



Buyer Book

*Quiet expertise,
uncompromising service.*

RAYMOND CONNERS

MANAGING DIRECTOR & MANAGING BROKER

THE AGENCY BAINBRIDGE ISLAND

RAYMOND.CONNERS@THEAGENCYRE.COM

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A guide for the buyer who values discernment.

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The Trusted Advisor

Who you are working with, and why it matters.

Meet Raymond

Trusted advisor, built on listening.

Raymond Conners is a third-generation real estate professional and certified residential luxury specialist. A University of Notre Dame graduate, former international educator, and former CFO of an international exchange-student company, he brings deep market analysis, listening skills cultivated across three continents, and the analytical mindset of a managing broker to every transaction.

Raymond holds the managing broker license in Washington State, the highest licensure classification available, and serves homeowners at every price point with the same standard of preparation, candor, and follow-through.

MISSION

To provide such an exceptional level of service and unreasonable hospitality that every client, at every price point, feels they are receiving a true luxury experience. As a trusted advisor, to guide clients with integrity, expertise, and care, creating experiences so memorable that the practice runs entirely by referral.

CORE VALUES

- **Integrity & Trust.** Honesty, transparency, and respect in every interaction.
- **Exceptional Service.** Anticipate needs, exceed expectations, make every client feel seen.
- **Expertise & Guidance.** Market knowledge, negotiation skill, and commitment to your best interests.
- **Relationships Over Transactions.** Lifelong connections that extend beyond the closing table.

CERTIFICATIONS & AFFILIATIONS

- Certified Full-Service Professional (CFSP), Buffini & Company
- Luxury Home Marketing Specialist
- Luxury Home Specialist
- Buffini & Company White Hats Society
- Member, American Real Estate Association
- Founding Member, LGBTQ+ Real Estate Alliance



MANAGING BROKER
LICENSE

#23004898

BUFFINI & COMPANY

Peak Experience attendee

2022, 2023, 2024, 2026.

Benchmarked against the top

10% of agents across 35+

countries.

2026

REALTRENDS VERIFIED
RANKED AGENT

TOP 1.5% OF AGENTS
NATIONWIDE

RealTrends Verified · 2026 Ranked
Agent



BUFFINI & COMPANY

Certified Full-Service Professional

The Trusted-Advisor Advantage

Not a salesperson. An advisor.

1. TRUSTED ADVISOR

Unwavering integrity. A practice built primarily on repeat clients and personal introductions, indicating a track record of follow-through and ethical conduct that earns life-long loyalty.

Litmus test: complete transparency, with sound counsel given even when it involves a difficult market reality.

2. THE SCHOLAR

Market erudition. A perpetual student of the market using a data-driven approach: scattergram trend reports and absorption-rate analysis to remove guesswork from valuation.

Litmus test: evidence-based strategy using pre-inspections and market-trend logic to eliminate second-time negotiations.

3. RELATIONAL ENGINE

Distinguished attention. A referral-based model rather than one spent hunting new leads, freeing bandwidth to pour 100% of operational intensity into your results.

Litmus test: anticipatory service that identifies and solves problems before they reach your awareness.

THE PARTNERSHIP FRAMEWORK

A broker is not a service provider. A broker is a strategic partner. The mindset is you and the broker versus the market. When trust, scholarship, and distinguished care are aligned, the result is not just a successful closing, but an experience grounded in expertise and integrity.

THE THROUGH-LINE

100 Days to Greatness. The Pathway to Mastery Essentials. The Pathway to Mastery Advanced. Peak Producers. White Hats Society. Peak Experience 2022, 2023, 2024, and 2026.

90%+

BUSINESS BY REFERRAL
OR REPEAT CLIENT

5.0

AVERAGE REVIEW
RATING, 50+ REVIEWS

"My mission is to provide such an exceptional level of service and unreasonable hospitality that every client, at every price point, feels they are receiving a true luxury experience."

RAYMOND CONNERS

The Agency Advantage

Founded to disrupt. Built for clients. Global by design.



BY THE NUMBERS

170+

OFFICES, 17+ COUNTRIES

\$17.9B

2025 SALES VOLUME

#13

U.S. VOLUME, T360 MEGA 1000

A DIFFERENT MODEL, ON PURPOSE

The Agency was founded in 2011 in Beverly Hills by Mauricio Umansky, Billy Rose, and Blair Chang. Their thesis was simple and, at the time, contrarian: a luxury brokerage should be a true partnership, not a tournament. Information is shared. Listings are collaborated on, not hoarded. Every agent in every office works for every client of the firm.

That collaborative culture is now the firm's most recognizable trait, and it is the reason Raymond chose to build his practice here. When you hire one Agency advisor, you have quietly engaged the entire network behind them.

AS SEEN ON NETFLIX

The Agency is the firm at the center of Netflix's *Buying Beverly Hills*, the reality series following Mauricio Umansky and his team through the highest tier of the Los Angeles market. Two seasons aired between 2022 and 2024, putting the brand and approach into living rooms in every market a buyer or seller might come from.

RECOGNITION THAT MATTERS

- T360 2026 Mega 1000: ranked **#13 nationally** by sales volume, up two spots year over year.
- **#1** among Top 50 U.S. firms in average sales by sides at \$2.5M.
- **#2** largest privately held independent brokerage in the nation.
- Inman 2025: **Top Luxury Brokerage** and **Most Innovative Brokerage**.
- Seven years on the Inc. 5000 fastest-growing private companies list.
- Founded in 2011, with 25 new offices opened in 2025 alone.

"We built The Agency on the radical idea that collaboration would always beat competition. The client always wins."

MAURICIO UMANSKY, FOUNDER & CEO

Beyond the Transaction

Who you are working with.

A CONTRACT NERD, UNAPOLOGETICALLY

Most people consider a 14-page NWMLS Form 21 with seven addenda an obstacle to closing. Raymond considers it a satisfying afternoon. He reads contracts the way some people read mystery novels, looking for what is unstated, what is buried in a default provision, and what a careful client can negotiate away before signing. The result: fewer surprises in escrow, sharper risk allocation, and a contract that protects you long after the keys are in hand.

INFJ: A LISTENER FIRST

Raymond's REALStrengths profile lists Trusted Advisor and Scholar as his top two strengths, which is the professional version of the truth: he is an INFJ. He talks less than most agents and listens more carefully than nearly all of them. By the time he speaks, he has understood what you said, what you implied, and what you have not yet figured out how to articulate.

A CFO'S LENS

Before real estate, Raymond served as CFO of an international exchange-student company. He brings a sharp financial lens to every offer, every concession, and every closing statement. He reads the numbers the way most agents read the photos.

TWO DECADES TEACHING IN ASIA

South Korea, Thailand, and China. Raymond spent roughly two decades teaching and living across three countries, and speaks intermediate Korean. Years of classrooms taught him how to explain complicated things clearly, how to read a room, and how to keep his composure when the unexpected arrives. All of which translates surprisingly well to a real estate transaction.

A FEW HONEST THINGS

- Married to an amazing man who always inspires him and brings him joy.
- Three dogs. Loud. Loved. Occasionally on video calls.
- Reader: historical fiction, history, and literature, in roughly that order.
- Disneyland enthusiast. Star Wars apologist. He has opinions.
- Chocolate chip cookies are a love language.
- Christmas is the favorite holiday. It is not close.

WHY THIS MATTERS TO YOU

A real estate relationship is a relationship. You will spend weeks, sometimes months, talking with your advisor about the largest purchase of your life. It should be someone whose temperament fits yours, someone who reads the fine print, listens before advising, and remembers that on the other side of every contract is a household trying to come home.

Certified Full-Service Professional



BUFFINI & COMPANY

The CFSP credential, awarded by Buffini & Company, the largest real estate coaching firm in North America, is granted only to professionals who complete the full curriculum, maintain quarterly coaching accountability, and adhere in writing to a defined code of conduct. It is one of the few designations in real estate where the standard is enforced, not merely claimed.

THE SIX COMMITMENTS

- 01 Transparency**
Honest counsel, always. Recommendations based on what is right for you, even when it is not what closes the transaction fastest.
- 02 Communication**
Calls, texts, and emails returned same business day. You will never wonder where your transaction stands.
- 03 Expertise**
Three earned designations in luxury representation and ongoing Buffini coaching. Continuing education exceeding Washington State minimums every year.
- 04 Negotiation**
Trained at the highest level in luxury negotiation to protect your leverage at every step, from offer through inspection to close.
- 05 Accountability**
Every transaction reviewed for quality. Any client concern is escalated to the certifying body.
- 06 Confidentiality**
Your information, your strategy, and your circumstances stay between you and Raymond.

MY TAKEAWAY: UNREASONABLE HOSPITALITY

The Six Commitments are the framework. The practice they shape is hospitality.

The most important thing Raymond took from the CFSP curriculum is the conviction that buying or selling a home should never feel transactional. Whether the engagement is a starter home or an eight-figure waterfront estate, every client deserves to be treated as the most important client of the day, every day.

That means anticipating questions before they are asked. Returning every call. Sweating the small details. Sending the note that did not need to be sent. Knowing the name of the person who matters most. Hospitality is what turns a competent transaction into one a client tells their friends about.

THE STANDARD, PLAINLY SAID

Every client at every price point receives the level of attention, communication, and care typically reserved for the highest end of the market. That is the work product of a CFSP. That is the practice Raymond has built.

ANNUAL ACCOUNTABILITY

Every commitment is reviewed with Raymond's Buffini coach annually. CFSP is not a badge. It is an annual audit of the practice.

As Your Buyer Broker

Six commitments. Four phases. Every transaction.

THE SIX COMMITMENTS

- 1 **Inventory, Market & Neighborhood Expertise**
Daily market reading across Bainbridge Island, the Kitsap Peninsula, the Olympic Peninsula, and the greater Seattle and Bellevue area. You work from current information, not stale comps.
- 2 **Full-Service Listing Access**
Active listings across The Agency's 170+ offices and the full NWMLS inventory, in compliance with NWMLS Rule 23.
- 3 **Clear Communication**
Calls, texts, and emails returned same business day. Weekly written updates. No silence, no surprises.
- 4 **Personalized, Concierge-Style Service**
A tailored search plan, curated tour itinerary, and on-call network of inspectors, lenders, and trades.
- 5 **Stellar Negotiation**
Quiet, prepared, and effective. Raymond's reputation is leverage you do not have to ask for.
- 6 **Agent Relationships That Create Opportunity**
When the right home is not yet listed, direct agent-to-agent conversations surface it before open market.

THE FOUR PHASES · WHAT RAYMOND HANDLES

BEFORE YOU TOUR

- Trusted lender pre-approval
- Sellers see you as a serious, vetted buyer
- Current market overview
- Local-area expert across Bainbridge Island, the Kitsap Peninsula, the Olympic Peninsula, and the greater Seattle and Bellevue area
- Trusted title, inspector, attorney referrals

DURING THE SEARCH

- Properties matched to your criteria
- Every showing coordinated personally
- Rights of way, flood, lead, asbestos disclosures
- Environmental and community factors surfaced
- Candid written feedback after every tour

MAKING THE OFFER

- Clear, well-reasoned offer package
- Earnest money deposited on your behalf
- Strongest terms to close on time
- Problems identified, solutions offered at every stage

CLOSING & BEYOND

- Every contract deadline tracked
- Daily contact with listing agent and escrow
- Final walk-through attended
- Funding monitored, keys handed over in person
- Client for life

THE PROMISE BEHIND THE SIX

Daily ownership of every detail, so the only call you receive is the one that says you closed on time. "My standard is simple; you should never be the one chasing a detail."

Areas I Serve

Bainbridge Island, the Kitsap Peninsula, the Olympic Peninsula, and the greater Seattle and Bellevue area.

DIRECT REPRESENTATION

Bainbridge Island, the Kitsap Peninsula, the Olympic Peninsula, and the greater Seattle and Bellevue area. Direct buyer-side transaction experience, deep relationships with the local broker community, and a search process calibrated to the inventory that actually comes to market in these communities. Raymond lives and works here. His knowledge of each submarket, neighborhood, and price tier is direct, current, and based on closed transactions.

WHERE RAYMOND WORKS

- **Bainbridge Island**
- **The Kitsap Peninsula**
- **The Olympic Peninsula**
- **The Greater Seattle and Bellevue Area**

No artificial boundaries. Where you want to be, Raymond will meet you.

AN AMAZING AGENT, ALMOST ANYWHERE

Raymond is connected to two of the strongest professional networks in the industry: The Agency's 170+ offices worldwide, and the Buffini & Company Referral Network of trusted, accountable agents across North America. When your move takes you beyond his direct service area, he can place you with an exceptional agent almost anywhere, vetted personally, so the standard of process and care you have come to expect from him follows you to your next door.

THE AGENCY NETWORK

170+ Agency offices across the world. Direct access to The Agency Port Townsend, Seattle, and Bellevue offices for cross-water searches.

THE BUFFINI REFERRAL NETWORK

Coast-to-coast network of Buffini-trained agents held to a defined code of conduct and continuous coaching. When Raymond refers you, he is referring you to someone whose standard he knows.

RELOCATION & OUT-OF-STATE BUYERS

Many buyers in this market arrive from Seattle, the Eastside, California, or out-of-state. Raymond's process accommodates remote due diligence, video walk-throughs, ferry logistics, and inspection coordination for buyers who cannot be on the ground every weekend.

Dedicated Team

The professionals behind every transaction.

Raymond is backed by the operations, marketing, and transaction professionals at The Agency Bainbridge Island. Combined, the team brings more than three decades of experience that turns the standard of service into the lived client experience.



MARK MIDDLETON

**MANAGING PARTNER &
DESIGNATED BROKER**

Eighteen-plus years in Kitsap real estate, recognized for over a decade among RealTrends America's Best and Washington's Best. Mark sets the brokerage standard and is a trusted resource for every transaction in the office.



SUZY LEGIER

**MANAGING PARTNER ·
INTERIOR DESIGNER (ASID)**

Two-plus decades as an ASID interior designer and master home stager with hundreds of staged homes. Suzy is regarded as one of the most talented designers and stagers on the island.



SUE MUNTER

AGENT EXPERIENCE MANAGER

Over 13 years in real estate operations. Sue keeps every engagement on time, on standard, and free of surprises, with the compliance and administrative coordination that lets Raymond stay focused on you.



**MITCHELL
HALLMAN**

MARKETING ACCOUNT MANAGER

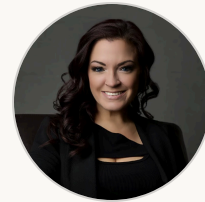
Seven-plus years in design and marketing, including print, brand strategy, and creative development. George Fox University, B.A. Graphic Design. Mitchell produces the assets that present your search and offers at the standard of a luxury brand.



KATHY BAILEY

**CEO, LISTING & TRANSACTION
COORDINATOR**

Kathy leads listing and transaction coordination. From contract to close, every milestone, deadline, and signature flows through her desk so the transaction advances without gaps and you stay fully informed.



MEGAN GATES

LISTING & TRANSACTION COORDINATOR

Megan coordinates documents, disclosures, showing logistics, and deadlines across the practice, keeping the file clean and the communication flowing at every stage of escrow.

"The team behind the practice is the reason every client experiences a standard most never knew was possible."

RAYMOND CONNERS

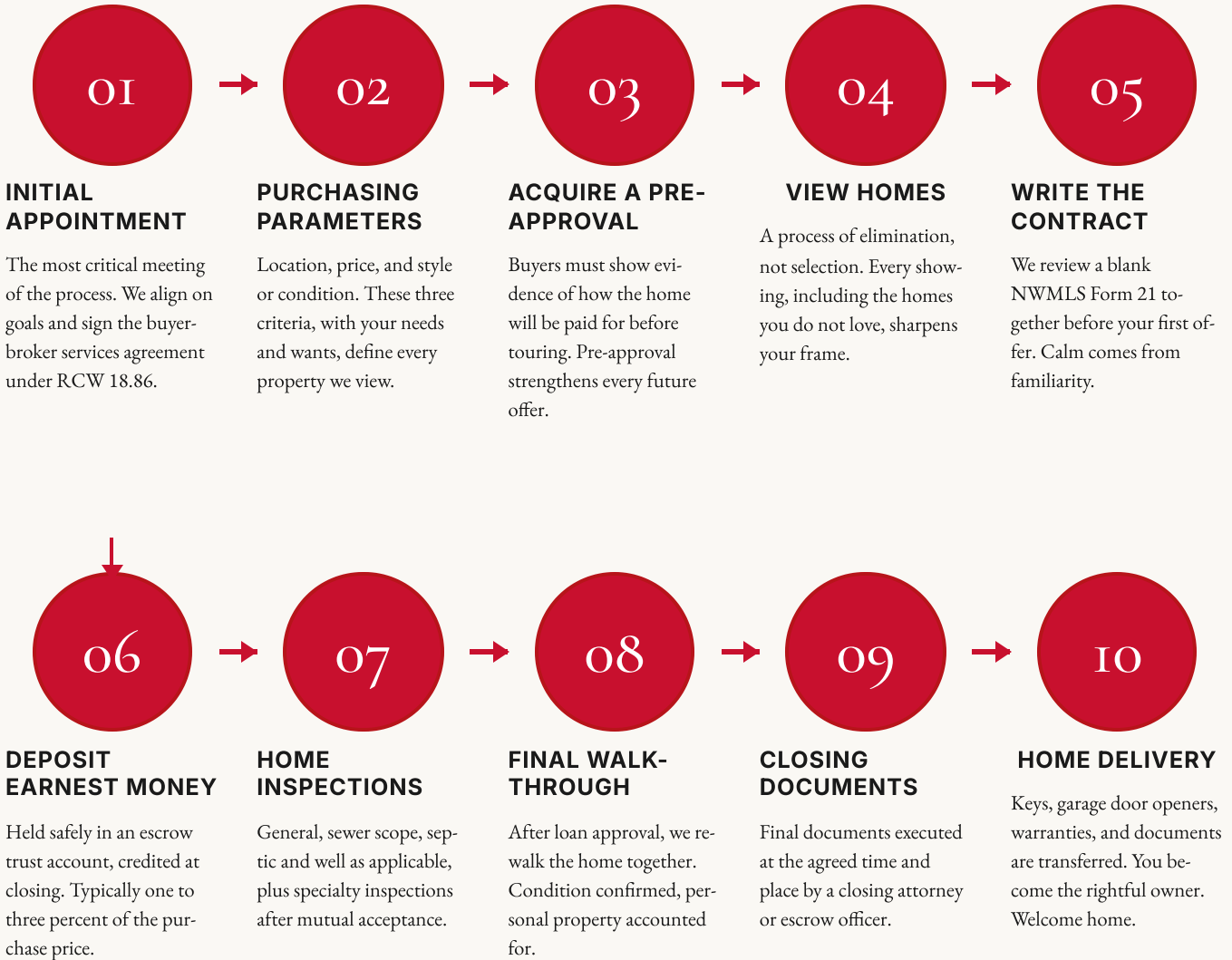


The Process

Ten steps from first conversation to keys in hand.

The Purchasing Pathway

Ten steps. One trusted advisor.



The Purchasing Pathway © Buffini & Company. Adapted for Washington practice under RCW 18.86 and NWMLS Form 21.

Six Common Buyer Mistakes

Mistakes that derail a move.



01 Not Defining Needs vs. Wants in Writing

Without a written line between needs and wants, every showing becomes a debate. The buyer worksheet completed at the Initial Appointment separates the two before a single tour is scheduled.

03 Underestimating Total Cash Needed

Down payment, closing costs, prepaids, reserves, inspections, moving. Raymond maps every line item before the first offer so nothing surprises you at the closing table.

05 Skipping or Waiving Inspection Without a Plan

Waiving inspection in a competitive market can be strategic when supported by a pre-inspection. Doing it without professional guidance and a clear risk-allocation plan is rarely in the buyer's interest.

02 Not Choosing the Right Mortgage Broker

The lowest advertised rate is rarely the cheapest mortgage. Junk fees, slow underwriting, a missed appraisal deadline, or a loan officer who does not pick up the phone the week of closing can cost more than a quarter point ever saved. The right mortgage broker is responsive, trustworthy, and present at every stage. Raymond personally introduces buyers to a mortgage professional he knows and trusts: someone who returns calls the same day, structures the loan honestly, and protects the closing date as if it were their own.

04 Letting Emotion Drive the Number

Falling in love with a home is natural. Paying significantly over its supportable value is not a strategy. Raymond's role is to keep the data in front of you when the heart wants to write a number the head will later regret.

06 Major Financial Changes Before Closing

New car, new credit card, new job between mutual acceptance and closing day: any of these can unravel a fully approved loan. Big financial moves wait until the keys are in your hand.

What to Consider Before We Meet

A few questions worth sitting with. There are no right answers, only honest ones.

THE SETTING

- What does a typical Saturday morning look like in the home you imagine? What is within walking distance?
- What is your commute tolerance and preferred mode: ferry walk-on, drive, transit, hybrid?
- Village or downtown feel, neighborhood with sidewalks, or quiet rural acreage?
- Drawn to waterfront, view, treed acreage, or a more conventional lot?
- How important is proximity to parks, trails, marinas, or specific destinations?

THE HOME

- How much space do you actually use today, and how much do you want to grow into?
- Single-level living, multi-story, or primary suite on the main?
- What rooms are non-negotiable? (office, fourth bedroom, secondary ensuite bedroom, laundry room)
- Outdoor living: garden, deck, hot tub, fire pit, garage capacity, EV charging?
- Maintenance appetite: turn-key, light touches, full renovation project?

THE BIGGER PICTURE

- Starter home, forever home, a step closer to retirement, or an investment?
- How long do you realistically see yourself in this home?
- What life change is driving this move now, and what would make the timing wrong?
- Who else needs to weigh in, and when do they get involved?
- What would make you walk away from a home that looks perfect on paper?

THE NUMBERS

- What monthly housing payment would you be comfortable paying?
- How much cash do you want to keep on hand after closing, separate from the down payment?
- Are there gift funds, equity from a sale, or other moving parts to coordinate?
- Do you already have a mortgage broker, or would an introduction be helpful?

NEXT STEP

When you are ready, please complete the Buyer Questionnaire on the website. Six short steps. Your responses come straight to Raymond and shape the agenda of our first conversation.

raymondconners.com/pages/buyer-questionnaire

On Our First Tour: Washington Buyer Agency Law

The 2024 rules. Three principles every buyer must know.

THREE PRINCIPLES

1 A Written Agreement Comes First

Before Raymond can show you a home, both parties sign a written Brokerage Services Agreement outlining services and compensation. Required by NAR rules and RCW 18.86. On our first tour, Raymond provides the mandatory Law of Real Estate Agency pamphlet and both parties sign.

2 Compensation Is Negotiated Separately

All real estate commissions are negotiable. A seller is not required to offer compensation to the buyer's broker (NWMLS Form 41A). If the seller chooses to offer a concession, that is the seller's decision entirely. Buyer-side compensation may be paid by the seller, by the buyer, or as a combination.

3 Buyer-Side Compensation Is an Explicit Negotiation Point

Like price, closing date, and contingencies, any compensation offered to the buyer's broker is part of the offer. Raymond structures the offer so the total transaction works for you, transparently, before any signature.

WHY THE AGREEMENT PROTECTS YOU

- **Formalizes representation.** You know exactly who is working for you and on what terms from the first day.
- **Establishes fiduciary duty.** A legal obligation to act in your best interest and maintain confidentiality at every step.
- **Compensation transparency.** Fees outlined up front. No surprises at closing. No questions about who represents whom.

FLEXIBLE BY DESIGN

The law was designed to flex to your comfort level. Trial periods (single-property or short-duration agreements) are available. Exclusive or non-exclusive options. Most buyers choose 90- to 180-day agreements. The 60-day default is the minimum most standard agreements cover.

THE NEW RULES IN PLAIN LANGUAGE

The 2024 changes do not lessen what a buyer's agent does. They clarify it, and let the conversation about value happen in the open, in writing, at the start. Raymond walks every buyer through the agreement line by line before any signature is requested. Sources: NAR settlement (Aug 17, 2024); RCW 18.86; NWMLS practice rules.

Closing Costs in Washington

Who pays for what. Every line negotiable under NWMLS Form 21.

THE BUYER NORMALLY PAYS

- Down payment against the purchase price.
- Buyer's escrow fee per contract.
- Lender's title insurance (ALTA extended policy).
- Loan origination and processing fees per lender agreement.
- Inspection fees: home, sewer scope, well, septic as applicable.
- Appraisal fee required by lender.
- Prorated property taxes from date of acquisition.
- Prorated HOA dues from date of acquisition.
- Recording fees on documents in buyer's name.
- Homeowner's and hazard insurance first-year premium.
- Home warranty if buyer-paid per contract.
- Interim interest on new loan, prorated from funding to first payment date.
- Document preparation and notary fees if applicable.

THE SELLER MAY PAY

- Owner's title insurance premium.
- Seller's escrow fee per contract.
- Listing-side compensation per the seller's listing agreement. All commissions are negotiable.
- Any buyer-broker compensation the seller chooses to offer. Sellers are not required to offer it; if offered, the amount is the seller's decision and is negotiated in the offer, not advertised on the MLS.
- Payoff of all encumbrances in seller's name.
- Prorated property taxes through date of sale.
- Accrued interest on the seller's payoff.
- Any judgments, liens, or assessments against the title.
- Unpaid HOA dues as of closing.
- Work orders required by lender or negotiated in the contract.

WASHINGTON REET, RCW 82.45

Washington's Real Estate Excise Tax is graduated by sale price and paid by the seller at closing. Local REET adds approximately 0.5% in most Puget Sound jurisdictions. A typical effective seller rate runs 1.6% to 3.5%. Verify current graduated rates at dor.wa.gov. Raymond includes a written closing-cost estimate with every offer packet.

RAYMOND'S ESTIMATE PRACTICE

Before you sign a single document, Raymond delivers an itemized estimate of every cost on both sides of the ledger, based on actual escrow, lender, and title quotes for your transaction. No surprises at signing.

Glossary of Key Washington Terms

The terminology buyers hear most often, explained plainly.

Appraisal

A licensed appraiser's independent opinion of market value, ordered by the lender to confirm the home is worth the loan amount. Governed by state licensing under RCW 18.140.

Closing Costs

All third-party expenses incidental to the sale: loan fees, title, escrow, recording, prorations, and taxes, settled at close.

Contingency

A condition in the Purchase & Sale Agreement that must be satisfied or waived before the deal is binding. Inspection, financing, title, and appraisal are the most common.

Escrow

The neutral third party that holds funds and documents in trust until every contract condition is met, then distributes everything at closing.

Form 21

The standard NWMLS Residential Purchase & Sale Agreement, the core contract document for nearly every Washington residential transaction.

Form 35

The NWMLS Inspection Addendum. Defines the inspection period, the right to inspect, and the buyer's response options.

REET, RCW 82.45

Washington's Real Estate Excise Tax, paid by the seller at closing on a graduated rate that increases with sale price. Verify current rates at dor.wa.gov.

Buyer Broker Services Agreement

The written representation contract required under RCW 18.86 and post-NAR settlement rules. Outlines services, term, and compensation before the first showing.

Compensation Concession

An optional offer by the seller to credit the buyer at closing toward buyer-agent compensation. Sellers are not required to offer it. Negotiated in the offer, not advertised on the MLS.

Earnest Money

A good-faith deposit, typically 1 to 3% in Washington, held in escrow and credited to the buyer at closing. Refundable while contingencies remain in effect.

Form 17, RCW 64.06

Washington's Seller Disclosure Statement, required under RCW 64.06. Discloses known material facts about the property: structure, systems, water, environmental, and history.

Form 22A

The NWMLS Financing Addendum establishing the financing contingency, appraisal contingency, and loan-application deadlines.

Pre-Approval

A lender's conditional commitment based on verified income, assets, and credit. Stronger than pre-qualification and required for serious offers in competitive markets.

Statutory Warranty Deed

The standard Washington deed conveying title with full warranties. The seller guarantees clear title back through the chain of ownership.

Sources: NWMLS form library; RCW 18.86, 64.06, 82.45. Informational only, not legal advice.

Frequently Asked

Honest answers. No sales pressure.

How long does it take to buy?

Most buyers move from first conversation to closing in 60 to 120 days, depending on financing, inventory, and inspections. The 10-Step Pathway keeps the timeline predictable.

Do I need pre-approval before viewing?

Yes. Buyers must show evidence of how the home will be paid for before touring homes, whether that is a lender pre-approval letter or proof of funds for a cash purchase. This clarifies your true budget, strengthens any future offer, and ensures sellers take you seriously. Raymond is glad to introduce buyers to lenders he knows and trusts.

Can Raymond assist overseas buyers?

Yes. Raymond lived and worked across South Korea, Thailand, and China for two decades, speaks intermediate Korean, and is connected to The Agency's global network. International buyers relocating to the Pacific Northwest are a regular part of the practice.

What is the Bainbridge ferry commute?

Washington State Ferries from Bainbridge to Seattle is approximately 35 minutes walk-on or vehicle. Many clients walk on with a laptop and arrive downtown without driving.

Down payment for first-time buyers?

Many Washington first-time buyer programs allow 3 to 5% down, and WSHFC offers down-payment assistance for qualifying buyers. Twenty percent is not the only path.

Do you work with buyers who are years away?

Yes. Many of Raymond's strongest relationships began 18 to 36 months before purchase. The earlier the conversation, the more strategic the path: credit shaping, savings runway, and timing all benefit from an early start.

What do closing costs include?

Buyer closing costs typically run 2 to 4%: loan origination, title insurance, escrow, recording, prepaid taxes, insurance, and inspections. Sellers pay the state REET. Raymond provides an itemized estimate before writing every offer.

Who pays the buyer agent in Washington?

Every buyer signs a written buyer-broker services agreement before touring. All commissions are negotiable and disclosed up front per RCW 18.86. A seller is not required to offer compensation; if offered, the amount is the seller's decision.

What inspections do I need?

Beyond a general home inspection, Kitsap and Jefferson properties often need a septic inspection, well and water-quality testing, oil-tank decommissioning check, and on waterfront homes a shoreline and bulkhead assessment.

What if there are multiple offers?

Even in a balanced market, desirable homes still attract competing offers. Raymond walks every buyer through escalation, inspection strategy, financing strength, and offer terms that win without overpaying.

Should I waive contingencies to win?

Almost never without preparation. Waiving inspection, financing, or appraisal contingencies transfers real risk from seller to buyer. There are smarter ways to strengthen an offer, and Raymond will walk you through them all before recommending any waiver.

What happens after we close?

You enter the Client Appreciation Program: annual market reviews, quarterly Items of Value, and ongoing access for any real estate question. The relationship does not end at closing.

THE AGENCY

FOR SALE

RAYMOND CONNERS
MANAGING BROKER
(360) 525-0172

The Record

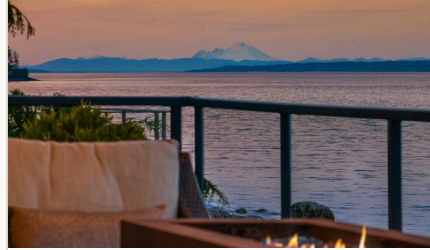
Recent sales. Client testimonials.

Selected Recent Sales

Twenty-four recently closed transactions across Bainbridge Island, the Kitsap Peninsula, the Olympic Peninsula, and the greater Seattle and Bellevue area.



RENTON
\$4,200,000



BAINBRIDGE ISLAND
\$3,465,000



KENMORE
\$1,380,000



SEABECK
\$1,330,000



POULSBO
\$1,275,000



RENTON
\$1,200,000



BREMERTON
\$1,160,764



SILVERDALE
\$1,110,000



BAINBRIDGE ISLAND
\$1,100,000



BAINBRIDGE ISLAND
\$1,050,000



PORT ORCHARD
\$1,035,000



POULSBO
\$890,000

Selected Recent Sales

Selected Recent Sales, continued. Buyer and seller representations.



NEWCASTLE
\$1,006,000



BREMERTON
\$950,000



BAINBRIDGE ISLAND
\$937,000



POULSBO
\$850,000



GIG HARBOR
\$835,000



POULSBO
\$780,000



SILVERDALE
\$750,000



BAINBRIDGE ISLAND
\$694,000



PORT LUDLOW
\$577,000



POULSBO
\$553,000



BREMERTON
\$535,000



PORT ANGELES
\$367,500

Source: Northwest MLS public records. Figures are final closed-sale prices. Full transaction history available on request.

Client Testimonials

Ten verified client experiences. The full archive of fifty-plus five-star reviews is on Zillow, Google, and Facebook.

“As new clients and new to Washington, there was a lot to learn. Raymond patiently guided us every step of the way. He made us feel as if we were his sole clients, accommodated our schedules, and communicated early and late.”

HAPPY FIRST-TIME BUYER
WASHINGTON STATE

“I needed someone who could work quickly. I had found the ideal home at short notice. I spoke with Raymond on day one, and within ten days I was able to close. His responsiveness and knowledge made all the difference.”

GRATEFUL BUYER
SINGLE FAMILY, CROSS-MARKET

“From the first call to the final walk-through, Raymond treated our transaction as if it were his own. Calm under pressure, meticulous with paperwork, and quietly relentless on our behalf in negotiation.”

REPEAT & REFERRAL SOURCE
KITSAP COUNTY

“I have used Raymond for both buying and selling. He is knowledgeable, friendly, and professional, and made me feel like I was his top priority in each transaction. I would use him again and recommend him to anyone.”

REPEAT CLIENT · BUYER & SELLER
MULTIPLE TRANSACTIONS

“Raymond is well-educated and very knowledgeable about every aspect of buying and selling. You can trust him to steer you safely through the turbulent waters of preparing, pricing, and closing. A true professional in every sense.”

CONSULTATION CLIENT
CROSS-MARKET TRANSACTION

Verified client reviews. Full archive available on Zillow, Google, and Facebook.

“Raymond ran our listing the way a conductor runs an orchestra. Every vendor showed up on time, the photos were the best on the MLS, and we accepted an offer in nine days at a price we did not believe was possible.”

ECSTATIC SELLER
PORT LUDLOW

“Raymond was referred to us by a friend who had worked with him years earlier. He listened more than he talked, never pushed a strategy that did not fit, and read every contract line back to us in plain English. We felt heard and protected throughout.”

REFERRED CLIENT
BAINBRIDGE ISLAND

“He is the best I have seen. Responds rapidly, patient, cooperative, answers every question honestly, and says ‘I don’t know’ when something is outside his knowledge. Encouraging, and respectful of his clients’ cultures.”

CROSS-CULTURAL BUYER
GREATER PUGET SOUND

“Raymond brought the winning offer in a multiple-offer situation. His obvious care for his client, while handling every detail with uncommon skill, made everything go smoothly from start to finish. A true professional.”

CO-OP BROKER, LISTING SIDE
PUGET SOUND

“Had a difficult property to sell. Raymond stayed with it and finally got it done for more than we could have expected. Always in touch, always with updates, all through the time it took to sell.”

PERSISTENT SELLER
PATIENT SUCCESS

The Fine Print...

The fine print, in plain language. Clarity is part of the service.

BEGIN A CONVERSATION

Whether you are six months out or six weeks out, the right relationship starts with a single conversation. A private, five-step questionnaire of about three minutes gives Raymond the grounding to make the first conversation focused, personal, and useful.

LICENSING & SCOPE OF SERVICE

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NOT A SOLICITATION

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Equal Housing Opportunity · RCW 49.60



Equal Housing Opportunity. Raymond Conners fully supports the federal Fair Housing Act and the Washington State Law Against Discrimination (RCW 49.60). We do business in accordance with these laws and do not discriminate against any person because of race, creed, color, religion, national origin, citizenship or immigration status, sex, sexual orientation, gender identity, marital status, familial status, age, honorably discharged veteran or military status, the presence of any sensory, mental, or physical disability, the use of a trained guide dog or service animal, or source of income. *RCW 49.60.030, RCW 49.60.222, and the federal Fair Housing Act.*



"My mission is to provide such an exceptional level of service and unreasonable hospitality that every client, at every price point, feels they are receiving a true luxury experience."

Raymond Connors

MANAGING DIRECTOR & MANAGING BROKER
THE AGENCY BAINBRIDGE ISLAND

RAYMONDCONNERS.COM