



Wesley's Priority  
Reservation List  
Members

# Exclusive Downsizer's Club

in-person  
& online



## 01 | Senior Transitions: From Overwhelmed to Overjoyed

Tues., Jan. 14, 2:00 pm Wesley Lea Hill

## 02 | When Downsizing Means Letting Go Of Things You Love

Tues., Feb. 11, 2:00 pm Wesley Bradley Park

## 03 | Auction – Donation – Discard & The Planning Process

Tues., Mar. 11, 2:00 pm Wesley Tehaleh Event Ctr.

## 04 | Preparing Your House For Sale & Pricing it Right

Tues., Apr. 8, 2:00 PM Wesley Des Moines Terrace Auditorium

## Downsizers Club Facilitator



# Kathryn Kleber

Managing Broker | Owner  
Team RED Real Estate, Since 2005  
Keller Williams Realty Puget Sound



CSHP's are caring and compassionate advocates, skilled business-people, and masterful collaborators.

## SREI Certified Senior Housing Professional

### Experienced Guide, Trusted Advisor & Business Partner

CSHPs are trained specialists who understand the distinct late-life transition needs, wants and goals of mature home buyers and sellers. They possess unique skills and knowledge positioning themselves as preferred real estate professionals for mature clients. It's more than just a designation...it's a passion.

Kathryn Kleber founded Team RED in 2005 and developed her real estate team's customized, full-service, project management approach to serving seniors. She has been coordinating senior transition support services and home sales for Wesley residents and other retirement communities for 20 years.



# WESLEY

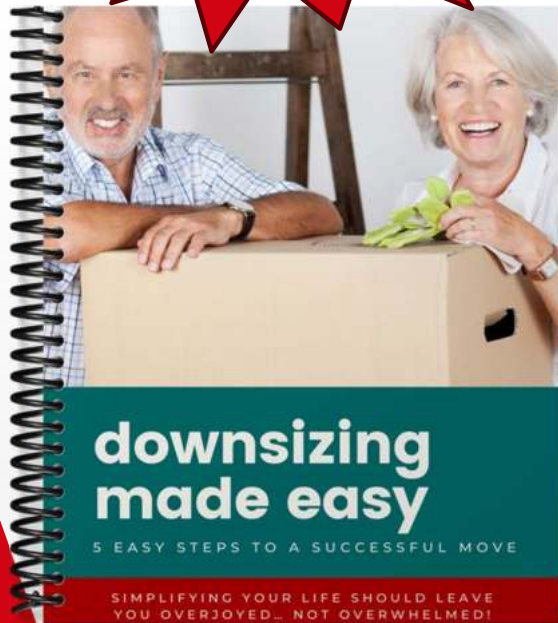
Community · Choice · Continuing Care



**"Serving with Heart, HOMES for All Life's Seasons"**



A Team RED  
Gift for You  
Engage – Educate – Empower



Wesley's Priority Reservation List Members

Exclusive Downsizer's Club  
Monthly Seminar Series

# Senior Transitions

**Simplifying your life should leave you overjoyed...  
not overwhelmed!**

January 2025

Team  
R.E.D.

# Overview: 5 Easy Steps to a Successful Move



## 1-Create a plan

Consider your lifestyle, interests, future care needs, financial situation, & how you envision living life to the fullest.



## 3-Surround yourself with professionals

Getting to know highly qualified professionals will ensure you have the support to simplify your relocation.



## 5-Celebrating your new lifestyle

During the hustle & bustle of the move process, emotions can get postponed. It's important to care for your physical & emotional well-being.

Step 01

Step 02

Step 03

Step 04

Step 05



## 2-Communicate with family & friends

Communicating your plans doesn't necessarily mean asking for their permission or opinions. It can be beneficial, however, to share your wishes with family & friends.



## 4-Dealing with a house full of possessions

Dealing with a house full of possessions is often what creates overwhelm and dread. There are trained professionals who can help with the uncertainty, reluctance, and the physical demands of downsizing.



Ready Set Go

# Building A Transition Team



There are many steps to a later life move that have increased complications.  
What resources will be most helpful to you?

January 2025

Team  
R.E.D

# Ala Carte Team Building



## Hiring: Best Practices

- Interview 2-3 people in each field when possible.
- This is not the time when “cheaper is better”.
- Make your selection based on services provided, reputation, references & their ability to meet your needs.
- Check references by asking “Would you use their services again?”



### Realtor

Not all Realtors or Real Estate Brokers are the same. Ask what services they include for their fee and research their experience serving senior transitions.



### Move Managers

Consider the support of a professional move manager to help with packing, moving & unpacking. They often can help with estate dispersal as well.



### Estate Liquidators

On-site and off-site, in-person and online auctions, estate sales vs yard & garage sales, and places for donations and discard are all part of the estate disbursement process.



# Ala Carte Team Building



## Hiring: Best Practices

- Interview 2-3 people in each field when possible.
- This is not the time when “cheaper is better”.
- Make your selection based on services provided, reputation, references & their ability to meet your needs.
- Check references by asking “Would you use their services again?”



### Home Inspectors

Consider a seller’s pre-inspection. A licensed home inspector can provide sellers with important pre-sale guidance about the condition of their home and avoid costly discoveries later in their home sale.



### Licensed Contractors

Check the Labor and Industries website to confirm the current licensing of contractors you are considering hiring. BBB and L&I offer great advice before hiring contractors.



### Design & Staging

Give your home its best opportunity for a great first impression. Color, lighting, decluttering, cleaning, staging & professional photography will ensure a successful sale.



- Interview 2-3 people in each field when possible.
- This is not the time when “cheaper is better”.
- Make your selection based on services provided, reputation, references & their ability to meet your needs.
- Check references by asking “Would you use their services again?”



**100%**



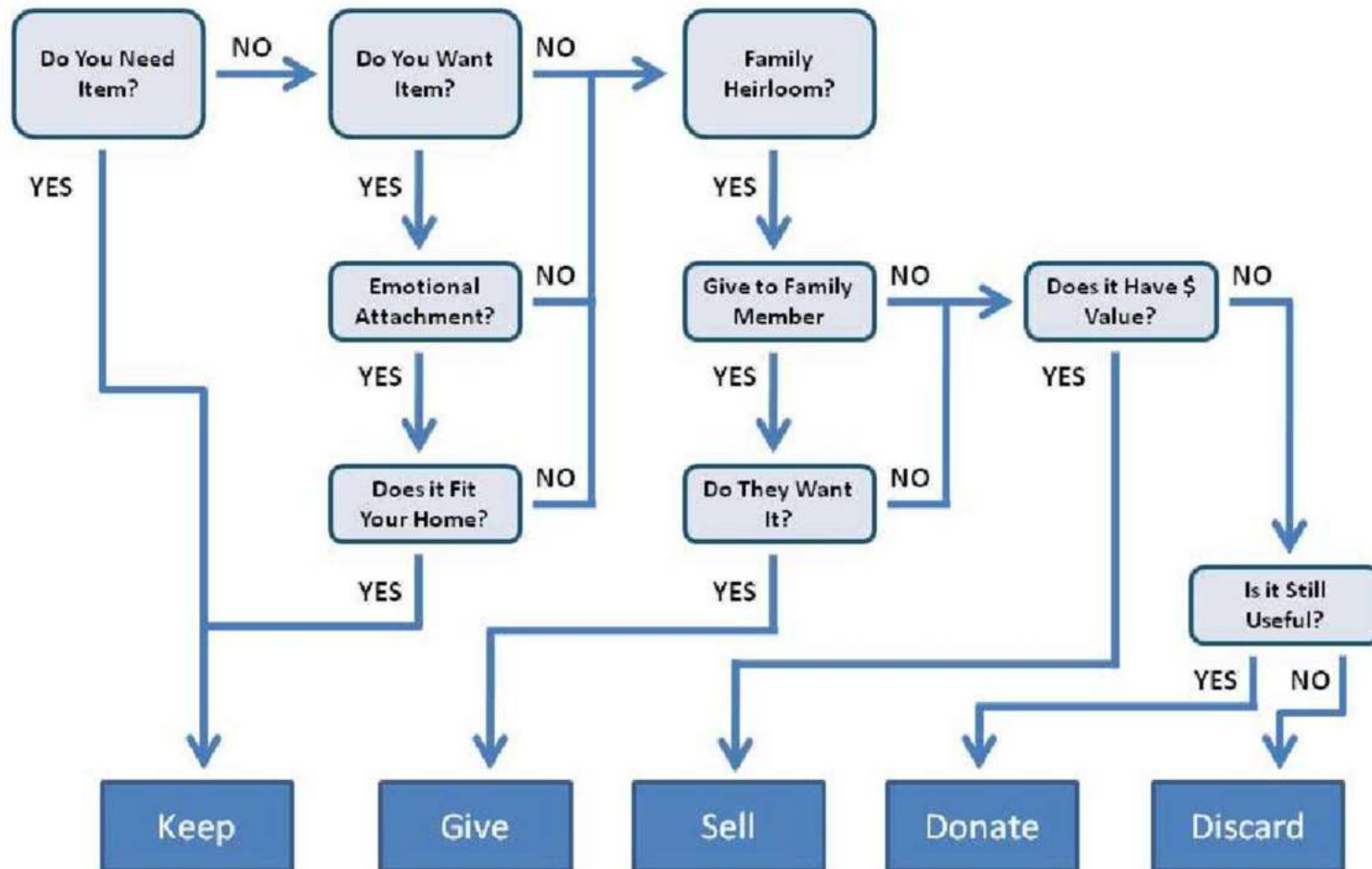
**RESEARCH DESIGN**





## The Downsizing Process

BEGIN HERE





Team RED Real Estate  
Senior Transitions Project Management

# Customized Concierge Approach

A full-service, concierge services approach makes home selling  
simpler and more successful

---

January 2025

Team  
R.E.D



# Concierge Services



Resourceful  
Experienced  
Dedicated

*Serving with Heart. Homes for All Life's Seasons*  
TeamREDRealEstate.com

## Success Story



**Harvey and Phyllis Persinger**

### Communication is Key

- The seller's pre-inspection
- Financing planning for geodesic homes
- Moving and the money management
- Keeping a pending or contingent home sale together through tough times
- The key is communication

## Success Story



**Sara Fosoli, Power of Attorney**

### Team RED “Gets Things DONE”

- The many rolls of a Power of Attorney
- Referral resource
- Project management approach
- Building a custom team for every client
- Start to finish solutions
- Pre-inspections guide the work for ROI



## Success Story



**John and Chris Neorr**

### Team RED Pre-Inspection The Right Call

- A foundational decision
- Planning and permitting
- Contractor bidding process
- Move before you sell
- Home renovations & maintenance
- Keeping calm when surprises arise



Team RED Real Estate

# NAR Legislation Simplified

---

The National Association of Realtors' Lawsuit Settled  
And the Impact on Washington State

Part.01

# Agency Law Changes 2024



NWMLS

## Objectives of the revised law (RCW 18.86 under SB5191)

Modernize the 25-year-old law

Provide additional protections and transparency  
for consumers

Acknowledge the importance of buyer  
representation



## IMPORTANT INFORMATION FOR HOMEBUYERS

### Revisions to the Real Estate Agency Law

Effective January 1, 2024, the statute in Washington that governs real estate brokerage relationships (RCW 18.86) – otherwise known as the 'Agency Law' – will be significantly revised. The revisions modernize the 25-year-old law, provide additional transparency and consumer protections, and acknowledge the importance of buyer representation.

### Key Revisions

For years, real estate brokerage firms were only required to enter into written agreements with sellers, not buyers. Beginning on January 1, 2024, the Agency Law will require firms to enter into a written 'brokerage services agreement' with any party the firm represents, both sellers and buyers. This change is to ensure that buyers (in addition to sellers) clearly understand the terms of the firm's representation and compensation.

The services agreement with buyers must include:

- The term of the agreement (with a default term of 60 days and an option for a longer term);
- The name of the broker appointed to be the buyer's agent;
- Whether the agency relationship is exclusive or non-exclusive;
- Whether the buyer consents to the individual broker representing both the buyer and the seller in the same transaction (referred to as "limited dual agency");
- Whether the buyer consents to the broker's designated broker/ managing broker's limited dual agency;
- The amount the firm will be compensated and who will pay the compensation; and
- Any other agreements between the parties.

### Additional Information

There are other changes to the law that provide additional consumer protections related to the duties that brokers owe to all parties in a transaction.



#### Revised Pamphlet

The pamphlet entitled "[Real Estate Brokerage in Washington](#)" provides an overview of the revised Agency Law.



**Revised Agency Law**  
[Substitute Senate Bill 5191](#) sets forth the revised Agency Law in its entirety.

# Agency Law Changes 2024



## Washington State Agency Law

### Brief History of Real Estate Brokerage Relationships in Washington State

→  
*Before 1997- Common Law*

→  
*1/1/1997 – 12/31/2023 – RCW 18.86 (Agency Reform Act)*

This is  
now.

This is after  
you ring in the  
New Year.  
Happy 2024!

→  
*From January 1, 2024 – RCW 18.86 REVISED*



# Agency Law Changes 2024



NWMLS

## Agency Relationship for sellers OR for buyers

Requires a **written services agreement** to perform agency duties. Includes the duties of loyalty and confidentiality.

## Limited Dual Agency (RCW 18.86.060)

This reflects that a broker representing both a buyer and a seller is **limited in the representation** that the broker can provide

This is now stated clearly in the new “pamphlet”



## REAL ESTATE BROKERAGE IN WASHINGTON

### Introduction

This pamphlet provides general information about real estate brokerage and summarizes the laws related to real estate brokerage relationships. It describes a real estate broker's duties to the seller/landlord and buyer/tenant. Detailed and complete information about real estate brokerage relationships is available in chapter 18.86 RCW.

If you have any questions about the information in this pamphlet, contact your broker or the designated broker of your broker's firm.

### Licensing and Supervision of Brokers

To provide real estate brokerage services in Washington, a broker must be licensed under chapter 18.85 RCW and licensed with a real estate firm, which also must be licensed. Each real estate firm has a designated broker who is responsible for supervising the brokers licensed with the firm. Some firms may have branch offices that are supervised by a branch manager and some firms may delegate certain supervisory duties to one or more managing brokers.

The Washington State Department of Licensing is responsible for enforcing all laws and rules relating to the conduct of real estate firms and brokers.



# Agency Law Changes 2024



## **Listing Agreement Separating Listing Agent and Buyer Agent Compensation**



**Sellers can choose between three options to offer compensation to the buyer's brokerage firm:**

- 1) Sellers can offer a specific amount of compensation (e.g., dollar or percentage amount)
- 2) Sellers can “request in offer” to invite buyers to submit a request for buyer brokerage compensation (in lieu of seller offering zero or a numeric amount); or
- 3) Sellers can choose “none” to indicate that the seller declines to offer compensation and does not intend to pay buyer brokerage compensation.

# Agency Law Changes 2024



## Buyers Agency Agreement & Buyers' Agent Compensation

Creating Full Transparency



The firm must enter into a **written brokerage services agreement** with the principal whether a seller or a buyer “before, or as soon as reasonably practical after” commencing brokerage services.

- Acknowledge that a seller may, but is not required to, offer compensation to the buyer's agent
- Document the compensation agreement to be paid by the buyer, if any, for buyer brokerage services

**Buyers and their brokers must determine whether the properties shown will be limited to only those where the combined commission being offered by the seller and the buyer covers the contracted buyer agency commission.**





Team RED Real Estate

# Consumer Protection Education



Knowledge is Power

Shrewd Solicitations – Title Concerns – False Advertising – Wire Fraud

Part.02

# Wire Fraud

## Call Before You Wire



Two simple steps

1. Obtain the phone number of your real estate broker & escrow agent.
1. Call the known phone number to speak directly with your broker or escrow officer to confirm wire instructions PRIOR to wiring.

**"Serving with Heart, HOMES for All Life's Seasons"**



Real estate buyers and sellers are targets for wire fraud and many have lost hundreds of thousands of dollars because they failed to take **two simple steps**:

-  Obtain the phone number of your real estate broker and your escrow agent at your first meeting;
-  Call the known phone number to speak directly with your broker or escrow officer to confirm wire instructions PRIOR to wiring.

Broker's Name	Broker's Phone
Escrow Officer's Name	Escrow Officer's Phone

My real estate broker or escrow officer reviewed this pamphlet with me.

Sign \_\_\_\_\_ Date \_\_\_\_\_



### CALL BEFORE YOU WIRE

#### Beware of the following scam:

1. An email account is hacked (this could be broker's, escrow's, or consumer's email).
2. Hacker monitors the account, waiting for the time when consumer must wire funds. Broker, escrow, and consumer have no knowledge they are being monitored.
3. Hacker, impersonating broker or escrow, instructs consumer to wire funds immediately. The wire instructions are for an account controlled by hacker. These instructions often create a sense of urgency and often explain that the broker or escrow officer cannot be reached by phone so any follow-up must be by email. When consumer replies to this email, consumer's email is diverted to hacker.
4. Consumer wires the funds which are stolen by hacker with no recourse for consumer.

**Never wire funds without first calling the known phone number for broker or escrow and confirming the wire instructions. Do not rely upon e-mail communications.**

# Professional Home Buyers & Investors Target Sellers

## Don't be Targeted

### 5 Reasons High Equity Homeowners Are Targeted

Choose Fiduciary Agency Representation  
Why investors don't like Realtors

"Serving with Heart, HOMES for All Life's Seasons"



## SENIOR REAL ESTATE JOURNAL

SENIORS REAL ESTATE INSTITUTE

Staff Writer

### Trick or Treat?

#### Home sellers beware of professional home buyers

The last couple of years have been hard on real estate investors. With property values going sky high and inventory being the lowest in decades, the "deals" have all but dried up. It's because of this, professional home buyers (a.k.a. real estate investors) have gotten creative.

In previous years, investors simply canvased neighborhoods, placed flyers on door knobs, or put signs on corners announcing "We buy homes," or "We pay cash for houses." Now investors have locked arms and begun collaborating to find deals where they can make a quick buck. Some are even franchising "proven systems" for finding and securing the best deals all around the country.

#### Investors unite in targeting longtime home owners

One such well-known franchise system is "We Buy Ugly Houses." Their model targeted houses that were hard to sell via traditional methods, often because they were in disrepair (a.k.a. ugly). Of course they would happily buy a pretty home too - for the right price.

Newer home investors boasting names such as Mom's House, Mom and Dad's House, and the like, have set their sights on an even more specific niche - longtime homeowners relocating to assisted living and long term nursing care.

What makes this segment of home sellers such a robust market for opportunistic home investors?

Here are the top five reasons:

1

Homeowners having purchased many years or decades ago tend to underestimate current home values.

Unlike REALTORS® bound by a code of ethics, investors aren't obligated to educate owners on the true value of their homes. Instead, they say things like, "We are offering you a fair price," or "This is a competitive offer." Despite offers as low as 25-50% of competitive market value, longtime homeowners (often with no mortgage to payoff) tend to see low offers more favorably, making them more likely to say 'yes' without getting a second opinion from someone reputable.

2

Those feeling overwhelmed by the home sale or liquidation process are susceptible to unfounded offers of simplicity and convenience.

As a perk to homeowners willing to sell at an extreme discount (often 25-50% less than the actual home value), investors may offer to manage disposing of remaining household items or allow the homeowner to live in the residence until they are able to liquidate their personal belongings themselves. Homeowners unaware of reputable professional services who provide assistance with these things (for a fair price) may elect to sell at an extreme discount to avoid the hassle of doing it themselves or having to involve their family.

3

Many trusting homeowners don't check references, tending to trust those with titles (despite proof of expertise).

Creative investors have begun marketing themselves as "Senior Transition Specialists" or other similar titles. Some go so far as to create bogus certifications. Claims of expert credentials are often simply marketing techniques taught online or over a weekend in local hotel ballrooms full of eager newbie real estate investors. Legitimate trainings for reputable real estate, move management, and liquidation experts typically require extensive education, experience, references, background checks, and testing. Professional home buyers have no such training. If asked about certifying organizations, they may provide fictitious information.



## Meet Our Team



# Team RED Real Estate

Kathryn Kleber, Founder & Managing Broker Team RED

Kirk Kleber, Founding Partner & Licensed Realtor

Ellisa Greer, Managing Broker, Extension Partner West Sound

Chloe Liwag, Licensed Realtor & Operations Director

Susan George, Licensed Realtor & Senior Transition Specialist

Brenda Conner, Licensed Realtor & Buyer Specialist

Tammy Hartnett, Licensed Realtor & Transaction Manager

Gina Valiani, Director of Client Relations



TEAM – Together Everyone Achieves More



**“Serving with Heart, HOMES for All Life's Seasons”**

# DISCOVER INSPIRING SENIOR TRANSITION JOURNEYS WITH

*Team RED*

Are you curious about how Team RED's Full-Service Project Management approach makes senior transitions seamless and stress-free? Scan the QR code below to explore heartwarming stories of families and loved ones who have successfully navigated their transitions with our expert guidance.

**scan to**  
*view our stories*



## Why Scan the QR Code?

- Real-Life Success Stories: Read firsthand accounts of how we've helped families through the complex process of downsizing, relocating, and transitioning to the next chapter of their lives.
- Our Proven Approach: Learn about Team RED's Full-Service Project Management strategy, tailored to ensure every step of the journey is smooth and worry-free.
- Expert Insights: Gain valuable tips and insights that can help you or your loved ones prepare for a successful transition.

# Simplifying your life should leave you *overjoyed*, not overwhelmed!

When you are ready to take the next step, Team RED Real Estate is here to help, providing full-service, concierge, project management support services designed specifically to meet your needs.

- Complete turn-key solution for all your real estate needs
- Professional coordination and relocation supervision
- Physical and emotional support from experienced team members
- Extensive referral network of local and national service providers
- Trained, professional staff experienced in all aspects of active adult and retirement community moves



Call or email us today to schedule a **no-obligation** personal consultation!

253-449-8088

[customercare@goteamred.com](mailto:customercare@goteamred.com)

[www.teamredrealestate.com](http://www.teamredrealestate.com)

Engage – Educate - Empower

# Thank You

**It is my sincere pleasure to serve you as a Wesley Priority List Member  
and to facilitate this exclusive Downsizer's Club**

We hope this has been a good learning experience for you today.

We want to be your trusted resource for all aspects of your move and home sale. And, if you choose to plan your process yourself, we want you to have great resources at your fingertips.

We are committed to your success. No matter what your question, we want to help you get the answer.

**TeamREDRealEstate.com**

Headquartered in Federal Way Keller Williams Puget Sound

253-440-8088 Main phone line

206-650-6113 Kathryn Kleber cell phone & text



**Kathryn Kleber**



206 650 6113



kathy@goteamred.com



www.teamredrealestate.com

*Team*  
**R.E.D.**