



Kitsap Unlocked

WINDERMERE REAL ESTATE · SILVERDALE, WA

Kitsap County Home Buyer's *Guide*

A straightforward, local roadmap to searching, financing, offering, and closing on your next home — from a team that lives here too.

STEVE DERRIG · CHRIS KEOUGH · NOLAN REYNOLDS



A NOTE FROM YOUR TEAM

Welcome — We're Glad You're Here

Buying a home is one of the biggest decisions you'll make, and it helps to search with a team that actually knows the streets, the schools, the commute, and the market you're buying into.

We're Steve, Chris, and Nolan — three Windermere agents based in Silverdale with decades of combined experience across Kitsap County. Together we've helped guide more than 1,200 local transactions, and we built this guide to walk you through exactly what to expect: getting pre-approved, exploring Kitsap's communities, making a competitive offer, and what happens at each step through closing.

Whether you're just starting to browse or you're ready to tour homes this weekend, we hope this guide gives you a clear, honest picture of the process — no pressure, just useful information from a team that's local, responsive, and easy to reach.

Steve, Chris & Nolan

KITSAP UNLOCKED · WINDERMERE REAL ESTATE, SILVERDALE

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WHY BUY WITH KITSAP UNLOCKED

Local Knowledge. Real Guidance. A Team on Your Side.

We combine decades of Kitsap County roots with straightforward advice and a genuine understanding of every corner of this market — so you can search with confidence and make a strong offer when it's time.

1,200+

HOMES SOLD

\$600M+

SALES VOLUME

25+

YEARS LOCAL
EXPERIENCE

3

DEDICATED
AGENTS



GETTING READY

Get Pre-Approved & Define Your Search

A little preparation before you start touring homes makes the whole process faster, less stressful, and far more competitive when you find the right one.

**01 Get Pre-Approved First**

A lender pre-approval tells you your real budget and shows sellers you're a serious, ready buyer.

02 Separate Wants From Needs

List your true must-haves — bedrooms, commute, lot size — before the nice-to-haves.

03 Think Beyond the Purchase Price

Factor in closing costs, moving costs, and a cushion for near-term repairs or updates.

04 Consider Commute & Ferries

Kitsap living often means a ferry or bridge commute — we'll help you weigh that against the lifestyle trade-off.

05 Set Up Home Search Alerts

We'll get you set up on real-time listing alerts so you see new homes the moment they hit the market.

06 Talk Strategy With Us

We'll walk through your budget, timeline, and priorities together before your first showing.





STEP 2 OF 3

Explore Kitsap’s Communities

Every corner of Kitsap County has its own character — here’s a quick look at a few of the communities we help buyers explore most.

Bremerton

Walkable waterfront downtown, a fast passenger ferry to Seattle, and some of the county’s best value per square foot.

Poulsbo

Scandinavian charm, a walkable marina district, and top-rated schools.

Port Orchard

A historic waterfront downtown with some of the county’s more affordable inventory.

Seabeck

Rural, wooded, and waterfront-adjacent — a favorite for buyers wanting space and quiet.

Silverdale

Central, family-friendly, and close to shopping, dining, and Naval Base Kitsap.

Bainbridge Island

A short ferry ride to Seattle with island living, forested acreage, and strong resale value.

Kingston

A quiet ferry-town feel with easy access to the Kitsap Peninsula’s north end.

Olalla

Small-town and low-key, with easy access to both Port Orchard and the Purdy corridor.



GETTING IT DONE

Make a Winning Offer

Once you've found the right home, a well-built offer — not just the highest number — is what gets accepted. Here's how we help you compete.

Pricing Strategy

We pull recent comparable sales so you know exactly where a fair, competitive offer lands — not just what the listing asks.

Smart Contingencies

We help you decide which contingencies actually protect you and which ones weaken your offer without adding real value.

Earnest Money & Terms

Earnest money, closing timeline, and possession date can matter as much as price — we structure terms sellers want to accept.

A Strong Lender Letter

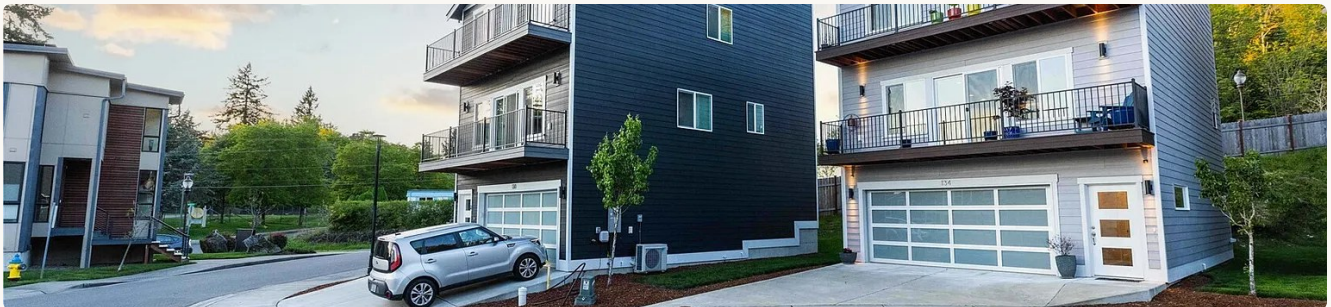
We'll make sure your pre-approval or proof of funds is presented in a way that builds seller confidence.

Fast, Clear Communication

In a competitive market, speed matters — we move quickly to get your offer in front of the seller.

Negotiating on Your Behalf

From multiple-offer situations to post-inspection requests, we advocate for your best outcome at every step.



“A strong offer is about more than the number on the page — we build offers sellers actually want to accept.”

STEVE, CHRIS & NOLAN — KITSAP UNLOCKED



WHAT TO EXPECT

The Buying Timeline

Every purchase is different, but most Kitsap County buys follow a similar path from search to closing. Here's what that typically looks like.

- 01 Consultation & Pre-Approval**
We talk through your budget and priorities, and connect you with a trusted local lender if you need one.

- 02 The Search**
You get real-time alerts for new listings, and we schedule showings around your schedule.

- 03 Touring Homes**
We walk each home with you, pointing out things worth noticing — good and bad — that photos don't show.

- 04 Making an Offer**
Once you find the one, we build a competitive offer and present it quickly.

- 05 Inspection & Appraisal**
We coordinate your inspection, review findings together, and manage the appraisal process with your lender.

- 06 Closing & Move-In**
We guide you through final paperwork, the final walkthrough, and handing you the keys.

“You’re never navigating this alone. From the first showing to the final signature, we’re a call or text away.”

STEVE, CHRIS & NOLAN — KITSAP UNLOCKED



WRAPPING UP

What to Expect at Closing

Closing day is the finish line — here's a plain-language look at what happens on the way there, so nothing catches you off guard.

Earnest Money

A good-faith deposit, typically held in escrow and applied toward your down payment or closing costs at closing.

Home Inspection

We recommend a professional inspection so you understand the home's condition before your contingency deadline.

Appraisal

Your lender orders an appraisal to confirm the home supports the loan amount you're requesting.

Closing Costs

Typical buyer costs include loan fees, title insurance, and prorated property taxes — we'll walk through your estimated total well before closing.

Final Walkthrough

Shortly before closing, you'll do a final walkthrough to confirm the home's condition matches the contract.

Signing & Getting the Keys

You'll sign your closing documents, funds and title transfer, and the keys are yours.

"No surprises. We'll walk you through every dollar and every document well before you sit down at the closing table."

STEVE, CHRIS & NOLAN — KITSAP UNLOCKED



COMMON QUESTIONS

Frequently Asked Questions

How much do I need for a down payment?

It depends on the loan program — conventional loans often start around 5–20%, while some programs allow less. We can connect you with a local lender to see what fits your situation.

Do I need a Kitsap-based agent?

Not required, but it helps — local knowledge of communities, commute patterns, and market conditions often makes the difference in a competitive offer.

How long does the process typically take?

From an accepted offer to closing is typically 30–45 days, though it varies by financing type and the seller's timeline.

Can I buy while I'm still selling my current home?

Yes — we help coordinate timing between your sale and purchase, including contingent offers when appropriate.

Is Kitsap County more affordable than Seattle?

Generally yes, especially factoring in the ferry or bridge commute — many buyers find more home for their budget here.

Do you help with new construction or investment properties?

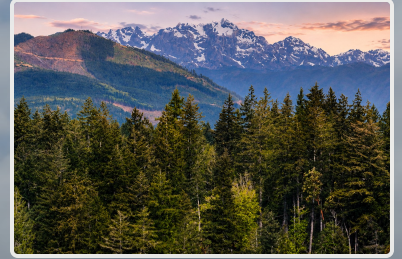
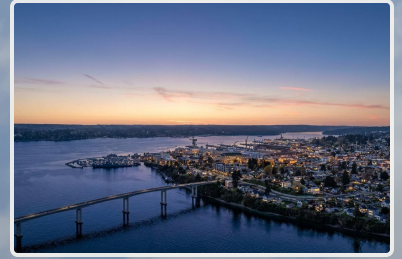
Yes — we regularly work with buyers on new builds, second homes, and investment purchases across Kitsap County.

Still have a question?

We're happy to talk through anything specific to your search or your timeline.

REACH THE TEAM

360-536-8641 ·
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WHY KITSAP

You're Not Just Buying a Home — You're Buying a Lifestyle

Kitsap County offers an exceptional quality of life, surrounded by the natural beauty of Puget Sound and framed by the Cascade and Olympic Mountain ranges. Seattle is a scenic ferry ride away from Bremerton or Bainbridge Island, while the Olympic Peninsula, Hood Canal, and Pacific Coast are all within easy reach.

Whatever brought you here — more space, a slower pace, or simply more home for your budget — we'll help you find the right place to plant roots.



Ready to Start Your Search?

Whenever you're ready — whether that's next week or next year — we're here to help you buy with a clear strategy and a team that knows Kitsap County inside and out.

Call or Text

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