



YOUR ADVOCATE

FINDING • NEGOTIATING • BUYING

YOUR HOME



ANDYMEEKS
HOUSEWELL **PDX**



LIVING ROOM
REALTY

OUR MISSION



OUR MISSION at Living Room Realty is to enhance every person's capacity for success, well-being, creativity, and joy. As agents, we accomplish this by finding homes where individuals and families **take root and flourish**.

We believe everyone deserves Room to Live. To us this signifies space and opportunity to make a fair living, with sufficient income to enjoy a life rich in experience; a place for fearless self-expression, unleashed with vigor and gusto; it's a space to find one's purpose and embody it in daily practice; it's the comforting, secure environment from which we offer ourselves in service to others.

When we ask, "Where's your Living Room?" we pay attention to the answer. We apply the Golden Rule. We know what's at stake, because we understand what our Living Rooms mean to each of us.

As Living Room agents we are students of the ever-evolving real estate market. There is no room for complacency. We are tactically proficient, using the latest industry tools to achieve outstanding results. But we are also alive to the art and nuance of our profession. **It requires patience, humor, intuition, persistence, and field experience to become a capable partner and guide to our clients.**

We are committed to the growth of neighborhoods that are energized, resilient, and peaceful. Our belief is that strong communities cultivate the core values of tolerance, equity, respect, collaboration, and good will. Our actions demonstrate the highest regard for these values.

By investing ourselves in Portland's tapestry of distinctive, community-minded neighborhoods, we seek to build a vibrant, diverse, urban landscape—**a city which nurtures and sustains Living Room for All.**



My Commitment To You



Thank you for the opportunity to learn more about you and your homeownership goals, as well as the opportunity to earn your trust and your business.

My clients are always my highest priority. I lead with an unwavering commitment to integrity, transparency and responsiveness. I draw upon my legal training and experience to fiercely advocate for your interests with a sharp attention to detail, a keen ear and a focused voice.

My relationships are built on trust and my business is built on personal referrals. It's that simple, and this is how I work to achieve it:

- ★ I am **100% committed** to your success, and available to you at all times.
- ★ I am **your advocate** and will help keep you organized and focused every step of the way.
- ★ I am **personally invested** and **work hard** to help you identify and review all potential homes.
- ★ I offer **effective tactics** to assemble a compelling offer package.
- ★ I help you **skillfully negotiate** all aspects of the sales agreement and repair addenda.
- ★ I maintain a **solid network** of trusted professionals to provide consultations and repairs.
- ★ I am **your liaison** and in constant contact with all parties to facilitate a smooth transaction.

I'm a passionate advocate for our community and I thrive when helping others succeed. Being a real estate broker has allowed me to joyfully combine two different professional careers: environmental and title attorney and an environmental non-profit manager and fundraiser.

I'm a firm believer in the significance of our places and spaces. Our homes are at the center of our lives, and the good things we do in the world every day begin there.

My singular focus is to help my clients achieve their real estate goals efficiently and effectively. This is how I define success, and it's the intention I set every day.



ANDY MEEKS

Licensed Oregon Broker

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Andy Meeks, Living Room Realty



Helped me buy and sell homes

2023-07-17



Andy is an exceptional realtor. A few years ago, Andy helped us sell our house, and the process went so much better than we could have imagined. Thanks to his detailed guidance for prepping the house for sale, we sold for well above asking and wit...

Helped me buy home

2023-06-04



We were first-time home buyers and Andy was caring, attentive, and responsive to our needs and wants. He took the time to answer all our questions and offered his expertise throughout this process. Would wholeheartedly recommend him to others!

Helped me buy home

2023-06-01



Andy is an outstanding realtor extremely helpful and knowledgeable we're so happy to have worked with him to find our home! We would 100% recommend him to anyone looking for a home in the portland area!

Listed and sold a home

2023-05-16



Andy was incredibly thoughtful in marketing and selling our home. We received more than one offer on the first weekend which was no surprise considering the fantastic staging, foot traffic, and hype Andy was able to generate for us. He has built s...

Helped me buy home

2023-05-10



My husband and I purchased our first home with Andy's help, and we couldn't be happier with our experience. Andy is everything you could want in a realtor: responsive, flexible, diligent, yet kind and empathetic. He truly cares about his clients a...

Helped me buy home

2023-05-04



One of our friends recommended Andy and we are so happy we chose to work with him. His knowledge of the area (I say this as a lifetime Portland resident) and in particular of old houses is very deep. He is up to date on code requirements for remod...

Helped me buy home

2023-01-05



Andy Meeks was an exceptional realtor throughout the process of finding a new house. My family was planning a move from New Hampshire to Oregon with numerous moving pieces, including selling a home and moving across the country with several pets...

Helped me buy home

2023-01-04



Andy was everything we were hoping for when searching for an agent to represent us in buying our home: thoughtful, strategic, and effective. After an initial consultation, he crafted a home search and emailed us every morning with new listings tai...

Helped me buy home

2022-12-26



Simply put, Andy is the best! If you are in need of a Realtor, I wholeheartedly recommend his services. We contacted Andy on the recommendation of a mutual friend several months before the birth of our second child. Finding a home in that timef...

Helped me buy home

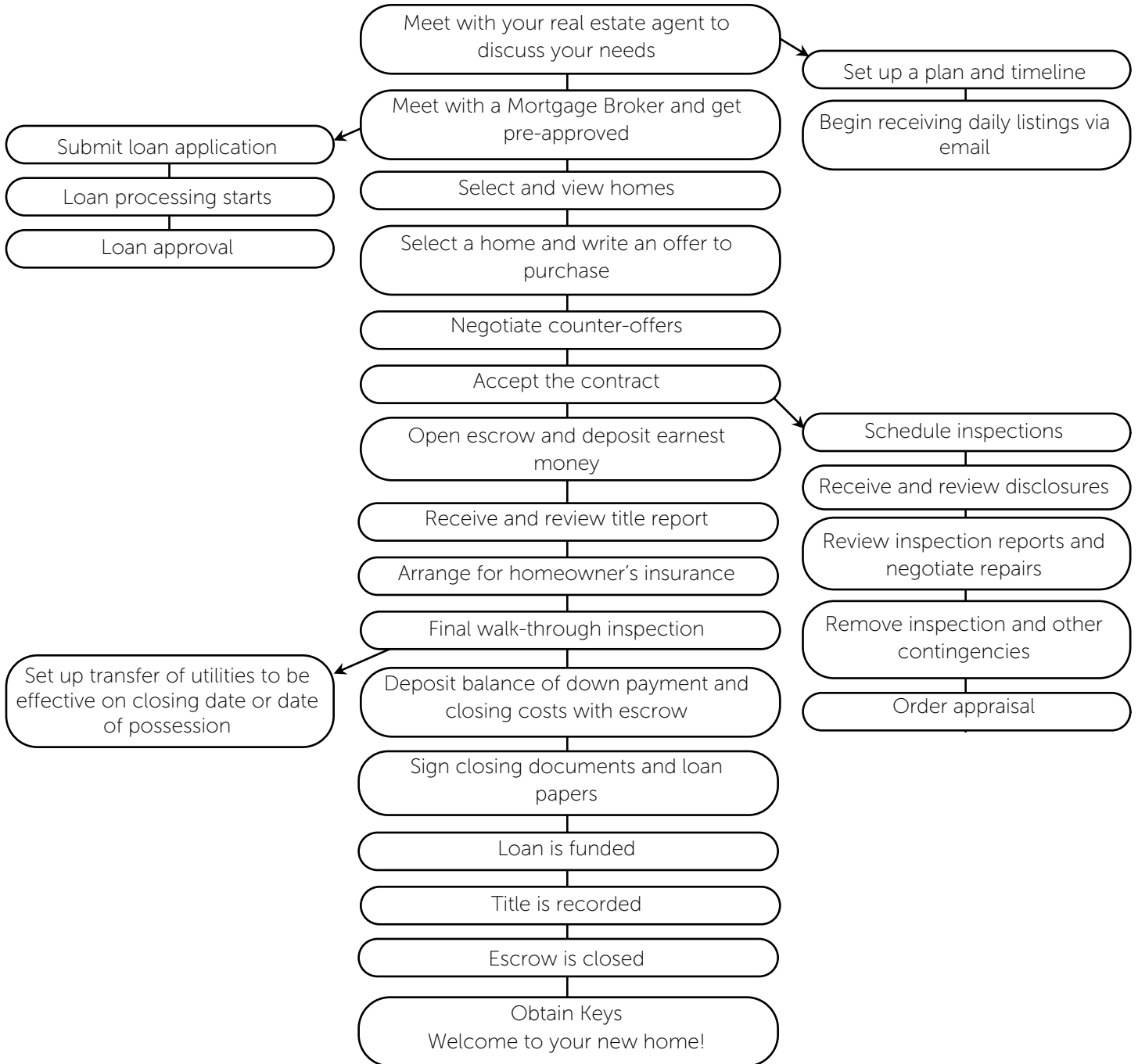
2022-09-28



Andy is incredibly professional and very knowledgeable. He knew the neighborhoods and was always able to provide additional insight beyond what was obvious to my wife and I. I would recommend him with the highest star rating possible.



The Home Buying Process



Detailed Home Buying Process



Key People in your Transaction

Real Estate Agent

A good real estate agent is first-and-foremost your teammate. They will act as your advocate, counselor and negotiator. They will strive to understand what is most important to you in a home. They will craft an effective strategy to find your perfect home and help you assemble and submit a compelling offer. They will negotiate on your behalf throughout the transaction to protect and promote your interests. A bond of trust between the client and agent is a critical, but often underrated, element of an enjoyable and successful transaction. I hope to be your agent!

Mortgage Broker

Your mortgage broker will assess your financial situation and advise you on your options for securing a loan for a new house. They should be knowledgeable about different mortgage options, and they should advise you on the best loan program for your situation. Once you find a house to buy, they will work on the many tasks that need to be accomplished in order to finalize the funding.

Insurance Agent

Your insurance agent will find an insurance policy for the house. They will give you options for coverage and make sure that your coverage suits your needs.

Escrow Officer

The escrow officer is a neutral third party who takes in all of the documents that are signed during the purchase process and ensures that the transaction follows what the buyer and seller agree to. They also keep track of the money exchanged.

Home Inspectors

A typical home purchase involves several different home inspectors. The main home inspector will inspect the major systems and structure of the house, including the electrical, plumbing, foundation, roof, etc. Specialized inspectors may also be used to inspect the sewer line, ensure there is not an underground oil tank, and to check the radon levels of the house. Your agent will be able to provide a list of trusted inspectors to help you with all of these inspections.

ESTIMATED COSTS OF TYPICAL INSPECTIONS

Whole Home Inspection: ~\$450-600 (depends on square footage)

Sewer scope: +/- \$125

Underground storage (oil) tank locate: +/- \$125

Radon test: +/- \$175

Appraiser

The appraiser determines the market value of the house so that a bank or other financial institution will issue a mortgage on it.

Sequence of Events

Your Mortgage Pre-approval

You will meet with your mortgage broker to discuss your financial situation and get their assessment of how large of a mortgage you could qualify for. They can show you what your monthly payment would be under different mortgage and purchase price scenarios. The goal is for you to know how much you can spend on your house and how much you are comfortable spending. Once, you are pre-approved, you can start seriously looking for houses.

Make sure to ask your mortgage broker what your estimated closing costs and prepaid expenses will be - these costs are in addition to your downpayment, as part of your required cash needed to purchase the home.

Finding Your Home

Around the same time as your first conversation with a mortgage broker, you should have an open conversation with your real estate agent. You should discuss what you want and need in a house, your preferred neighborhoods or school districts, your timeline, and your price range. Once your real estate agent knows what you are looking for, they can help you in a variety of ways. Your real estate agent will make appointments for houses that you are interested in. They will get answers to any questions you have and help you find the perfect house.

Making An Offer

Once you find a house that you want to buy, your real estate agent will help you to write an offer. There are many points to consider, including purchase price, closing date, and personal property that you may ask for. A good real estate agent will help you to write the strongest offer possible, and will advise you on different ways to structure the offer to make it as attractive as possible.

Along with the paperwork, you will submit an earnest money check. This check, usually in the amount of approximately 1.5-3% of the purchase price, is money that you pay towards the price of the house to show that you are committed to buying the house.

An Accepted Offer

Your real estate agent will submit the offer on your behalf, and one of three things can happen.

1. Rejection--the seller rejects your offer, typically because they accepted a different offer.
2. Counter-offer--the seller rejects your offer but makes a counter-offer. This counter-offer changes terms of the original offer, and you decide whether to accept this new offer or send back a new proposal.
3. Acceptance--the seller accepts your offer as written.

Once you have an accepted offer, your real estate agent will provide a specific timeline of next steps and critical deadlines/milestones.

Opening Escrow

Once you have an accepted offer, your real estate agent will open a transaction file with the escrow company. **You will deliver your earnest money check to the title/escrow company – preferably in-person, although you do have the option to wire the funds.** The escrow company will deposit and hold your earnest money. The escrow company will then research the property and issue a Preliminary Title Report, which shows if the property is free of liens. The escrow company will help facilitate the entire transaction.

Reviewing Property Disclosures

In most cases, sellers are required to complete Property Disclosures, which are standard documents where they disclose any defects or other issues with the property. If something is not satisfactory, you can ask for clarification. If something is still not to your satisfaction, you can terminate the purchase **within five business days** from receiving the disclosures.

Inspecting the Property

Once your offer is accepted, you have a certain time period in which to inspect the house: **the inspection contingency period**. Typical inspections include a home inspection, where an inspector will inspect the major systems and structure of the house. Specialized inspectors are also typically employed to inspect the integrity of the sewer line, ensure there is not an underground oil tank, and confirm whether the radon levels of the house are in a safe range.

Resolving Inspection Issues

Once inspections have been completed, you have the opportunity to negotiate any needed repairs, or ask for a reduction in purchase price or a credit towards the purchase, to allow you to complete repairs at a later date. If the inspection revealed issues that cannot be resolved, or if you and the seller cannot agree on a satisfactory resolution, you can cancel during this time period.

This is typically 10 business days, although the specific timeframe is determined in your offer.

Applying for your Mortgage & Receiving Estimate Fee Worksheet

Once your offer has been accepted, you will need to apply for a mortgage. Your mortgage broker will walk you through the specifics and timelines associated with this process. Once you have made your application for a mortgage, your mortgage broker will send you an estimated fee worksheet, showing their best estimate of the total upfront fees associated with your mortgage, your interest rate, and your estimated monthly payments.

Securing Homeowner's Insurance

Prior to closing on the purchase, you will need to obtain a homeowner's insurance policy.

Appraisal

An appraiser will need to see the property and research comparable homes in the area that have recently sold, in order to calculate the value that they would place on the home. This is a critical step, since this appraisal tells the mortgage company how much the property is worth and how much of a mortgage can be issued. If the appraised value is less than the purchase price, then there typically are negotiations to raise the appraised value and/or to lower the purchase price.

Ordering Loan Documents

Once the appraisal and all other conditions have been met, the mortgage broker will order loan documents, the official paperwork that you will sign to finance and purchase your home.

Signing Paperwork

Once all of the documents are ready, the buyer and the seller will have separate appointments at the title company to sign the documents. **This typically occurs one day prior to closing day.**

Closing Day – Funding, Recording & Receiving Your Keys

Once all documents are signed, they are sent back to the mortgage company. Once the mortgage company verifies that everything is complete, they will fund the loan, which means they send the funds for the loan to the title company. The title company will record the deed and mortgage with the county registry. Once that happens, you're the new owner of the house!

Things I Do As Your Agent



STARTING YOUR HOME SEARCH

1. Meet with you in person to discuss the process of purchasing a home, start to finish.
2. Listen to your goals and advise you on specific ways to meet them in today's market.
3. Talk with you about what it is like to work with me as your agent.
4. Explain the services that I provide in detail.
5. Address any concerns you may have about buying in this market.
6. Discuss with you the current market conditions and trends.
7. Learn from you how I can make this process the easiest and best it can be.
8. Explain the value of a highest-and-best offer in this market.
9. Help you to analyze the advantages & disadvantages of different neighborhoods.
10. Introduce you to lenders who are reputable and competitive.
11. Enroll you in a home search program that automatically emails you matching listings.
12. Make appointments to see homes in an efficient manner at times convenient.
13. Announce your search criteria at meetings and on company emails.
14. Keep an eye open for interesting homes upcoming but not yet on the market.
15. Tour properties for you on Tuesdays during broker's tour.
16. Preview properties for you that are of interest and have time sensitivity.
17. Provide you with information regarding lead based paint, oil tanks and radon.
18. Frankly discuss with you the resale potential of houses of interest.
19. Look carefully at properties we tour to point out details that may be overlooked.
20. Arrive on time to our appointments.
21. Attend weekly sales meetings to keep up on the latest market info and new listings
22. Provide my best and honest opinion to all questions asked.
23. Carefully guard confidential information about you and your financial situation.
24. Stay informed about the future business development in particular areas.
25. Educate you on the conditions of the current market.
26. Provide information about inspection options.
27. Be available to you for any questions or needs: all day, every day.
28. Respond promptly to your emails and phone calls.
29. Help to make the home search process enjoyable and fun.

IDENTIFYING A HOUSE OF INTEREST / MAKING AN OFFER

30. Pull tax records and permit history.
31. Research the market history of the property.
32. Inquire to see if any offers have already been made.
33. Contact the agent to be alerted if any offers come in.
34. Review the Sales Agreement with you in its entirety.
35. Help you to determine what the value of the property is prior to your making an offer.
36. Discuss standard contingencies and make sure you understand the timeframes .
37. Answer any and all questions that arise – there are NO dumb questions.
38. Call you as soon as the formal written response has been made.

39. Guide you on considerations in drafting a counter offer.
40. Recommendations for home inspectors, sewer scope experts and oil tank companies

AFTER YOUR OFFER IS ACCEPTED / UNDER CONTRACT

41. Make appointment for home inspection, sewer scope and oil tank search.
42. Keep tabs on the appraisal process and remain in close contact with your lender.
43. Attend the home inspection.
44. Review the inspection report and help you prioritize items found.
45. Connect you with contractors for bid estimates.
46. Review seller's disclosures with you and identify potential red flags.
47. Go over the preliminary title report and identify any red flags.
48. Advise and guide you during repair negotiation.
49. Draft a repair addendum.
50. Provide information to the appraiser as needed.
51. Negotiate as strongly as possible to obtain your wishes with repairs to be made.
52. Remain in close contact with selling agent to keep the process moving smoothly.
53. Review closing statements to make sure everything is correct for your signing.
54. Maintain excellent communications with the escrow officer.
55. Coordinate exchange of keys with the listing agent.
56. Perform a walk-through of property after repairs are made to make sure the conditions of the sale have been met.
57. Verify that all contractors have been paid to eliminate the risk of property liens.
58. Keep you informed of the progress of the transaction at all times.

AFTER THE CLOSING

59. **Give you the keys to your new house!**
60. Provide you with a complete set of paperwork.
61. Make sure that the lock box and listing sign is removed by the listing agent.
62. Remind you that it is a good idea to change the locks.
63. Keep your file in our office with all pertinent information to draw from as needed.
64. If requested, facilitate a buyer-seller meeting to meet and talk about the house.
65. Answer any and all questions that come up after closing.

ANDY MEEKS

Licensed Oregon Broker



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**OREGON REAL ESTATE AGENCY
INITIAL AGENCY DISCLOSURE PAMPHLET
OAR 863-015-0215 (5)**

1 *This pamphlet describes the legal obligations of real estate agents in Oregon. Real estate agents and Principal Brokers are*
2 *required to provide this information to you when they first meet you.*

3 *This pamphlet is informational only. Neither the pamphlet nor its delivery to you may be interpreted as evidence of intent to*
4 *create an agency relationship between you and an agent or a Principal Broker.*

5 **Real Estate Agency Relationships**

6 An "agency" relationship is a voluntary legal relationship in which a licensed real estate agent or Principal Broker, agrees to act on
7 behalf of a buyer or a seller (the "client") in a real estate transaction.

8 Oregon law provides for three types of agency relationships between real estate agents and their clients:

9 **Seller's Agent** - Represents the seller only;

10 **Buyer's Agent** - Represents the buyer only;

11 **Disclosed Limited Agent** - Represents both the buyer and seller, or multiple buyers who want to purchase the same
12 property. This can be done only with the written permission of all clients.

13 *The actual agency relationships between the seller, buyer and their agents in a real estate transaction must be acknowledged at*
14 *the time an offer to purchase is made. Please read this pamphlet carefully before entering into an agency relationship with a real*
15 *estate agent.*

16 **Definition of "Confidential Information"**

17 Generally, agents must maintain confidential information about their clients. "Confidential information" is information communicated
18 to the agent or the agent's Principal Broker by the buyer or seller of one to four residential units regarding the real property
19 transaction, including but not limited to price, terms, financial qualifications or motivation to buy or sell. "Confidential information"
20 does not mean information that:

- 21 a. The buyer instructs the agent or the agent's Principal Broker to disclose about the buyer to the seller, or the seller
22 instructs the agent or the agent's Principal Broker to disclose about the seller to the buyer; and
23 b. The agent or the agent's Principal Broker knows or should know failure to disclose would constitute fraudulent
24 representation.

25 **Duties and Responsibilities of Seller's Agent**

26 Under a written listing agreement to sell property, an agent represents only the seller unless the seller agrees in writing to allow the
27 agent to also represent the buyer. An agent who represents only the seller owes the following affirmative duties to the seller, the
28 other parties and the other parties' agents involved in a real estate transaction:

- 29 1. To deal honestly and in good faith;
30 2. To present all written offers, notices and other communications to and from the parties in a timely manner without regard
31 to whether the property is subject to a contract for sale or the buyer is already a party to a contract to purchase; and
32 3. To disclose material facts known by the agent and not apparent or readily ascertainable to a party;

LINES WITH THIS SYMBOL ← REQUIRE A SIGNATURE AND DATE

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33 A Seller's Agent owes the seller the following affirmative duties;

- 34 1. To exercise reasonable care and diligence;
- 35 2. To account in a timely manner for money and property received from or on behalf of the seller;
- 36 3. To be loyal to the seller by not taking action that is adverse or detrimental to the seller's interest in a transaction;
- 37 4. To disclose in a timely manner to the seller any conflict of interest, existing or contemplated;
- 38 5. To advise the seller to seek expert advice on matters related to the transactions that are beyond the agent's expertise;
- 39 6. To maintain confidential information from or about the seller except under subpoena or court order, even after termination
- 40 of the agency relationship; and
- 41 7. Unless agreed otherwise in writing, to make a continuous, good faith effort to find a buyer for the property, except that a
- 42 Seller's Agent is not required to seek additional offers to purchase the property while the property is subject to a contract
- 43 for sale.

44 None of the above affirmative duties of an agent may be waived, except #7. The affirmative duty listed in #7 can only be waived by
45 written agreement between seller and agent.

46 Under Oregon law, a Seller's Agent may show properties owned by another seller to a prospective buyer and may list competing
47 properties for sale without breaching any affirmative duty to the seller.

48 Unless agreed to in writing, an agent has no duty to investigate matters that are outside the scope of the agent's expertise, including
49 but not limited to investigation of the condition of property, the legal status of the title or the seller's past conformance with law.

50 **Duties and Responsibilities of Buyer's Agent**

51 An agent, other than the Seller's Agent, may agree to act as the Buyer's Agent only. The Buyer's Agent is not representing the
52 seller, even if the Buyer's Agent is receiving compensation for services rendered, either in full or in part, from the seller or through
53 the Seller's Agent.

54 An agent who represents only the buyer owes the following affirmative duties to the buyer, the other parties and the other parties'
55 agents involved in a real estate transaction:

- 56 1. To deal honestly and in good faith;
- 57 2. To present all written offers, notices and other communications to and from the parties in a timely manner without regard
- 58 to whether the property is subject to a contract for sale or the buyer is already a party to a contract to purchase; and
- 59 3. To disclose material facts known by the agent and not apparent or readily ascertainable to a party.

60 A Buyer's Agent owes the buyer the following affirmative duties:

- 61 1. To exercise reasonable care and diligence;
- 62 2. To account in a timely manner for money and property received from or on behalf of the buyer;
- 63 3. To be loyal to the buyer by not taking action that is adverse or detrimental to the buyer's interest in a transaction;
- 64 4. To disclose in a timely manner to the buyer any conflict of interest, existing or contemplated;
- 65 5. To advise the buyer to seek expert advice on matters related to the transaction that are beyond the agent's expertise;
- 66 6. To maintain confidential information from or about the buyer except under subpoena or court order, even after termination
- 67 of the agency relationship; and
- 68 7. Unless agreed otherwise in writing, to make a continuous, good faith effort to find property for the buyer, except that a
- 69 buyer's agent is not required to seek additional properties for the buyer while the buyer is subject to a contract for
- 70 purchase.

71 None of these affirmative duties of an agent may be waived, except #7. The affirmative duty listed in #7 can only be waived by
72 written agreement between buyer and agent.

73 Under Oregon law, a Buyer's Agent may show properties in which the buyer is interested to other prospective buyers without
74 breaching an affirmative duty to the buyer.

LINES WITH THIS SYMBOL ← REQUIRE A SIGNATURE AND DATE

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75 Unless agreed to in writing, an agent has no duty to investigate matters that are outside the scope of the agent's expertise, including
76 but not limited to investigation of the condition of property, the legal status of the title or the seller's past conformance with law.

77 **Duties and Responsibilities of an Agent**
78 **Who Represents More than One Client in a Transaction**

79 One agent may represent both the seller and the buyer in the same transaction, or multiple buyers who want to purchase the same
80 property, only under a written "Disclosed Limited Agency Agreement" signed by the seller and buyer(s).

81 Disclosed Limited Agents have the following duties to their clients:

- 82 1. To the seller, the duties listed above for a seller's agent; and
83 2. To the buyer, the duties listed above for a buyer's agent;
84 3. To both buyer and seller, except with express written permission of the respective person, the duty not to disclose to the
85 other person:
86 a. That the seller will accept a price lower or terms less favorable than the listing price or terms;
87 b. That the buyer will pay a price greater or terms more favorable than the offering price or terms; or
88 c. Confidential information as defined above.

89 Unless agreed to in writing, an agent has no duty to investigate matters that are outside the scope of the agent's expertise.

90 When different agents associated with the same Principal Broker (a real estate agent who supervises other agents) establish
91 agency relationships with different parties to the same transaction, only the Principal Broker will act as a Disclosed Limited Agent
92 for both buyer and seller. The other agents continue to represent only the party with whom the agents have already established an
93 agency relationship unless all parties agree otherwise in writing. The Principal Broker and the real estate agents representing either
94 seller or buyer shall owe the following duties to the seller and buyer:

- 95 1. To disclose a conflict of interest in writing to all parties;
96 2. To take no action that is adverse or detrimental to either party's interest in the transaction; and
97 3. To obey the lawful instruction of both parties.

98 No matter whom they represent, an agent must disclose information the agent knows or should know that failure to disclose would
99 constitute fraudulent misrepresentation.

100 ***You are encouraged to discuss the above information with the agent delivering this pamphlet to you. If you intend for that***
101 ***agent, or any other Oregon real estate agent, to represent you as a Seller's Agent, Buyer's Agent, or Disclosed Limited***
102 ***Agent, you should have a specific discussion with the agent about the nature and scope of the agency relationship.***
103 ***Whether you are a buyer or seller, you cannot make an agent your agent without the agent's knowledge and consent, and***
104 ***an agent cannot make you their client without your knowledge and consent.***