



# The Ultimate Real Estate and Lifestyle Planning Guide

*“Owning a home is a keystone of wealth... both financial affluence and emotional security.”*

– Suze Orman

*“Real wealth means having the money and the freedom to live life on your own terms.”*

– Rich Fettle

# Introduction



Dear Reader,

I would first like to thank you for your time and the trust you've placed in me. It is my belief that real estate decisions are primarily made in response to life events, which trigger significant changes in the living requirements as opposed to well-planned real estate strategies that have been thought-out and documented in advance.

Your real estate asset is important. As you do with other important aspects of life, plans and strategies create valuable road maps that you can use to aid you in future decision making.

Whether it's health and wellness, estate planning, retirement savings and finances, your career, or other crucial life events, plans provide clarity and utility. I believe your real estate plan has a rightful place among these events. Your real estate plan and lifestyle should incorporate a balance of the real estate you own today, plus what you desire to own in the future. My desire is that this real estate and lifestyle planning guide will serve as a tool to help you manage the inevitable uncertainties that may cause you to change your real estate holdings and better prepare for the strategic real estate decisions you may make in the future.

By developing a plan and working with me along the way, I hope to maximize the value you receive through real estate ownership and help you fully realize your homeownership goals. As a Windermere agent, I am guided by the enduring values of Trust, Integrity, Financial Stability, and Longevity. I hope you see this planning guide as a valuable tool that helps me deliver my promise to help you realize the lasting value of home and homeownership.

Sincerely,

*Christian van Waasen*

Christian van Waasen  
Broker, Windermere Real Estate



A home isn't just where  
you are. It reflects who  
you are

# The Need for Real Estate Planning

*No two people have the same lifestyle needs or financial situation. That's why I'm here to help you to determine which lifestyle factors are most important when making your future real estate decisions. Think of this guide as a first step on your journey to enhance your lifestyle.*

# Making Real Estate Lifestyle Decisions\*

Your Planning Guide can help you establish priorities, plan for increasing the worth of your present property, formulate a real estate action plan, and it can serve as a record-keeping system for your financial information



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< 36 years

## MILLENNIALS

Lifestyle choices for singles and couples are often driven by work and career considerations



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37-51 years

## GEN XERS

Oftentimes lifestyle choices are driven by the time spent commuting to work along with the quality of school districts, shopping, cultural attractions and community amenities.

\*I neither suggest that all real estate consumers make decisions based upon their age nor do I advise they should

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52-61 YEARS

## EARLY-AGE BABY BOOMERS

Lifestyle choices often center on children at home and may also include caretaking for aging parents - making quality schools, access to healthcare and recreational opportunities a priority



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62-70 YEARS

## LATER-AGE BABY BOOMERS

Oftentimes, lifestyle choices include the need or desire for a smaller home, access to quality healthcare, and leisure activities for rewarding retirement.



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71-91 0 YEARS

## THE SILENT GENERATION

Lifestyle choices often include a desire to live independently and close to the support of friends and family, and medical services.



# Getting Started on Lifestyle Planning



Your home is a repository for the important things in your life.



## STEP 1

Determine Your Lifestyle Needs and Goals

## STEP 2

Review Your Lifestyle Options

## STEP 3

Formulate Your Goals


## STEP 4

Develop a Lifestyle Plan

*"You cannot predict what life will offer down the road for good or for bad. As hard as you may try, you can't predict with confidence the resources you'll need to deal with life's uncertainties. Complicating everything is the fact that it takes time to grow money. Financial wealth building is not something that can be accomplished in reaction mode."*

- Gary Keller

STEP 1

A photograph of two young women sitting on a bed with white linens. They are facing each other, leaning in and kissing on the cheek. The woman on the left has her hair in a ponytail and is wearing a white long-sleeved shirt and blue jeans. The woman on the right has long brown hair and is wearing a white long-sleeved shirt and blue polka-dot jeans. The background is a simple, light-colored wall.

Determine Your  
Lifestyle Needs and  
Goals

This exercise is intended to help you examine the attitudes held by both you and your spouse/partner regarding real estate so you can arrive at more mutually-compatible decisions

## REAL ESTATE PREFERENCES

Using the scale below, write down the number that best describes yourself in the first column. The second column is for your spouse or partner.

### SCALE

- 3 Agree
- 2 Undecided
- 1 Disagree

### SCORE

#### 39-63

You are strongly real estate oriented.

#### 17-38

You are moderately real estate oriented.

#### <19

You are doubtful about the role real estate plays in your life.

## EXERCISE

YOU

PARTNER

I want to live where it's easy to walk to amenities.

\_\_\_\_\_

\_\_\_\_\_

I want to live closer to the water (i.e. oceans, lakes, rivers).

\_\_\_\_\_

\_\_\_\_\_

I want to live close to neighbors.

\_\_\_\_\_

\_\_\_\_\_

I want to live further away from neighbors.

\_\_\_\_\_

\_\_\_\_\_

I believe the neighborhood or community we select is as or is more important than the home we select.

\_\_\_\_\_

\_\_\_\_\_

I believe the lifestyle benefits of where we move is more important than how much our property may or may not appreciate.

\_\_\_\_\_

\_\_\_\_\_

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## EXERCISE

YOU

PARTNER

I believe the abundance of amenities surrounding our property is more important than the square footage

\_\_\_\_\_

\_\_\_\_\_

Dog parks or pet friendly areas are an important part of my decision making process

\_\_\_\_\_

\_\_\_\_\_

Being near families with children is important to me so my children have playmates

\_\_\_\_\_

\_\_\_\_\_

Job opportunities are more important to me than climate considerations.

\_\_\_\_\_

\_\_\_\_\_

Being near restaurants and shopping destinations is important to me.

\_\_\_\_\_

\_\_\_\_\_

**Total**

\_\_\_\_\_

\_\_\_\_\_

List the five most important factors when considering your next move.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

To help you begin to assess the real estate that best matches your lifestyle, I encourage you to consider the following lifestyle factors.

**LIFESTYLE  
PREFERENCES**

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*WHAT I LIKE BEST ABOUT MY PRESENT HOME*

**YOU**

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**SPOUSE/PARTNER**

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*WHAT I LIKE LEAST ABOUT MY PRESENT HOME*

**YOU**

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**SPOUSE/PARTNER**

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*WHAT I'D LIKE IN MY NEXT HOME*

**YOU**

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**SPOUSE/PARTNER**

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## LIFESTYLE PREFERENCES

Check the boxes or fill in the blanks to complete this section

## DESIRED QUALITIES

### Type of home

(single family, townhome, condominium, high rise, ranch, farm, resort home, oceanfront, etc.)

### Architectural style of home

(Modern, retro, colonial, Cape Cod, etc.)

#### Living Space

- Under 1,500 sq. ft.
- 1,500 to 3,500 sq. ft.
- 3,500 to 6,000 sq. ft.
- Over 6,000 sq. ft.

#### Lot Size

- Open Floor Plan
- Traditional
- Master Suite
- Walk-in Closets
- \_\_\_\_\_ # Bedrooms
- \_\_\_\_\_ #Bathrooms
- Spa Bathroom

#### Kitchen

- Eat-in
- Standard
- With Island
- Commercial-grade
- Wine Cooler
- Beverage Center
- Coffee Station
- Separate Family Room
- Combined Family/  
Kitchen Area
- Living Room
- Great Room
- Den or Home Office
- Children's Playroom
- Mother-in-Law Suite
- Game/Media Room
- Exercise Space

#### Connected Home Features

- Security System
- Smart Locks
- Smart Garage Doors
- Smart Thermostat
- Smart Lights
- Security Cameras
- Smart Appliances

#### Solar/Green Features

- Fireplace
- Wood Stove
- Indoor Water Feature
- \_\_\_\_\_ Garage Stalls
- Boat Storage
- Outbuilding Storage

#### Landscaping

- Minimal Upkeep
- Standard
- High-end Landscaping
- Hardscaping
- Outdoor Kitchen
- Pool
- Hot Tub
- Changing Cabana
- Patio
- Decks

# LIFESTYLE PREFERENCES

(CONTINUED)

## NEIGHBORHOOD

- Great Schools
- Quality Healthcare
- Jogging/Cycling Paths
- Parks, Plazas, Green Space
- Public Sports Fields
- Walk to Shops
- Sailing
- Tennis
- Golf
- Historic District
- Nightlife and Entertainment
- Music Venues
- Fine Dining
- Ethnic Restaurants
- University Town
- Performing Arts Center
- House of Worship
- Tranquil and Serene
- Always Buzzing
- Family Friendly
- Public Transportation
- Proximity to Airports
- Proximity to Work
- Community Events
- Block Parties

Other Important Community Amenities:

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A woman in a pink jacket and a child in a blue jacket are walking away from the camera on a gravel path through a forest. Sunlight rays stream through the trees, creating a warm, golden glow. The woman is holding the child's hand. The forest floor is covered with fallen leaves and green undergrowth.

STEP 2

Review Your  
Lifestyle Options

To help ensure you are fully aware of your lifestyle options and their potential benefits, below are some things to consider when renting versus buying.

My approach represents a departure from many in the industry who emphasize only homeownership, because I also take the time to explain the benefits of renting. Whether you rent or buy should be your decision - and made as an empowered consumer

## RENTING VERSUS BUYING

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### WHEN RENTING MIGHT BE BEST

Here are some factors to consider. If you answer yes to one or more of these questions, it may be advisable that you rent.

#### **DOWN PAYMENT**

Would a down payment for a home represent a financial strain or is it simply not possible at this time?

#### **OWNERSHIP LENGTH**

Do you plan on living in a home for less than three years?

#### **PROPERTY VALUE**

Based upon price trending, overall demand for the area and price range you are considering, is your property more likely to go down in value for the foreseeable future than to increase in value?

Although some might say owning a home represents the American Dream, ill-advised timing and circumstances can lead to the "American Nightmare." Specifically, when prices drop significantly over a short period of time and it is for the same length of time that the home is owned. When this happens, it triggers a negative economic event, as the owners of a property do not have enough time to benefit from historically-impressive appreciation.

Moreover, if you own a home for only a short period of time you will be denied the opportunity to spread the upfront inspection and closing costs out over time.

## RENTING VERSUS BUYING (CONTINUED)

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## BENEFITS OF RENTING

- + **The 5-year Rule.** Holding costs, front-ended interest on mortgages, closing costs, rate of appreciation. These are factors that could making renting financially better in the short term (3-5 years).
- + **Flexibility to move.** You're mobile. If you don't like the location you're in, feel free to packup your bags and move.
- + **Shorter commute.** This is assuming the abundance of rental properties in proximity to major metros. Multifamily living will decrease housing costs and potentially shorten your commute
- + **No Maintenance/House Work.** All that yardwork that can consume an entire weekend and all other repair work is paid for and handled by the landlord.
- + **Cheap rent is available.** If you're willing to live with roommates, splitting the rent can greatly reduce housing expenses. The more the merrier!

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## BENEFITS OF HOME OWNERSHIP

- + **Pride of ownership, housing security, and forced savings.** As long as you pay your bills, taxes, and mortgage on time nobody can kick you out of your home. Additionally, your mortgage will eventually become a substantial forced-savings account once you start paying down your principal. Homeownership also provides a sense of accomplishment and can be passed down to your heirs.
- + **Hedge against inflation.** Rents go up with inflation, your fixed-rate mortgage doesn't. Getting a fixed-rate mortgage allows you to lock-in a "fixed" monthly housing payment. Salaries tend to track with inflation so the fixed mortgage will become less of a burden over time as the dollar loses purchasing power.
- + **Homes get tax advantages.** Living in your primary residence for at least two out of the last five years, will allow you to sell your house free of capital gains tax .
- + **Property appreciation.** Your home is also an investment vehicle. You capture all of the appreciation on your house no matter how much of it you own outright. Even if you only own 3.5% of the house, you still capture 100% of the appreciation. This can lead to stunning Cash-on-Cash returns that only real estate can provide. Cue the real estate investor in you.
- + **Building wealth (equity).** You build up your own equity by appreciation and principal paydown. Eventually, you'll have so much equity tied up in your house, you can tap into this equity and use it to buy rental property, start a business, or send your kid to college.

# Lifestyle Planning Regarding “Move Up Markets”

I take issue with the words “moving up.” We all have heard the expression that beauty is in the eyes of the beholder and moving up to a more expensive or expansive home to many does not necessarily constitute a move up. For the same reason, many real estate professionals refer to downsizing as rightsizing – for some, a smaller home can make for a better lifestyle.

Therefore, my advice on moving up has more to do with timing that is has to do with the size of a home or even the lifestyle. Instead, a so-called move up market in real estate terms can mean a period when there are special negotiating opportunities, due to changing marketplace circumstances. Specifically, I suggest that if you are looking to buy a more expensive home while selling a less expensive home, that there are times when one can sell a home for a loss and buy a much more expensive home at an even greater reduction from its former value. A move up market can be where timing, timing, and timing, might for certain buyers, trump location, location, location.

If you would like to be kept informed for when more expensive homes, in general, are dropping at a higher percentage than lower priced homes. However, you and you alone are responsible for deciding if and when to “move up.” As you put together your lifestyle plan and before you consider moving up, consider the following.

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## CONSIDERATIONS

- + What your present home should sell for and how much equity you have.
- + How much of your decision is based upon economic considerations versus lifestyle?
- + How long are homes taking to sell in your price range, as well as in the higher priced range you are considering?
- + What are the tax considerations of buying and selling during the same time-frame Ask your tax specialist or financial advisor.
- + Whether you should sell your home before you move up or is there an opportunity to buy a more expensive home, which as dropped dramatically in price that you do not want to delay and miss this rare chance. Only you can decide.
- + If you should move up to a larger, more expensive home or try to time the market for when you believe a more favorable negotiating period for so-called move up buyers.
- + House hacking is a common tactic in climbing the property ladder. Your sweat equity improvements can be tax free if you live in the home for at least two years.
- + By doing a cash-out refinance on your home, and subsequently renting it out , then using this as a down-payment for your next home. is a sure fire way to move up. Rinse and repeat until you’re in the home you love.
- + Determine what you would like in a new home and what you dislike, if anything, about your present home/lifestyle.

# Each year millions of American homeowners are faced with the decision to either continue living in their present home or downsize - as some say, "rightsized"

I would quickly like to point out that each person, couple or family, represents a different set of circumstances that lifestyle objectives. That said, there are common, prevalent decisions facing all who want to make the best choices regarding changing from a larger to a smaller home.

## DOWNSIZING BY DESIGN

### DETERMINE YOUR NEEDS

To help you determine the right time, place and type of real estate/lifestyle, I encourage you to consider which of the following lifestyle factors play an important role in your decision to downsize.

- + Lower maintenance costs
- + Cash in home equity
- + Increase walkability
- + Improve ecological footprint
- + Increase transportation efficiency
- + Reduce cleaning time and effort
- + Retire or prepare for retirement
- + Live closer to children or grandchildren
- + Reduce Taxes
- + Declutter
- + Healthcare and/or mobility
- + Join an active community
- + Experience change
- + Move closer to services
- + Move closer to recreational activities
- + Improve resources for pets
- + Drive Less
- + For estate reasons
- + Move closer to work
- + Experience greater diversity

## DOWNSIZING BY DESIGN

*(CONTINUED)*

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## BENEFITS

As you know, there are many factors to consider when downsizing and the rankings of each may differ from each person or party.

Many individuals, couples and even some families, feel a sense of lifestyle emancipation after downsizing or rightsizing. For the first time in years, they are free from long commutes, burdensome levels of maintenance, high taxes and excessive dependence on their automobiles. Moreover, many who downsize also find that their lifestyle actually grows substantially as they become more involved in the community due to convenience and their aforementioned freedom from housing maintenance.

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## LIFESTYLE ADVICE WHEN CONTEMPLATING DOWNSIZING

- + Do not rent or buy your next home until your present home is under contract.
- + Downsizing by design should provide you with more time to prepare your home through staging for sale compared to when you feel pressure to sell.
- + If there are possessions in your home that are important to grown children, consider asking them to remove and store them elsewhere.
- + Consider reducing the space you currently live in as a way of preparing for a smaller home.
- + If you're thinking about moving to a condo with a homeowners association, be sure to carefully read the association documents regarding fees and potential increases (including special assessments).

# Moving with Children

While moving can be stressful for adults, the corresponding anxiety it can cause children, is often even more pervasive and lingering. In many cases, the stress children experience from leaving behind friends and favorite places far eclipses the anxiety over leaving their physical home for another. Here are some tips to help ease the transition for your children.

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## HELP EASE THE TRANSITION FOR YOUR CHILDREN

### PREPARING YOURSELF AND YOUR CHILDREN

By properly preparing for your move, you can reduce the stress for your children (and thus yourself) by developing a plan of:

- + When to tell your children
- + How to tell them
- + How to select the right town, city or neighborhood based upon needs and interests
- + When to pack
- + When to declutter
- + When to move out
- + When to move in

### DECIDING WHETHER RENTING OR OWNING IS BEST FOR YOUR CHILDREN'S DEVELOPMENT

While numerous studies assert owning a home provides a developmental advantage for children, other studies claim that overall stability of the family and neighborhood weigh more heavily.

### INVOLVE YOUR CHILDREN IN THE RELOCATING PROCESS

During the town/home selection process consider:

- + Giving assignments to your children such as, researching towns, schools, recreational activities and homes (establish price range), but only if you are confident your children will be able to accept your final decision on where you will move.
- + Assigning each child the responsibility of preparing their individual room for the move.
- + Asking your children to research the services and recreational activities that are important to them.
- + Planning with your children how to best manage saying goodbye to friends and establishing an ongoing communication plan with them.
- + Organizing some of their favorite activities before you leave and researching how these favorite activities can be continued in the next town or city.

# Moving with Pets

Selling a home is cited as one of life's most stressful events. Often overlooked is the stress a move can cause pets. Not only can pets endure significant stress but many homesellers become stressed regarding how to maximize the sale of their home while minimizing the stress on their beloved pets.

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## HELP EASE THE TRANSITION FOR YOUR PET

- + Make sure you're aware of pet guidelines for places like condominiums or townhouse communities before deciding where to move (i.e. certain dog breeds not allowed.)
  - + Learn the local leash and cleanup laws before deciding on a new neighborhood
  - + If possible, bring your dog to the new area before you move to help them prepare for the relocation.
  - + Identify a new veterinarian before moving.
  - + Ensure all pet identification tags are current with your cell phone number.
  - + Consider a microchip to locate your dog or cat if they get lost.
  - + On moving day provide all necessities for your pet inside their crate and place a "do not let out" sign on it. Both cats and dogs can be overwhelmed and depressed transitioning to a new environment, as well as encountering movers and other strangers coming and going all day.
  - + Pet proof your new home.
  - + Consider only opening one section of your new home at a time to your pets so they do not feel overwhelmed in their new environment.
  - + Try to keep the same routines, such as what time you walk your dog or feed your cat.
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## PET/AGENT RELATIONSHIP

Regardless of your pet or breed, you should not hire a real estate agent unless you determine that the prospective agent is comfortable around your pets. Although it is widely known within real estate circles that many buyers have discomfort - even an aversion to being around pets - it is also true that an agent who dislikes pets can limit their desire to show your home. A real estate professional who is uncomfortable around your pets as evidenced by either their words or body language, should not be the person you rely upon to maximize showings and results.



# Multigenerational & Special Needs

Do you have lifestyle planning needs that include extended family or those with special needs? According to the National Association of REALTORS, there is an ever-increasing rise in home purchasing that relates to the needs of multigenerational families and those with special needs.

Lifestyles that find either children staying at home well into their twenties or thirties, or middle-aged adults taking care of their elderly parents, are causing many home buyers to take a greater range of lifestyle-related factors into consideration when buying their next home. Here are some tips for those with multigenerational or special needs.

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## TIPS

- + Where possible and practical, make sure all parties to the new home are involved in the planning to assess their expressed individual needs and preferences.
- + Make sure to carefully review privacy, space, and physical limitations as a part of the final decision. Also consider whether a private and separate entrance is called for.
- + For elderly parents and disabled, make sure you rigorously evaluate the quality and convenience of medical services.
- + Consult with an attorney to determine all of the possible ownership and estate considerations when you are considering a multigenerational purchase
- + As a trial run, consider renting a similar size home with a comparable floor plan for a short period of time to determine if the space and layout of homes you're considering buying is feasible.
- + Make sure there is an agreement on the division of labor and maintenance regarding the property.
- + Seek advice from me of examples of how other special needs and multigenerational families have managed this category of lifestyle planning.
- + Ask me if it to your advantage when negotiating your home or rental not to disclose how many people will be living in your new home.
- + Make sure the entire family will be comfortable in the neighborhood or community and that everyone's transportation needs are considered.
- + Ask me how homes built or remodeled to accommodate extended families and those with disabilities are price trending, in general, so you can consider potential resale consequences with your decision.
- + Before you purchase, check with your municipality to make sure any projected renovations or remodeling will be approvable.
- + Finally, before the homes search process begins, if looking to purchase a home for multigenerational or caregiving needs, you should meet with me to determine your overall and customized requirements.

# Staging/Merchandising Your Home

Before you market your home make sure it is staged and/or merchandised. There is a three-step process that you should be familiar with when you look to sell your home – merchandising, marketing and selling.

## 1. MERCHANDISING

You should consider first merchandising or staging your home before marketing your property. Staging represents all that you can do cosmetically to enhance the appeal of your home.

We decorate our homes based upon how we like our property to look when we live there. When selling one's home we recommend that you should stage your home based upon what might best appeal to the preponderance of buyers.

Merchandising is different than staging in that merchandising relates to the minor or major physical changes to the property that might yield a more appealing price when the home sells. For example, a new kitchen represents a merchandising decision regarding resale, while rearranging furniture or giving a room a fresh coat of paint would constitute more of a staging decision.

## 2. MARKETING YOUR HOME

It is recommended that home sellers seek out a highly specific marketing program that is customized in order to maximize demand and therefore achieve the highest price possible.

## 3. SELLING YOUR HOME

By marketing your property offline and online – both within the real estate community and to those searching online for properties in your price range and community – we increase the likelihood of a faster sale.

When looking to sell your home, discuss with me:

- + What can be done to effectively stage your home for sale that costs little or no money?
- + What small improvements would make sense to increase your return on investment through a home sale?
- + Are there significant changes that would require more expense but might lead to a much better selling result?
- + What is the best method of increasing the range, reach and influence of the marketing of your home in order to best leverage the laws of supply and demand regarding your home for sale?



STEP 3



Formulate  
Your Goals

# Lifestyle Planning Goals

Proper preparation allows us to make informed decisions. Informed decisions give us confidence and certainty. When facing a monumental life changing decision, e.g. where to spend the next phase of your life, you can reduce worry and anxiety associated with major items such as: location, finances, and timing, with some of the simple steps found below.

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## CONSIDERATIONS

- + Your time frame of when you would like to move by.
- + How much estimated equity you have in your present home. Ask me to help you determine this.
- + What areas and price range is most desirable and realistic for you.
- + Search based upon your lifestyle planning and involve me proactively in this process.
- + Ask how long homes are taking to sell and whether homes "in general" are going up or down in price in your market and price range.
- + I recommend that you should not buy a new property until your current property is under contract and all contingencies met. If you find a property that is so compelling, be certain that you are willing to absorb the risk of having multiple house payments simultaneously. Also make sure you can afford to carry the cost of two homes for multiple months and possibly even years.
- + Ask to see how price is trending in the new area and price range where you are considering buying.
- + Review the sections on moving up, downsizing and renting versus buying. Make a list of questions to ask me.
- + Ask me for all the benefits of home ownership as well as when it might be advantageous to rent.
- + Remember, lifestyle planning is not just about location, location, location but also timing, timing, timing.
- + How do I/we wish to live in the next year, five years or ten years?



STEP 4

Develop a  
Lifestyle Plan

Develop a lifestyle plan below, encompassing your short, mid and long-range goals.

## LIFESTYLE PLAN

### EXAMPLES

Scheduling a competitive market analysis (CMA)

Completing a move-up or home merchandising analysis

Looking at available properties

Purchasing investment property and other forward actions

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### TO MEET SHORT-RANGE GOALS

**DATE TO BE COMPLETED**

1	_____	_____
	_____	
2	_____	_____
	_____	
3	_____	_____
	_____	
4	_____	_____
	_____	

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### TO MEET MID -RANGE GOALS

**DATE TO BE COMPLETED**

1	_____	_____
	_____	
2	_____	_____
	_____	
3	_____	_____
	_____	
4	_____	_____
	_____	

**LIFESTYLE  
PLAN**

*(CONTINUED)*

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TO MEET LONG-RANGE GOALS

**DATE TO BE  
COMPLETED**

1	_____	_____
	_____	
2	_____	_____
	_____	
3	_____	_____
	_____	
4	_____	_____
	_____	

**REAL ESTATE  
AND LIFESTYLE  
RELATED  
SERVICES**

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**CONTACT INFORMATION**

**REAL ESTATE AGENT/REAL ESTATE TRUSTED ADVISOR**

Agent / Firm \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

**REAL ESTATE ATTORNEY**

Agent / Firm \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

**FINANCIAL ADVISOR**

Agent / Firm \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

**MORTGAGE BROKER**

Agent / Firm \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

**PROPERTY & CASUALTY INSURANCE AGENT**

Agent / Firm \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

**ARCHITECT**

Agent / Firm \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

**GENERAL CONTRACTOR**

Agent / Firm \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

**ELECTRICIAN**

Agent / Firm \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_



**REAL ESTATE  
AND LIFESTYLE  
RELATED  
SERVICES**

*(CONTINUED)*

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**CONTACT INFORMATION**

**PLUMBER**

Agent / Firm \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

**ROOFER**

Agent / Firm \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

**PAINTER**

Agent / Firm \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

**CARPENTER / HANDY PERSON**

Agent / Firm \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

**LANDSCAPER**

Agent / Firm \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

**PEST CONTROL**

Agent / Firm \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

**TERMITE TREATMENT**

Agent / Firm \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

**POOL MAINTENANCE**

Agent / Firm \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

# What is the difference between a Real Estate Trusted Advisor and a Real Estate agent?

While there is no one official definition for either title we believe what distinguishes one from the other is the following:

- + A Real Estate agent traditionally is mostly focused on ethically and successfully facilitating a Real Estate transaction(s).
- + A Real Estate Trust Advisor seeks to serve consumers and clients by also providing ongoing advice and assistance throughout their lifetime Real Estate journey.
- + While all Real Estate Trusted Advisors must be licensed Real Estate agents, not all Real Estate agents view their role as one of being committed to serving consumers or clients as a Real Estate Trusted Advisor for life.

As I believe you will see in your interaction with me , this approach to serving consumers and clients is one that regrettably is no universally shared within the real estate industry.

I aim to go beyond just serving transactional needs.

I trust that you approve

**Here's to your real estate and lifestyle success.**



## About me and the Windermere network

I understand that it's important to find a home that meets your individual needs. That's why you want an advocate who is knowledgeable in the real estate process and the backing of a world-class brand in your corner. I'm proud to represent a brand that stands for trust, integrity, stability and longevity. And I plan to leverage the brand's considerable business strength and worldwide respect to provide you a property purchasing, or selling, experience that is effective, efficient and enjoyable as possible.

Whether you're a first-time buyer or ready to make the next real estate investment move, I'm excited to review this planning guide together and lead you on your real estate journey.



**CHRISTIAN VAN WAASEN**  
**REALTOR**

253-858-7374 (Office)  
253-525-0198 (Mobile)

[cwaasen@windermere.com](mailto:cwaasen@windermere.com)  
[GigHarborGuru.com](http://GigHarborGuru.com)