

HOME

YOUR GUIDE TO BUYING REAL ESTATE



Holistich

Home Group

A Kristy Woodford Company

HOLISTIC HOME GROUP

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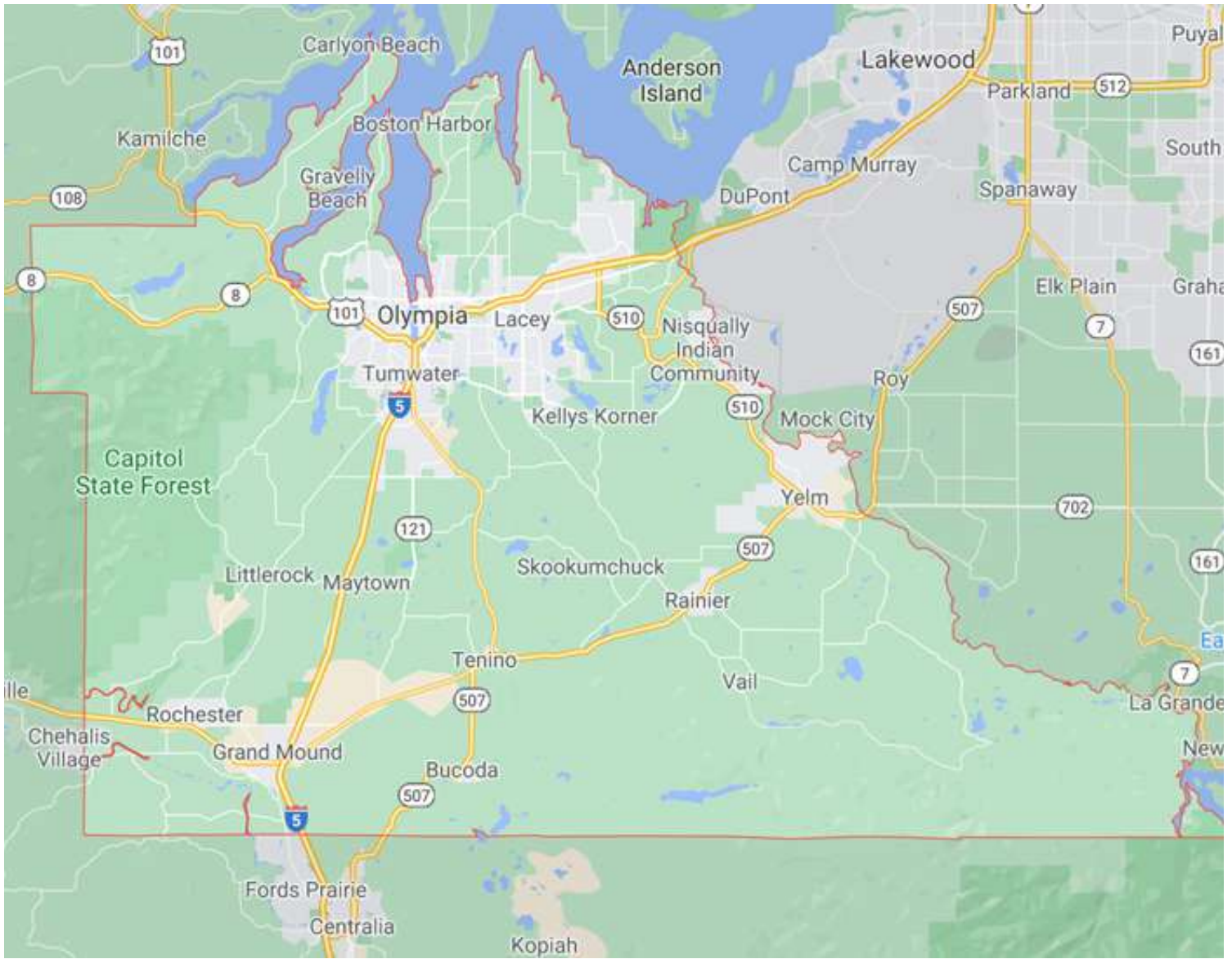
360.701.6210

SCOTT PROVOST

REALTOR®

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760.822.2638



Courtesy: Google Maps

WELCOME TO THURSTON COUNTY

NEW TO THE AREA?

One of the best parts of our job is getting to introduce new residents to the area. Let us be the first to welcome you, and your loved ones, home. We live in one of the most beautiful and affordable communities in the Northwest here in Olympia, Thurston County and its surrounding counties. We enjoy miles of waterfront, beaches, hiking and biking. We have all the amenities you desire and we're just a day trip away from Seattle and Portland.

We are here for you as your local resource for finding great restaurants, parks, hikes, contractors and more. We have great relationships with the business community and would love to connect you to everything you need to comfortably settle into the area.

We love living here and we believe you will, too. Welcome.

YOUR PRESCRIPTION FOR A HEALTHIER EXPERIENCE

Prescriptions from my doctor always begin with these words. We think they're a great guide for your real estate journey, too!

Patient Name: _____
Address: _____ Date: _____

R_x **Treatment
Recommendations:**

Have fun, breath, eat well, think positive thoughts, allow yourself to feel emotions, nurture your spiritual connections, accept every part of yourself, do some movement every day, cultivate lightness of being, connect, allow your light to shine, drink water, trust, and...

MD: _____
Signature: _____



...then allow us to guide you through the process. Our tools & approach are holistic, taking your entire well-being into account.

-Kristy

FIND US FEATURED:

TOP 5%
PRODUCING
AGENTS IN ALL
OF
SOUTHWEST
WASHINGTON



MEET YOUR REAL ESTATE PROFESSIONALS

Kristy Woodford | REALTOR®

Combining a decade of experience in business and consulting with over 15 years in real estate, Kristy's experience has given her a unique perspective on the real estate market. Her articles have appeared in Thurston County's JOLT magazine and her holistic approach has been featured both locally and nationally in interviews with Realtor.com, the National Association of REALTORS magazine, Thurston Talk and more.

Kristy is a proven negotiator and tireless advocate for her clients, earning her a place among the top 5% of agents in Thurston and Pierce Counties. Her negotiations are based on the three criteria of Principled Negotiations: produce a wise agreement, be efficient, & improve, or at least not damage, the relationship between the parties. Solutions are carefully crafted to meet the legitimate interests of the parties. Her holistic approach is rooted in this win-win concept.



she/her | (360) 508-2800
kristy@holistichomegroup.com

Guild Member | **Institute for Luxury Home Marketing**

Ally Member | **NAGLREP**

Board of Trustees | **Olympia Waldorf School**



Charlie Grate | REALTOR®



he/him | (360) 701-6210
charlie@holistichomegroup.com

A lifelong resident of Thurston County, Charlie Grate has practiced real estate for 33 years in the Pacific Northwest.

For the first 18 years of his career, Charlie worked with home builders and real estate developers selling new homes and condominium projects. In 2007, he began specializing in commercial real estate with Kidder Mathews, helping the firm open their new office in Olympia.

In 2011, Charlie expanded his role to include commercial property management with Prime Locations. In 2019, he became the Designated Broker for Keller Williams South Sound and started their commercial division in addition to managing 130 residential & commercial agents. He is happy to have made the move to REAL where he feels aligned with their mission to revolutionize the real estate process - for the better!

real

Designated Broker | **Holistic Home Group**
Commercial Lead | **Holistic Home Group**

MEET YOUR REAL ESTATE PROFESSIONALS

Scott Provost | REALTOR®



he/him | (760) 822-2638
scott@holistichomegroup.com



With over 35 years of business experience, including 15 years as a biotech consultant, Scott understands responsibility to clients and is driven by a desire to reduce the stress of buying and selling real estate by helping clients find not just a suitable house but the perfect home.

Scott's science background helps Holistic Home Group provide an important data-driven edge to our clients as he helps us analyze the local market.

In his spare time he enjoys exploring the Pacific Northwest wilderness, gardening and cooking. He received his B.S. degree at The Evergreen State College in 1986 and lives with his wife and family in Olympia, Washington.

Member | **Institute for Luxury Home Marketing**

"VERY PROMPT RESPONSES, GREAT COMMUNICATION. HAPPY TO TALK US THROUGH OUR CONCERNS FOR AS LONG AS WE NEEDED. KIND, HONEST PEOPLE WHO PUT OUR NEEDS AND DESIRES FIRST, NOT PUSHY AT ALL. WE ARE SO THANKFUL THAT SOMEONE RECOMMENDED THEM TO US! WONDERFUL EXPERIENCE!" -SHANE



THE BUYING PROCESS

STEP 1: BUYER CONSULTATION

We'll meet for 30-60 minutes to discuss the process. At this meeting we will:

- Discuss the current market
- Complete your needs assessment & determine what you're looking for in your perfect home
- Clarify your timeline
- Discuss the buying process
- Set up an automatic email so we don't miss any new listings

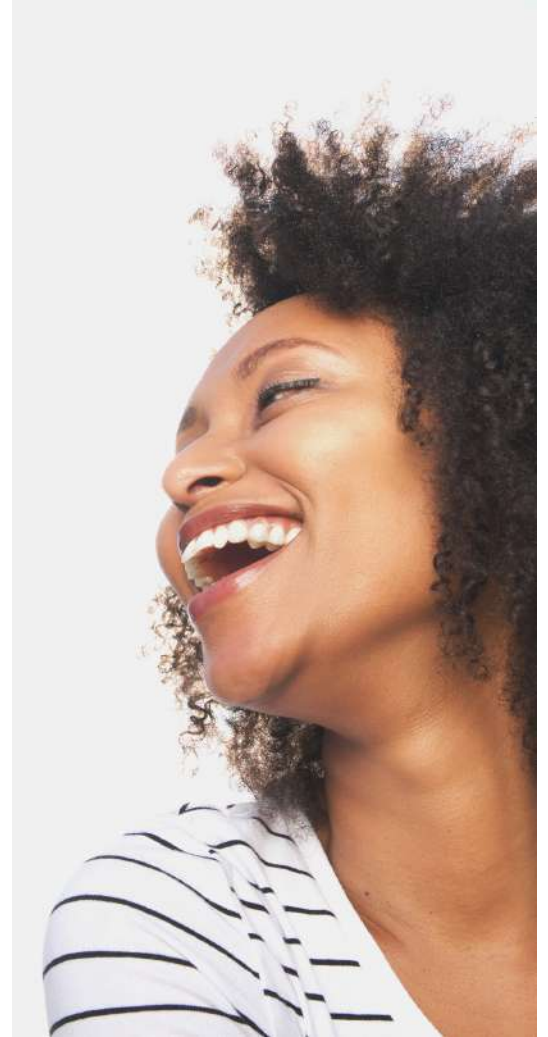
STEP 2: LOAN PRE-APPROVAL

- Choose a local & reputable lender
- Determine what you can afford
- Obtain a pre-approval letter

STEP 3: FIND YOUR NEW HOME

- Begin to schedule home tours
- Find a home that meets your criteria & research further
- We will run a comparative market analysis (CMA) to make sure you don't overpay





STEP 4: MAKE YOUR OFFER & NEGOTIATE TERMS

- Discuss strategy for making a successful offer (price, offer deadline, closing date, contingencies, other important terms)
- Sign & submit offer with pre-approval letter
- Review & sign seller disclosure (Form 17)
- Prepare for inspection & earnest money delivery

"Kristy is enthusiastic, listens very well, very professional, not pushy but responsive. Kristy is the best agent we have worked with in 40 years! A joy to work with!"
~Susie C.

STEP 5: UNDER CONTRACT

We will help facilitate:

- Opening escrow* & earnest money delivery
- Your formal loan application (& appraisal)
- Scheduling inspection & negotiating repairs
- Addressing additional contingencies (septic, well, title, etc.)
- Due diligence (see page 11)
- Close communication with your agent, lender and escrow company

**More about escrow on page 16*




STEP 6: BEFORE YOU CLOSE

- Prepare/transfer funds for closing
- Set a moving date & reserve a moving company
- Change your address as needed with USPS, your bank and more
- Set up your utilities to be activated or transferred
- Schedule the final property walk-through
- Designate a space to save your final paperwork
- Stay in close contact with your agent, lender and escrow company

*"We had a great experience with Kristy. She was friendly, knowledgeable, responsive, and cared about getting us into the right home. I highly recommend Kristy and her team to anyone looking to buy a home in the area."
~Preston B.*

STEP 7: SIGNING & CLOSING DAY (NOT USUALLY THE SAME DAY)

- Connect with your lender to wire down payment and closing funds
- Bring government-issued photo ID(s), social security numbers & a cashier's check or account information for wiring
- After signing, it usually takes a day or two to record with the county and then you get the keys to your new place!



**"KRISTY IS
PROACTIVELY
SUPPORTING THE
HEALTH AND WELL-
BEING OF HER CLIENTS
THROUGH A PROCESS
THAT HAS BEEN KNOWN
TO CAUSE CHRONIC
STRESS AND ILLNESS.
IMAGINE
FINDING MORE HEALTH
AND JOY WHILE TRYING
TO BUY OR SELL YOUR
HOME."
-THURSTON TALK**

"Kristy was detail-oriented, responsive, and knowledgeable. A welcome professional for my first-time home-buying experience! I highly recommend her for all your real estate needs."
-Jonathan

TIPS WHEN BORROWING

ONCE YOU GET YOUR PREAPPROVAL, CHECK WITH YOUR LENDER BEFORE DOING ANY OF THE FOLLOWING TO AVOID PUTTING YOUR PURCHASE IN JEOPARDY.

- 1.) Change jobs, become self-employed, or quit your job
- 2.) Purchase a vehicle (car, truck, motorcycle, van, boat)
- 3.) Use credit cards more than normal
- 4.) Stop paying bills
- 5.) Spend money you have set aside for closing
- 6.) Omit debts or liabilities from your loan application
- 7.) Purchase furniture (we know it's so tempting before you move into your new home - but please check first)
- 8.) Originate any inquiries into your credit (such as applying for new credit cards)

Questions to expect from your lender

1. Where do you work?
2. How much do you make? You'll be expected to document income with copies of IRS tax statements, as well as giving the lender permission to request your tax return transcript. If you collect a paycheck, you'll need to provide copies of pay stubs and W-2s.
3. How long have you been at your job?
4. How is your income derived? Is it a steady salary or more irregular? If your income varies, you may need to provide details.

recommended

LENDERS

You can use any lender you wish. Here are some local lenders with high ratings that our clients rave about:



MOVEMENT MORTGAGE

Brandy Nelms | 360.280.1467

brandy.nelms@movement.com

Amanda Keith | 360.951.6256



ACADEMY MORTGAGE

Kim Torres | 360.561.2524

kimtorres@academymortgage.com



OLYMPIA FEDERAL SAVINGS

Melissa Kirkeby | 360.754.3400

mkirkeby@olyfed.com



DUE DILIGENCE

NOW WE'RE GOING TO MAKE SURE THIS IS THE BEST HOME FOR YOU

Resources

GreatSchools.org | City-Data.com
ThurstonChamber.com | ThurstonCountyWa.gov
FloodFactor.com

- *Get your questions answered regarding the neighborhood*
- *Explore schools, commute times, public transit options and more*
- *Conduct a home inspection*
- *Work with your mortgage professional to be sure you're comfortable with the price*
- *Neighborhood review - flood risk & other environmental factors*
- *Research permitting & feasibility with the city & county*
- *Review Title, HOA & condo documentation, and more*

BUYER CLOSING COSTS

The average home buyer closing costs in Washington state range between 2-5% of the property's total purchase price. Lenders must provide home buyers with a loan estimate, including an estimate of closing costs, within three days of receiving their loan applications.

From the Northwest Multiple Listing Service:

Estimated Buyer's Closing Costs

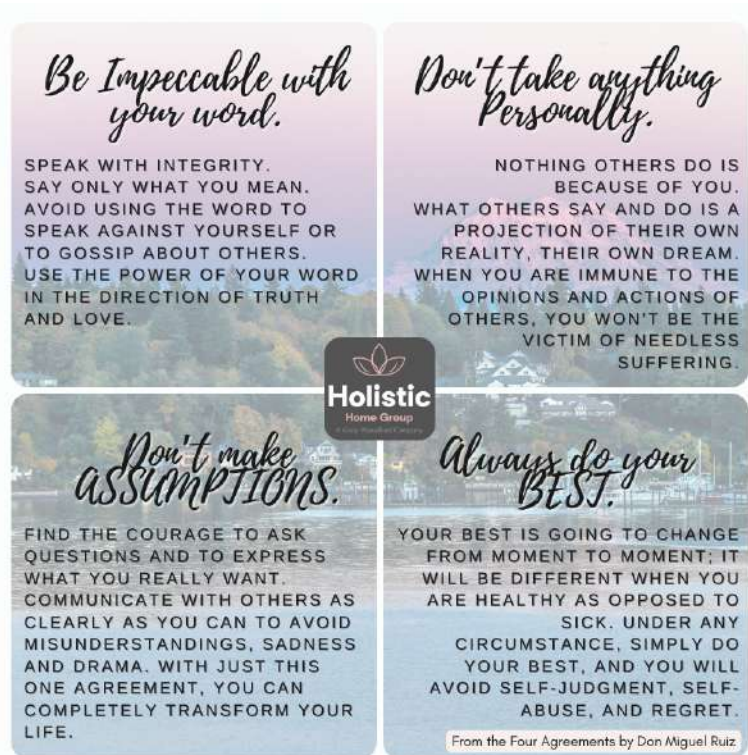
This is an estimate of closing costs. Closing costs may vary based on insurance costs and additional fees.

Purchase Price	\$500,000.00
Loan Costs	
Down Payment (20%)	\$100,000.00
Prorated Interest	\$383.56
Monthly Mortgage Insurance for down payment of less than 20%	\$0.00
Discount Fee	\$0.00
Origination Fee (1%)	\$4,000.00
Total Loan Cost	\$104,383.56
Settlement Costs	
Total Escrow Fee	\$1,049.28
Total Title Policy	\$1,534.57
Total Settlement Cost	\$2,583.85
Other Costs	
Appraisal Fee	\$950.00
Inspection Fee	\$500.00
Credit Report Fee	\$30.00
Documentation Fee	\$100.00
Recording Fee	\$233.00
HOA Dues	\$0.00
Additional Title Insurance	\$0.00
Total Other Costs	\$1,813.00
Prepayments (reoccurring charges)	
Prorated Property Tax	\$1,789.62
Prorated Homeowners Insurance	\$145.49
Total Pre-payments	\$1,935.11
Less: Buyer's Costs Paid by Seller	\$0.00
Estimated Closing Costs	\$110,715.52

OUR COMMITMENT TO YOU

Our commitment to you is inspired by the Four Agreements, a way of relating to one another based on the work of Don Miguel Ruiz.

- We will always keep your interests in mind and will utilize all of our resources to help you make intelligent decisions.
- We prefer to represent only one party in a transaction and will only act in Dual Agency if all parties have agreed it is in their best interest.
- We will work diligently on your behalf as your Exclusive Listing or Buyer Broker.
- After determining your specific desires for the sale or purchase of your home, we will do our best to market your home for sale or find you the home of your dreams for the best price for you.
- We will always make recommendations that will result in your gaining the greatest benefit and value possible.
- We will endeavor to answer any and all questions to the best of our knowledge. When we don't know the answer we will tell you and find out the answer. We will never fake an answer.
- We will never forget that our honesty, loyalty, accountability and creativity are vital to our working relationship.
- We will structure the contract to protect and benefit your best interests and will always negotiate on your behalf.
- We will always treat all parties honestly and fairly and will disclose all facts that might affect or influence your decision.
- We will always strive for excellence through continuing education so we may better serve our clients.
- We will respect and value your time as if it were our own and will always treat you with respect and professionalism.



YOUR COMMITMENT

- I understand that you will be spending many hours listing and marketing or searching for my home, as well as negotiating and coordinating the closing of the transaction. I commit that I will work with you as my Exclusive Listing or Buyer Broker.
- I will respect and value your time, skill and expertise as my advocate, always representing my best interests.
- I will always treat you with respect and professionalism.

CREATE A LIFE YOU LOVE

IT'S AN HONOR TO JOIN YOU ON YOUR JOURNEY



"I just had a seamless experience buying my home with Kristy. She is knowledgeable, committed, compassionate and worked hard to help me find the right home. Kristy was always responsive and able to answer my questions during the entire home-buying process. She also walked me through the many parts of buying, such as inspection, negotiation and financing and helped me put together an awesome team of service professionals. I highly recommend Kristy and her effective yet holistic approach to real estate." ~Kathleen G.

HOME IS WHERE ONE STARTS FROM

T.S. ELLIOT

"My wife and I have used 5 real estate agents in Thurston County, Kristy is the best! She is very responsive, keeps you informed along each step of the way and is a top notch real estate agent. She is second to none. If you want a great agent, look no further, seriously! Thank you Kristy!"

~Jeff L.



the life of a sale in escrow

"Our experience with Kristy & her team was excellent. We will always appreciate the order, calm, and connection they brought to the potentially-stressful process. It was clear they valued taking the time to build relationship and be really present with us. Thank you for being such a supportive part of our journey!" -The Moon Family



01 THE BEGINNING

- Purchase & Sale Agreement (PSA) and earnest money delivered to escrow
- Title report ordered

02 SEARCH & REVIEW

- Escrow will send you an opening packet requesting your personal & loan information

03 GATHER INFORMATION

- Escrow will obtain payoffs on liens/bills to be paid through escrow
- Obtain title clearing documents
- Receive loan documents from the lender
- Prepare settlement statement and documents

04 THE SIGNING

- Set appointment to sign at the escrow office
- Parties deposit funds into escrow
- Key to home NOT yet exchanged

05 THE CLOSING

- Signed loan documents returned to lender
- Lender authorizes recording
- Recordable documents sent to title
- Title sends documents to county recorder
- Lender deposits loan proceeds (lender must wire proceeds prior to 2 p.m.)
- Recording number received from county

06 DISBURSEMENT

- All encumbrances and bills paid through escrow
- Proceeds delivered to Seller

07 THE FINISH

- Final title & escrow copies to all parties
- Record reconveyances and releases
- Buyer gets their new KEYS (usually by 4pm but possession is as late as 9pm)
- Everyone celebrates!

KRISTY WOODFORD OFFERS HOLISTIC HOME BUYING IN THURSTON COUNTY

by Jennifer Ganey



Home buying is often one of the most stressful experiences in a family's life. In fact, one poll suggests that it is more challenging than bankruptcy or divorce. Selling a home also takes a psychological toll on those involved. For both sides there is a lot of hurry up and wait as bids are made then accepted/rejected, inspections are scheduled, repairs are negotiated. In today's fast-paced market tensions can run especially high.

But what if there were another way?

Local, holistic real estate agent Kristy Woodford believes that the home buying process should be a positive one, filled with joy.

A realtor for several years, Kristy has been using the insight and skills gained through her own wellness journey to help her clients buy and sell homes since January. She first became a real estate broker in 2007, shortly before the market crashed in 2008. After five years of struggling to grow a business, Kristy explains that "the overwhelming theme in the industry of negativity, stress, general unhealthiness and a lack of balance," as well as a desire to spend more time with her family, led her to explore other paths.

Over the next several years she worked as an aerospace recruiter, event planner and holistic dance instructor. Eventually, she found herself drawn back to real estate but in a new and fascinating way.

As a holistic real estate broker, Kristy suggests that her goal is to "guide [her] clients through the real estate experience while taking the well-being of the whole person (mind, body and soul) into account." In practical terms, she encourages clients to stop and breathe throughout the process, checking in with their inner voice before making decisions. "Our bodies know," she says.

"My holistic approach also takes the soul into account. If you don't already live holistically, you may wonder how the soul is relevant in such business matters. Let's face it. If all of the unknowns, risks and differing opinions of how things should or shouldn't be done in real estate don't make you throw your hands up in the air and say 'I give up!' then I don't know what will. When it comes down to it, things work out outside of our control. And we must remain curious and in wonder of that great mystery that is taking care of things," Kristy elaborates.

Inviting real estate clients to meditate or pray may seem unusual. Kristy explains her methods this way: "The more traditional methods of business and health in our society depend heavily on the mind alone. The incorporation of the body and soul do not negate the use of intellect, facts and figures. On the contrary, they support it. I'm still running CMAs, urging inspections, keeping up on legal updates, doing my due diligence and having the buyer or seller do theirs. We are making the most of our mind's potential by coupling the wisdom of our body and acknowledging the unknown (the spirit or soul)."

In combining all aspects of the human condition (mind, body, spirit), Kristy is proactively supporting the health and well-being of her clients through a process that has been known to cause chronic stress and illness. Imagine finding more health and joy while trying to buy or sell your home.

When not busy helping her clients' dreams come true, Kristy continues her wellness practices at home. These include meditation, inspirational reading, time outdoors and quality time with her two girls, ages eight and five. The family enjoys playing on the water near their Lake Pattison area home and exploring the outdoor wonders of the Pacific Northwest.

Kristy also loves to throw events. "One of the things I most enjoy is shining a light on the magic of someone or something, whether it is promoting a local business or throwing a high-energy open house," she says. You may have experienced this passion at Olympia's first annual "It Takes a Village" Natural Birth and Parenting Expo in March. The popular event, featuring prenatal holistic practitioners and support services, was co-sponsored by Kristy.

As a holistic businesswoman, Kristy is particularly aware, and appreciative of, the uniqueness of Thurston County. "Thanks to our close proximity to both nature and institutions such as the Evergreen State College, we are often the first to make better-for-everyone changes in areas such as environmental sustainability, gender and racial equality and other important matters of humanity," she notes. This understanding serves clients looking for just the right community to call home.



Holistic

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What you seek is seeking you. -Rumi

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