial interest in a property. Equity is the difference between the fair market value of the property and the amount still owed on its mortgage and other liens.

Escrow

Putting something of value, like a deed or money, in the custody of a neutral third-party until certain conditions are met.

Homeowner's Association Fee (HOA)

A fee required when you buy a home located within a community with an HOA that typically pays for maintenance and improvements of common areas and may include the use of amenities.

Commonly Used *Terms*

Homeowner's Insurance

Insurance that provides you with property and liability protection for your property and family from damages from a natural disaster or accident. Lenders usually require borrowers to buy homeowner's insurance.

Home Warranty

A contract between a homeowner and a home warranty company that provides for discounted repair and replacement service on a home's major components, such as the furnace, air conditioning, plumbing, and electrical systems.

Lender Fees

Part of the closing costs of a home purchase and may include an application fee, attorney fees, and recording fees. The lender's underwriting or origination fee is usually 1 percent of the loan amount.

Loan Types

Mortgages have different terms ranging from 10 to 30 years and are available with fixed or adjustable interest rates. Your lender can discuss down payment, insurance, credit requirements, and other specifics of various loan types.

Monthly Debt

The minimum payment on credit card debt, auto, student, and personal loan payments; and alimony or child support. Rent or mortgage for a property that you will pay after your home purchase must also be included.

Mortgage

A loan from a bank, credit union, or other financial institution that relies on real estate for collateral. The bank provides money to buy the property, and the borrower agrees to monthly payments until the loan is fully repaid.

Mortgage Insurance

Insurance that protects the lender and repays part of the loan if the borrower defaults and the loan can't be fully repaid by a foreclosure sale. Usually required on loans with less than 20 percent down payment.

Property Taxes

Typically imposed by local governments on real property including residential real estate. The tax rate can change annually, and the assessed value of your property is usually recalculated annually.

Earnest Money Deposit

Also known as an escrow deposit, earnest money is a dollar amount buyers put into an escrow amount after a seller accepts their offer. Buyers do this to show a seller that they're entering a real estate transaction in good faith.

Prepays

Prepays are expenses paid at closing for bills that are not technically due yet, such as property taxes, homeowner's insurance, mortgage insurance, and HOA fees.

Third-Party Fees

Any closing costs charged by someone other than your lender, typically including fees for an appraisal, a property survey, a title search, owner's and lender's title insurance, and sometimes an attorney.