



coming home

THE HOME BUYER'S GUIDE

*your essential guide
to home buying success
with less stress!*

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introduction

*home is where
memories are made and
traditions are created*








hello


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In my real estate practice, you come first. My goal is to exceed your expectations with technology, process excellence, creative marketing, communication and results. I am committed to a partnership with you where I provide the insight and knowledge to help you sell your home and guide you through the offer, negotiation and closing process. My focus is to earn your trust, confidence, and business and provide support to you well beyond the closing. I look forward to serving you and helping you achieve your real estate goals.

Making your next move your best move!



YOUR *Naples* REAL ESTATE EXPERT



Top award winner year-over-year | Certified Negotiation Expert | MBA



my promise to you

personal integrity

- I will always be truthful and trustworthy.
- I will be transparent about my training, experience, and services.
- I will always give you my honest assessment, and not be misleading in any way.

professional conduct

- I abide by the National Association of REALTORS® Code of Ethics.
- I will maintain complete confidentiality with all personal and sensitive information disclosed to me.
- I will openly disclose the commissions I may receive in any business transaction.
- I will disclose any conflict of interests or personal connections with parties involved in business dealings.

your best interests

- I am committed to working for your best interest.
- I will always give you my very best advice, and I will be up-front with you if I believe that you are making a bad decision.
- I will offer you my professional recommendations, but I will always respect your decisions on how to proceed.
- I will not pressure you to make an offer you're not happy with.

communication is key

- You can expect regular, clear, and close communication with me throughout the process, from preparing to search for properties to moving into your new home.
- I will ensure that you understand all stages of a property purchase, what to expect, along with all the paperwork you need to sign.
- We will allow adequate time to read and understand everything so that you feel completely comfortable every step of the way.

agent advantage

Working with me gives you the peace-of-mind that I'm available anytime to provide answers and direction. Other advantages include:

- Access to up-to-date comparative market analysis and assessment.
- Understanding of current markets, based on local knowledge, the latest data, and our extensive experience.
- Provide recommendations for financing, preferred lenders, insurance, home inspectors, and other related services.
- Local, national, and international reach.
- Access to industry knowledge, tools, marketing channels, plus company and personal networks.
- Leverage professional negotiation skills for the optimum purchase price.
- Investigation of all material facts to ensure appropriate contingencies.
- Awareness of legal aspects of contracts and possible property transaction pitfalls to avoid.
- Capitalize on time-efficient closure, ensuring all the t's are crossed and the i's are dotted.
- Having an experienced professional by your side throughout all steps of the home buying process.

meet the team

Naples trusted real estate team

William Raveis Real Estate is at the forefront of the luxury Real Estate industry in Naples. Our team prides itself in maintaining an award-winning record for outstanding service. Through our expansive network of local, cross-state and international real estate professionals, we not only offer a full range of real estate services, but also provide recommendations for financing, mortgages, insurance, inspections, and contractors.



renée

RENÉE HAHN | LUXURY REAL ESTATE AGE

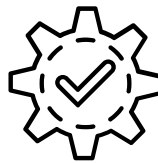
Renée's pursuit of excellence on behalf of those she serves has won her several awards and accolades starting in her 2nd year of real estate and repeating consistently year-over-year.

- Top Sales Award Winner Y-O-Y
- Chairman's Elite Club as a Top Producer across the entire company US wide
- Diamond Level (Highest Honor) Award Winner Y-O-Y across brokerages
- Member of America's Top 100 Real Estate Agents® (Limited to the Top 1% of Real Estate Professionals)
- Honored & recognized with Guild Award Level for Luxury Marketing
- Featured in SWFL Real Producers Magazine for Achievements
- Recognized consistently in the annual Real Trends "America's Best Real Estate Professionals" based on being in the top 1.5% in the US based on sales volume.

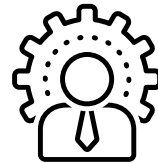
Powered by a team of experts behind the scenes



Local Marketing Specialist



Compliance Specialist



Administrative Manager



Local Marketing Specialist



Inspection Experts



Mortgage/Insurance Experts

what my clients say

Renee is the best realtor we've had and we have bought and sold many houses. She is efficient and does her homework to ensure that your time is maximized and you get the most out of each outing. She really tries to understand you specifications and lifestyle to make sure your home is the perfect fit for you and your family

kathy bloch

Having 7 different addresses in the last 10 years, our family has had many experiences with Realtors. Renee is easily at the top of our list of favorite Realtors. Her industry knowledge, intelligence, negotiations skills and attention to detail helped us feel comfortable through the buying process.

lauren kuhl

Renee Hahn is THE most spectacular, amazing, incredible, responsive, caring, skilled, intelligent, hard working, informed, dedicated, well connected, punctual, on point realtor you will ever have the pleasure working with! I have never heard of or worked with a realtor that takes such great care in communication and education of her clients in every step of the process.

lisa swords

I can't say enough about Renee. She not only made everything easy for us during what was a stressful time, she was absolutely on top of every detail, letting us know ahead of time what the next steps were and following up where necessary. If I have to do this again, I would not hesitate to use her services, nor would I hesitate in recommending her

alex hoffmann

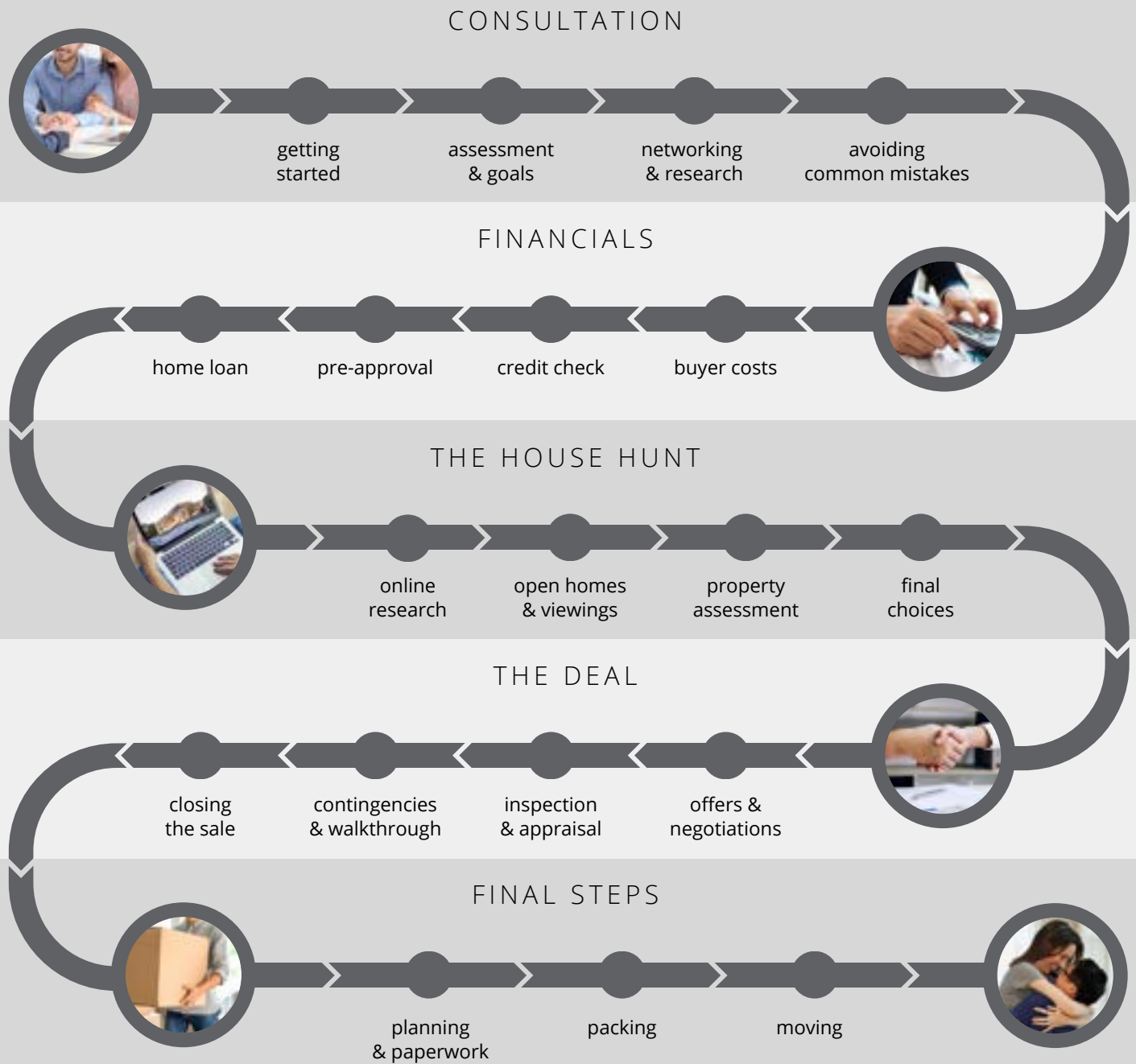
I cannot say enough about how positive our experience was working with Renee. She made a very stressful, arduous process seem easy and flawless. We worked with Renee remotely to purchase a home from 1100 miles away and had complete peace of mind knowing she was on our side working hard to make us comfortable with our decision and have our very best interest in mind.

michelle vanderlee

Renee went way beyond my expectations. And I am A person who questions EVERYTHING. She is Certified Negotiator and I realized that when I was closing my deal. She fought for me more than I was willing to. We would highly recommend Renee. She did an outstanding job for us

alex maldonado

your roadmap



the home buying process

CONSULTATION

In this first stage, I seek to fully understand your buying requirements and your motivations. We'll check on your non-negotiables as well as your wishlist, before taking a closer look at neighborhoods you're interested in. There are some common mistakes to avoid, plus we'll discuss what needs to be done when, and how it all fits into your preferred timeline.

AREAS WE WILL COVER

- Answering your initial questions
- Assessment and establishing goals
- Preparing to purchase a new home
- Ways to avoid common mistakes
- Things to do and time frames

FINANCIALS

Here's where we'll cover all your financial considerations, including your equity and mortgage requirements, plus the costs you can expect when buying a home. Getting pre-approval from a lender will place you in a strong position for making offers. I'll provide a detailed analysis of recent local sales and comparative listings, so you can become market savvy.

AREAS WE WILL COVER

- Your current financial position
- What expenses you are likely to incur
- Credit and financial checks
- How to become 'pre-approved'
- What type of loan will suit you best

THE HOUSE HUNT

Implementing a rigorous strategy for finding homes in your target market includes online research as well as accessing MLS and my industry networks. We'll arrange open house visits and viewings of the most promising homes, along with advice on how to assess each property. I will recommend trusted home inspectors to ensure you're getting the best advice.

AREAS WE WILL COVER

- Market conditions, demand & supply
- Online research
- Open homes & viewings
- Exterior and interior assessments
- Home inspections

THE DEAL

When you have settled on a property you like, together we will craft an offer letter, including appropriate contingencies. Following successful negotiation, inspections will be arranged and financing can be finalized. All contingency conditions must be met before closing. I'll help ensure all the legal requirements are fulfilled to make closing go smoothly.

AREAS WE WILL COVER

- Writing and presenting an offer
- Negotiation: flexible vs non-flexible!
- What happens Under Contract
- Contingencies & walkthroughs
- Closing the deal

FINAL STEPS

Your final tasks are to finish up at your current address, notify a change of address then get ready to move. Being well prepared and some clever packing will make moving in easier! I'll be available for any last-minute issues, and be ready to celebrate with you when you finally move into your new home. Congratulations, you done it!

AREAS WE WILL COVER

- Final documentation
- Utilities and accounts
- Change of address notifications
- Packing tips and tricks
- Moving checklist

consultation

A man in a dark suit and white shirt is shown in profile, shaking hands with another person whose hand is visible on the right. The background is a bright, out-of-focus office space with a window and a desk. The overall tone is professional and positive.

*to buy a new home that better meets
the needs of your family is to choose a
better way of life. it's a big step
toward well-being.*

A man and a woman are sitting at a table, smiling and talking. The man is on the left, wearing glasses and a light blue shirt. The woman is on the right, wearing a striped shirt. They appear to be in a meeting or a casual conversation. The background is bright and out of focus.

preparing to buy your home

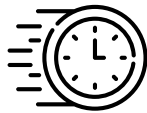
An important part of my role as your Buying Agent is to explain each aspect of the home buying process and to ensure you understand it. This allows us to make the right decisions in your property search and to ensure that you're totally happy with the choices we'll make.

preparing to buy a home

One of our first priorities is to discuss the things that I will do for you and also the tasks you must do yourself. Areas that we'll address include:

- Reviewing your financial position, establishing budgets, and investigating lending options
- Identifying your motivations for purchasing
- Your wish list for house specifications, style, and condition, etc. along with your non-negotiables
- Neighborhoods you will consider
- Your timeframe for buying and moving in
- Avoiding common mistakes when house hunting

things to consider



Know that there's no "right" time to buy. If you find the perfect home now, don't risk losing it because you're trying to guess where the housing market and interest rates are going. Those factors usually don't change fast enough to make a difference in an individual home's price.



Don't ask for too many opinions. It's natural to want reassurance for such a big decision, but too many ideas from too many people will make it much harder to make a decision. Focus on the wants and needs of the people who will actually be living in the home.



Accept that no house is ever perfect. If it's in the right location, the yard may be a bit smaller than you had hoped. The kitchen may be perfect, but the roof needs repair. Make a list of your top priorities and focus in on things that are most important to you. Let the minor ones go. Also, accept that a little buyer's remorse is inevitable and will most likely pass.



Don't try to be a killer negotiator. Negotiation is definitely a part of the real estate process, but trying to "win" by getting an extra-low price or refusing to budge may cost you the home you love.



Remember the other important long-term factors. Don't get so caught up in the physical aspects of the house itself that you forget about important issues such as noise level, access to amenities, and other aspects that also have a big impact on your quality of life.



Plan ahead. Don't wait until you've found a home to get approved for a mortgage, investigate insurance, or consider a moving schedule. Being prepared will make your bid more attractive to sellers.



Choose a home first because you love it; then think about appreciation. A home is still considered a great investment, but it's most important role is as a comfortable, safe place to live.

working together

As your agent, I will present you with properties that match your needs and help you with every step to secure your new home. Below are some of the ways you can support this process. Together we'll achieve a great outcome for your family.

my requests of you

Clarify goals: Being clear about your goals and dreams (and knowing your financial position) will help us narrow the search in finding homes that fit your criteria perfectly.

Clear communication: Our partnership will be most successful when you are as clear and open as possible with the information you provide me. I want you to feel comfortable to ask any questions and to ask for clarification at any time. Please also inform me if your situation changes at any point.

Diligent preparation: I'll provide you with as much advice and support as possible. But only you can decide *where* you want to live and *what* you want from your new home. Doing your homework will save you valuable time when house hunting.

Be flexible: Buying and selling homes can be a stressful business at times. My recommendations are based on years of experience and best industry practices. Please work with me and be willing to recognize that compromises are often part of the home buying process.

Believe in the Process: A positive attitude goes a long way when the journey seems tough. Property transactions are my area of expertise and I am confident in handling all the details and advising you throughout each stage of the buying process. Great results are achieved by great teamwork.

documents you may need

Many legal, marketing, and sales documents are needed at different stages of the selling and buying process. I will provide some of these documents and I can also assist you in providing any documentation requested from the seller. Plan to have the following documents ready for each stage.

Before you begin house hunting:

- Credit Report
- Pre-approval Letter
- Loan estimate from your Lender

Once you're ready to make an offer:

- Offer Letter
- Mandatory Disclosure Report from the Seller
- Records of home repairs/alterations from the Seller

Between Contract & Closing:

- Title Search
- Property Survey - this is not legally required but it's worth considering if boundary issues exist
- Final Purchase and Sale Agreement

At Closing:

- Closing Disclosure
- Homeowner's Insurance Declaration Page
- Proof of Funds



connected

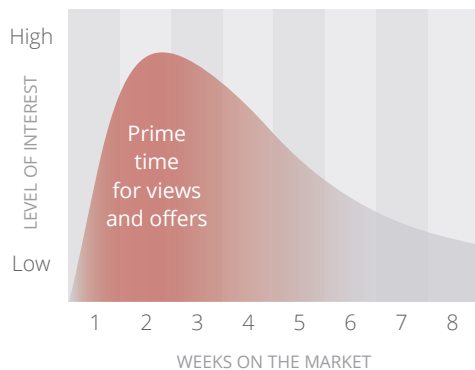


get connected

Working with me automatically plugs you into my large database of home sellers. You'll also be connected with our local team of real estate agents plus our extensive industry network. Together we harness the synergy of purposeful teamwork to bring massive leverage to your home search.

when are buyers most interested?

Statistics show that most home buyers will view new properties within 2-3 weeks of listing. The best homes often sell within the first 4-6 weeks. Therefore, it's vital to check regularly for new listings and to be ready to make an offer as soon as you find the right house.



types of homes

Depending on where you have owned property in the past, SW Florida may introduce you to a whole new world of home styles and names. Having a grasp of this also helps you set the appropriate search criteria. Here is a quick introduction to the home styles that exist.

condos

Buildings with multiple units that have share walls and are stacked one above another. are 3 floors or less. The properties typically share a walkway for each floor and may have common elevators. Some may have enclosed parking and some may be carport style parking spots. Most buildings may have in unit washer/dryers but some buildings, especially near downtown, may have shared laundry facilities. They will be governed by a condo association or a co-op at a building level and may also be part a master association for a community.

coach/carriage homes

Most people from out of town ask if Coach & Carriage Homes are townhomes. They are multi-unit buildings that are typically 2-stories with a unit on each floor. The smaller units are downstairs and the larger units are upstairs taking advantage of additional space above the garage. They tend to have their own garages with private access to each unit. The buildings may have as few as 4 and as many as 12 units. These are governed by condo associations and may also be part of a master association for a community.

townhouses

A dwelling that is typically connected side to side with multiple units and incorporates two stories of living space is typically referred to as a townhouse. These are often governed by a condo association and may also be part of a master association for a community.

attached villas

Typically single story buildings that often come with an attached garage. These share a roof and one or more wall with neighbors. Attached Villas are often in sets of 2 but may have up to 6 units in a building. These properties are typically found in gated or planned communities. Governance and classification can vary. Sometimes they are treated as a condo and sometimes as a single family home.

detached villas

At first blush detached villas will often be viewed as a single-family home as they do not share any common roof or walls with other homeowners. However, they are typically classified as a Villa because of their smaller lot size. They are popular for those who want separation but don't desire larger yards. Most of the time they are classidied as a single family home by the county.

single family homes

Freestanding homes where the homeowner owns the land and the property on it. The sizes of these homes are generally wide spread from under 2,000 square feet to much higher.



avoiding common mistakes



not using a buyer's agent

An agent working for a home seller works for their best interests. So, it's wise to have someone in your corner as well. A buyer's agent will guide you through every step of the buying process and alert you to any red flags. They are familiar with all details of real estate paperwork and legal contracts and can save you from costly mistakes. Agents also have access to listings and research not available to most house hunters.

having too much debt

Would you start a marathon with weights tied around your ankles? Don't be tempted to buy a home when you already have significant debt, be it a car loan, credit card debt, or student loan. Remember, you will need to save for a down payment, plus you should allow for repairs that may be required or unexpected expenses. Work on clearing or reducing existing loans first, so that you will not be encumbered with overwhelming debt.

buying a house you can't afford

The excitement of finding your dream home may tempt you to spend more than you can comfortably afford. Your house payments (including mortgage, insurances and property tax) should not exceed more than 25% of your take-home pay. Settle your budget and do not be tempted to look at properties that are well outside your means. Living in a perfect home will bring you no peace if you are under unreasonable financial pressure.

interest rate roller-coaster

You may be excited by low interest rates, but pause and clinically ascertain what you can truly afford in the long term. Low interest rates inevitably rise over time, and could make your debt repayments unmanageable. Do not take on a large debt that may become crippling.

not getting pre-approval

The amount you are hoping to borrow, and the amount a lender is prepared to loan you may not be the same. Having pre-approval for a home loan provides you with financial certainty and gives the seller confidence in you as a serious buyer. In a competitive market deals are often settled in days. Having pre-approval can help avoid delays with paperwork and can also improve the chances of your offer being accepted.

choosing the wrong lender or loan

Be willing to investigate different lending options. A house is your largest monetary asset, so ask for loan recommendations. Beware of lenders who make you feel rushed, give you few options or scant explanations. You want to build a relationship with someone who can educate and guide your financial decisions and will work with you, not just talk at you. There are a variety of loan types. Lenders may be happy for you to agree to a 30-year term, however the longer the term, the more you will pay overall. Make sure you are fully informed of the options available and the impact of the different terms.



waiving the inspection

Don't judge a book by its cover! The things you can't see may prove to be costly to repair. A home inspection is always worthwhile so that you know all the facts about a property. In a hyper-competitive market, buyers may waive an inspection to make their offer look attractive to a seller, but this risks buying a money pit. Lenders may also require that a home inspection be done.

ignoring the neighborhood

The first rule of real estate is 'location, location, location.' Beware of being blinkered by a great house, without checking out the neighborhood thoroughly. Unsavory neighbors, noise, industrial odors, poorly maintained areas, safety at night, lack of amenities, etc. should not be overlooked. You can change paint colors or carpets, even build extensions, but there is nothing you can do about the home's location. Talk to locals to get a feeling for the neighborhood and be sure to ask your agent.

offering too much

If there is a lot of competition in the market, you may be tempted to pre-empt a bidding war by offering a high price. Lenders are not guided by what you offer, but by the market value established by an appraisal. If the appraisal comes in low you may be forced to come up with cash for the shortfall. And if you decide to resell you may find yourself financially disadvantaged. Ensure you have utilized CMA reports and the opinion of your agent to ensure you are making a fair and reasonable offer.

rushing to make an offer

In a hot market, offers may need to be made speedily. But usually, you can take a night to sleep on your decision. Balance need for speed with due diligence. Take time to investigate the property and determine its true value. Once you've made a decision to go ahead you'll be confident about making a fair offer.

dragging your feet

As the saying goes, 'The house you looked at today and wanted to think about until tomorrow may be the same house someone looked at yesterday and will buy today.' It's a balancing act between due diligence and not letting too much time slip by, and losing the house you want. Don't underestimate how time-consuming and routine-disrupting house shopping can be. Be realistic but also be determined and make every effort count.

having your hands tied

Be aware of properties that are subject to Homeowner's Association regulations. There may be restrictions on what color you can paint the house, where you can park, or how often you must mow the lawns.

getting desperate

If your property search has dragged out you might be tempted to settle for less. Don't make big compromises you will live to regret. Take stock, review your budget, and also check whether your expectations are realistic. New homes are listed every day, so hang in there!

money matters

*clearly understanding your
financial position is the first step
in making a wise investment*

counting the cost

Reviewing your current finances, known costs, and other potential expenses will allow us to proceed confidently with financing.

down payment low down

- **Earnest money:** An initial or good faith deposit, of 1-3% of the purchase price, is made as part of your offer to show you are serious about buying. At closing, Earnest money is applied to the down payment amount. Providing you have appropriate contingencies in your offer, the earnest payment can be refunded if you withdraw from the purchase. However, if you cannot meet a contingency, such as a time stipulation, or you just change your mind the earnest money may not be refunded.
- **Down payment:** This is the portion of the purchase price that you personally pay at closing. A down payment is usually between 3.5–20% of the purchase price. You will need to pay cash for this payment.

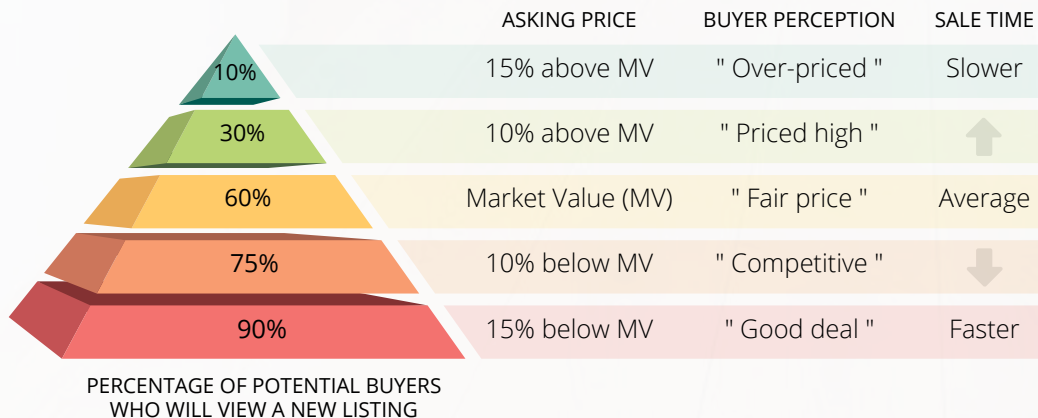
buyer costs

Closing costs are a combination of taxes, insurance, and fees, usually totaling 3-6% of the sale price and may include:

- Attorney/Title Company closing fees
- Mortgage fees, credit report fee
- Mortgage Insurance
- Homeowner's Insurance
- Appraisal fees
- Home inspection - usually \$500-1500
- Title Search and Title Insurance
- Escrow company and closing fees
- Home Owners Association fee, if applicable
- Closing Cost Credits / Seller Concessions – you may ask the seller to contribute towards some closing costs, such as an Appraisal Fee or Property Tax.

what's a fair asking price?

How do you know if the listed price of the home you want to buy is above, below or right on market value? Viewing a wide range of homes will help you develop a feel for what is good value and a fair market price. This will help us make an offer that the seller is likely to accept.



financing your home

At the start of our strategy it's vital to be clear about your needs and your financial position. Once we have established what you can realistically afford we can quickly identify a range of properties that meet your family's requirements and your budget.

what can you afford?

Take time to thoroughly assess your financial position. Be as accurate as you can in determining your current debt and ongoing expenses. Make sure you include all your probable purchasing costs (see list on page 3.2). Mortgage lenders recommend that you do not buy a property worth more than 3-5 times your annual household income. Also take into account:

- Debt-to-income ratio (below 43% is recommended)
- Local real estate market prices
- The economic outlook, in the short and long term
- How long you wish to remain in the home
- Your future lifestyle needs

pre-qualified and pre-approved

Pre-qualified: This is an initial estimate from a lender that indicates how much they are likely to loan you. It is quick to obtain, but it's not a firm guarantee of the amount you will be able to borrow.

Pre-approved: This is when a lender has confirmed the specific amount they're prepared to loan you. It's a more thorough process, requiring detailed documentation, credit checks, etc. Having pre-approval puts you in a stronger position when making an offer, and gives a seller confidence in you as a buyer. It's important to have pre-approval before you begin to seriously search for a house, so this is an initial step you should take.

credit check

Your credit score is one factor that mortgage lenders will consider when you come to apply for a loan. Steps you can take to improve your score include:

- Make credit payments on time
- Reducing credit card debt
- Don't apply for new credit cards or other loans
- Avoid large purchases until you are pre-approved
- Avoid changing jobs, if possible

what qualifies as income?

Lenders will establish your income from the following qualifying sources:

- W-2 Income
- Income from secondary jobs and part-time jobs
- Self-employed income
- Overtime and bonuses
- Child support and alimony payments

Do NOT include these non-qualifying sources:

- Income from rental property
- Unemployment payments
- Gambling or lottery income
- Non-occupying co-signer income

documents you'll need

Lenders require proof of your income, assets, and debts, so collect the following documents:

- Tax returns for the past 2 years
- Proof of Income - W-2 forms for the past 2 years
- Pay stubs for the past 3 months
- Bank Statements for the past 3 months
- Gift Letter - in the case of a significant gift from family to friends that is not a loan
- Rent History - proof of making regular payments
- List of Asset and Debts

house hunting

A photograph of a bedroom with a bed, bookshelf, and framed pictures. The bed has white linens and a wooden headboard. A bookshelf with books is visible on the left. Two framed pictures hang on the wall above the bed.

*buying a house won't bring you happiness,
but turning it into a home certainly will.*

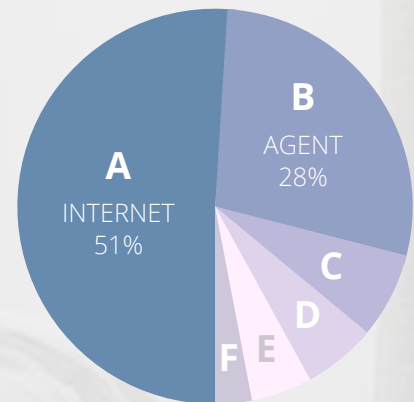
smart showings

Now begins the exciting stage of looking at properties, both online and in person. I'll present you with the best properties available that match your search criteria and that fall within your budget.

where do buyers find their homes?

- A** Internet: 51%
- B** Real estate agent: 28%
- C** Yard sign / open house sign: 7%
- D** Friend, relative, or neighbor: 6%
- E** Homebuilder or their agent: 5%
- F** Directly from seller / Knew the seller: 3%

Source: 2020 National Association of REALTORS® Profile of Home Buyers and Sellers



do your homework

You can save valuable time by doing as much research online as possible before scheduling a showing. Rule out any possible deal-breakers. Is it asking price realistically within your budget? Is the area unfavorable? Do you have any concerns about transport? Is the garage space adequate? Check on local schools if you have children. Be time smart. Don't waste time visiting unsuitable houses.

 **Zillow**[®]
REDFIN[®]
trulia
realtor.com[®]

outside aspect

EXTERIOR: Your first impression may well be accurate, so pay attention to the overall impression you get from the street. While you may be excited to see inside, do not neglect the less glamorous areas such as foundations and roofing. After all, they support and protect everything within the house. Use a checklist so you do not overlook crucial areas.



neighborhood

- Are neighboring properties well maintained?
- Are there good transport links for work?
- Check nearby amenities such as shops, services, parks
- Are there schools close by and what are their ratings?
- Is traffic an issue?
- Check for noise issues or odors
- Is the area safe at night?
- Visit at different times of the day if possible

exterior

- Is the frontage well maintained, driveway adequate?
- Are boundaries secure and fences in good condition?
- Examine foundations. Look for gaps or large cracks
- Examine windows, screen doors, and shutters
- Evaluate roof and guttering
- Is the amount of garden manageable for you?
- Is the house or garden shaded or overlooked?
- Is the paint in good condition?

backyard & garage

- Examine the condition of patio, deck, steps, etc.
- Check swimming pool, spa, BBQ areas
- Check outdoor storage and any garden structures
- Verify which outdoor items are included/excluded?
- Is the backyard secure for children and pets?
- Is garaging adequate? Check lighting and storage
- Could you add an extension if needed?
- Does the section slope? Is there nearby water?

inside story

INTERIOR: You can't walk through a home as you would walk through a museum. You must open, touch, and check that things are working and are as they appear. Look for good bones, the size and layout of rooms, and a general feel of space and comfort. Decor can easily be altered but be on the lookout for structural issues or signs of wear or damage.

interior

- Is the paint or wallpaper in good condition?
- Check lights and fittings and that ceiling fans function
- Check for sticking doors or windows
- Look behind drapes and blinds
- Look under rugs for stains. Are the floors even?
- Be suspicious of too much scent. What is being hidden?
- Do carpets need replacing? Is tiling well done?
- Check attic and basement. Be alert for damp or mold

kitchen & bathroom

- Check inside fridge and other appliances included
- Check faucets and plumbing for leaks or water damage
- Look inside drawers, pantry, and cupboards
- Check bathroom water pressure, faucets, shower, toilet
- Look out for black mold, poor ventilation, ceiling marks
- Examine tiles and grouting
- Ensure faucets and shower are working well
- Check lighting and heaters

bedrooms

- Will the size of the rooms fit your furniture?
- Check closet space. Be aware of mold or musty smells
- Check behind drapes and blinds
- Check if windows stick or frames are wonky
- Is there adequate storage space?
- Is there space for hobbies or for a study?
- Are you buying for just now or will your family grow?
- Can you live in this house as it is, or is work needed?



the deal

the 4 components of 'the deal'

1. **Offer** presented to the seller
2. **Negotiation** to finalize a purchase agreement
3. **Under Contract** which includes Inspection & Appraisal
4. **Closing** the sale

Special care must be taken to ensure that we meet all the requirements of each component to complete the purchase of your home successfully.

offers

It's decision time! Together we will work through all aspects of making an offer – from a thorough investigation of the property to deciding on price, contingencies, and your preferred time frame.

is the price right?

Factors that help us determine the value of a property include the location, specifications, condition, and presentation of the house and grounds. Check for this information in a Comparative Market Analysis report. Other factors are current market conditions, such as buyer demand and economic outlook. Taking all this into consideration we will decide if the asking price is fair, before drawing up an offer to be presented to the seller. My knowledge of the local market combined with my negotiating abilities will also influence the final sale price.

things to consider

Cash Offer / Pre-Approval: These appeal to a seller, giving greater security for a sale and a shorter closing time frame.

Buyer's Letter: A handwritten letter to the seller outlining why you love their property and why you would make a great new owner may be helpful, particularly in a competitive market.

Contingency Clauses: Conditions that must be met prior to closing. Contingencies typically relate to buyer financing, inspections, appraisal, and time frames. If serious issues are revealed by an inspection, a contingency allows you to pull out of the deal without penalty.

Closing Costs: Known as seller concessions, a buyer may request that the seller pay a portion or percentage of the buyer's closing costs.

Unresolved Repairs: If repairs can not be completed by the closing date you could negotiate a payment allowing you to complete the repairs yourselves. If time is short, this might be a good option for you.

Time Frame: We will review the time frame involved for an offer. If you have a time constraint on the sale of your own property it may affect the viability of an offer. If you need to change a proposed closing date, I can help negotiate a date that works for both you and the seller.

Bottom Line: Your initial offer may not be accepted, so decide ahead of time how much you are willing to pay as the maximum amount. Remember to budget for closing costs (see Buyer Costs on page 3.2).



negotiation

Successful negotiation requires a thorough understanding of the facts, open communication, and the desire to reach a mutual agreement. Using my strong people skills I'll work hard to achieve a win for you AND for the seller too!

accept, reject or counter?

After receiving and discussing your offer the seller has 3 options available:

1. **Accept** the offer as it is, without any changes
2. **Decline** the offer, if they do not wish to negotiate
3. **Counter-offer** with newly negotiated terms

A counter-offer is usually made when:

- they consider the offer price is not high enough
- they want to negotiate contingencies, requested payment of buyer closing costs or repairs, etc.
- they have other required conditions

It's often advisable for the seller's agent and the buyer's agent to work through any issues and to gain a clearer understanding of each party's true position. Be careful not to lose a purchase over relatively small concessions. Even a generous offer may not mean that you secure every detail as you would like, so it's worth being flexible!

If the seller makes a counter-offer, you can either accept, decline, or make a counter-offer yourself. We can follow this same process, negotiating back and forth, until a final offer is declined or accepted and an agreement is reached!

agreement

Once your offer is accepted you will sign a Purchase and Sale Agreement. The home is now 'Under Contract'. This stage, also known as the contingency period, is where inspections, appraisals, and all conditions listed in the Purchase and Sale Agreement are completed.

under contract

Now is the time for each party to take action and deliver on the conditions detailed in the Contingency clauses. If any of the conditions are NOT met the Purchase and Sale Agreement may become null and void.

home inspection

As the buyer, you now order a home inspection. I can recommend trusted professional Home Inspectors. You can attend the inspection, take photos, make measurements and ask the inspector about any concerns you have.

What's inspected?: Every part of the home is inspected, from all interior spaces and fixtures to roofing, foundations, exterior, and all outdoor spaces. Inspectors are especially looking for water leaks, mold, evidence of any insect, water, or fire damage, or areas that do not meet building codes.

Time frame: Inspections are typically booked within 10-14 days of signing the purchasing agreement. Inspections take a minimum of 2 hours.

Cost: The buyer generally pays for the inspection. Some owners will have ordered an inspection themselves and may make this available to you.

Buyer's response to a Home Inspection Report: You can either accept the report, seek to negotiate problems uncovered by the inspection, or, in the event of major issues, even cancel the agreement.

Re-negotiate: The seller can seek agreement regarding repairs that must be completed prior to closing (buyers should not quibble over every little defect). Sellers can arrange for professional repairs or do them themselves. You will want to book a follow-up walk-through to inspect the finished repairs. Alternatively, the seller may choose to pay you an agreed amount so that you can complete the necessary repairs yourself after closing.

home appraisal

If you require a loan to purchase the home your lender will have a licensed appraiser value your property. At this point, their loan agreement is put on hold until any possible issues around health and safety are investigated. We want the property to be appraised for the same amount, or higher than the sale price. If the appraisal comes in at or above the sale price, it's good news and you do not need to take further action. If the appraisal comes in below the sale price, this means that you may not be able to borrow as much as expected. At this point, it may be necessary to re-negotiate the sale price, seek additional lending or other funding to cover the difference, or even cancel the purchase.

what happens during the contingency period?

- **Earnest Money** is paid by the buyer to an escrow company (usually 1-2% of the sale price)
- **Seller's Disclosure**, outlining any known problems with the property, must be provided to the buyer. The home seller must complete this form and they are also ultimately responsible for any known defects or malfunctions on the property that are NOT included on the disclosure form.
- **Home Inspection** will be arranged by the buyer. Poor inspection outcomes and unexpected repairs are two of the top reasons potential sales fall through. Arrange any other tests or inspections such as pest, lead paint, etc.
- **Home Appraisal** will be arranged by the buyer's Lender if an appraisal is required
- **Repairs** listed in the Purchase and Sale Agreement must be completed. Ask the seller to provide any receipts that relate to repairs. Taking before and after photos is a good way to document that the repairs are completed.



closing

Multiple legal procedures make closing a significant event. As your agent, it's my job to make closing easy for you. I'll work closely with all parties to help complete the final actions required for the transfer of ownership to you.

coming to terms with closing

Escrow Account: This is a neutral third-party company that holds all money and documents on behalf of the buyer and seller. An attorney may fulfill this role and it may be called a settlement rather than escrow.

Title Search and Insurance: A Title Search examines public records to confirm the property's legal owner. Title insurance is indemnity insurance that protects both owners and lenders from loss or damage coming from liens, encumbrances, or title defects.

Hiring an Attorney: While engaging an attorney is not mandatory in all States, it's highly advisable to have a legal professional review all your closing documents before you sign them.

Seller's Property Disclosures: Sellers are required to disclose in writing any known defects or issues that affect the value or safety of their home and property.

Review Documentation: Shortly before the closing date you will receive a Closing Disclosure Form which gives the final summary of loan terms and closing costs. Check carefully that all figures are correct.

Contingencies: All agreed repairs, inspections, and any other agreed contingencies must be completed and documented before closing. Consider taking before and after photos of repairs to avoid disputes. Ask the seller to provide you with receipts for any repairs.

Read and Understand: There is a lot of paperwork involved in property transactions. Take the time to read it yourself and understand anything you are signing. I can help make sense of any complex legal terminology, or you can involve an attorney to clarify issues for you.

buyer's final walk-through:

We will schedule a final visit to the home, usually 24 hours before closing, to confirm:

- that the house is in the same condition as it was on the day the offer was accepted
- that all necessary repairs have been completed
- that everything that was included as part of the sale is still in the home / on the property

the closing process includes:

A. Payment of Funds

- Mortgage fees
- Escrow fees and closing costs
- Payment to other service providers
- Downpayment, adjusted to allow for earnest money

B. Documentation and Signing

- Most recent tax statement
- Settlement Statement (aka Closing Statement / HUD-1)
- Closing Instructions
- Deed to the property
- Bill of Sale
- Transfer Tax Form
- A Post-Closing Agreement, if the seller intends to rent the home for an agreed time after closing

C. Transfer of Property Ownership

- Handover of keys, garage door opener, security devices and codes, appliance manuals/warranties, etc.
- Recording of the signed deed at the local county courthouse. Once this is completed legal ownership of the property is transferred to the buyer.

what to bring to closing

- Govt issued photo ID
- Your copy of the sale contract
- Closing Disclosure from your lender
- Proof of homeowner's insurance

Also, arrange your payment method so there will be no delay in the transfer of funds on the day.



resources

*there is more happiness in giving than
in receiving." Acts 20:35*

the move

Preparing for and managing your move can be lot of work and stress. Prior to closing, I will provide a moving guide to help you plan for the key elements. If you need it sooner than I send it, please just let me know.

video resources

getting started with your home search



Key information to get us started

Getting aligned on some key information such as expectations & approach will help ensure I am able to provide you the best possible service.



Thinking through your search criteria

To help us have a good focus to be most efficient with you



How to use our automated property alert system

quick tutorial will help you use the system in the most effective and efficient way to use the MLS system



Other resources to help with your property search

Here are just a few other resources that are to help you get your search off to a strong start.

preparing for an offer



thinking through an offer

time to start preparing for an offer so that you are ready when the right one is available.



Types of sales contracts for your offer

Familiarizing yourself with the different sales contracts so that we can choose the best one for your circumstances.



Closing company options

You will need to chose which closing company you want to handle your closing. This video explains the options.



Standard closing costs

This video walks you through the information I will need from you to complete an offer. In a video I had done for the general public to walk through the standard closing costs



Information needed to construct an offer



under contract... now what?



Deadlines in the contract

Once you have a property under contract, we need to make sure that we comply with the contract including keeping track of key deadlines



Roles during the closing process

Everyone plays a key role in successfully closing on the home purchase, this short video outlines the roles we will each play.



Home inspections

One of the first things we may need to work on is your home inspections. This video outlines the decisions and the process.



What you need to know about associations

If there is an association involved in the home you are purchasing, there are action items you need to be aware of.



Other important steps in the closing process

This video is an overview of some of the actions that need to be taken as part of your property purchase closing

preparing for closing



Decisions with the closing company

YWe want to make sure that everything is ready to help ensure a smooth closing so that you can begin to enjoy your new home.



Preparing for the final walk through

Doing a final walk through is a key step towards the very end of the closing process. This video provides key information related to this final walk-through.



The actual closing

As you near the close date, learn what is involved to manage the closing and what you need to do or be aware of.



After the close

Here are some details of things following the administrative closing on the purchase of your home including next steps.





FAQ

should I buy or continue to rent?

Low-interest rates can sometimes mean that it can actually be cheaper to pay a mortgage than to rent. But there are some important questions to consider before buying. How long do you plan to stay in one place? If you need to relocate from time to time for work then renting may be preferable. Buying and selling are costly, so be sure you are happy to be settled for some time. Are you ready to take on the responsibilities of maintaining a property? A property is likely your most expensive monetary investment, and it needs to be maintained and protected. Consider all angles and costs before you commit to buying.

should I sell my current home before I buy?

Have an open discussion with your agent about the current property market. The biggest benefit of selling your current home first is that you will be in a stronger position, and an attractive prospect to any seller as your offer will not be contingent on your own property selling. You do run the risk of not finding a new property and having nowhere to live. It may be possible to negotiate a "rent-back" period, where you stay in your old house and effectively pay the new owner's mortgage for an agreed period. A long settlement or temporary accommodation may be possible. Alternatively, buying first gives you the security of knowing where you are going. But your offer will be contingent on selling your own property, and if you can't meet the required deadline you risk the disappointment of losing the sale altogether. This is riskier for the seller, which puts you in a weaker position if there are multiple offers.

do I really need an agent when buying a home?

Looking at homes is easy. Negotiating and wading through legal documents can be tricky. It's always advisable to use the services of a buyer's agent. The home seller will have an agent working for their best interests, so it pays for you to have someone in your corner. Agents have local expertise and negotiation experience, plus access to market knowledge and industry networks. They also understand all the ins and outs of legal transactions, which can save you valuable time and money (and remove a gigantic headache).

who pays the agent fees when buying a home?

Considering not using an agent is most often based on concerns over the cost of paying a commission. However, in most cases, it is the home seller who pays the real estate fees, not the home buyer.

how many homes should I look at?

There is no hard and fast rule about this. If you do thorough research and search online carefully, you might find your home immediately. But you may look at 25 homes before finding the right one.

how old is that?

Don't make assumptions. Ask about the age of the furnace, water heater, or air conditioning unit. Check on alliances that are to be included in the sale. Owners often know the age and condition of the roof, but it may pay to have it checked for sagging or damage.

what's the response time frame to an offer?

The 'life of the offer' can vary from hours to several days. Your agent will know what's most appropriate. For a new listing in a competitive market, it may only be 12 hours. For a property that has been on the market for some time, it may be a 2-3 day time frame.

do I really need to do a final walk-through?

You have the option to view the house 24 hours before closing. While this is not required, it is highly recommended. The purpose is to confirm that the property is still in the condition you expect, that repair contingencies have been completed, and everything that is agreed to is still in the property (i.e. appliances). You are about to spend a great deal of money, so take the opportunity to be completely satisfied. Also during your walk-through check that the furnace is working, all the toilets are flushing, and that there is hot water.

is the closing date our moving-in date?

The closing date is the day you sign all the legal documentation for the property transaction. Your agent will ask you to request a closing date and moving-in date to be included in your purchase offer, however, it is the attorneys who set the legal dates and times. Often they may be the same day, but sometimes the occupancy date is later. Make sure you are certain about the date before booking moving services etc.

what is the property tax rate?

Property Tax rates vary by county. Collier County is currently 1.25% and Lee County is 1.5%. Keep in mind that tax appraised value will reset with the sale of a home. Consult your tax accountant for a more accurate measure of your individual property tax rates.

is flood insurance required?

Most homeowners' policies exclude flood damage (rising water). If a home is in a flood zone that is considered at higher risk of flooding, flood insurance may be required if you have a mortgage on a home. To find out what flood zone a specific property is in, contact an home insurance company.



CDD (Community Development District)

A community development district (CDD) is a local, special-purpose government framework authorized for managing and financing infrastructure required to support development of a community. When you are looking at properties in Florida, you need to make sure you are aware if a CDD is part of the community as there will be fees associated with the CDD that are paid as part of your taxes.

MSTU (Municipal Service Taxing Unit)

A Municipal Service Taxing Unit (MSTU) is a funding mechanism for community members to create, through approval of the Board of County Commissioners, a special taxing district to make improvements to their neighborhood and/or community area. MSTU fees are paid as part of the annual property taxes. Providing additional services based on community desires.

HOA (Homeowner Association)

The general idea behind a homeowners' association (HOA) is that you have a group of people elected by the residents who make up the board directing the homeowners association. The main duties are to represent the best interests of the residents of the community especially in the capacity of protecting home values through the implementation and enforcement of rules, known as covenants and restrictions. assess and collect homeowners' fees to help pay for the upkeep of common areas of the community, as well as any other areas provided for in the covenants and deed recordings.

Condo Association

A condominium is generally defined as a type of joint ownership of real property in which center portions of the property are commonly owned (the common elements), and other portions are individually owned (the units). A condominium is created upon the recordation of a declaration, bylaws, and a condominium plat in the local county or municipal land records. Comprising the condominium regime are unit owners, collectively known as the "council of unit owners". This council of unit owners is empowered to run the condominium, but most of the powers and duties are delegated to a board of directors, except for those enumerated powers reserved for the council of unit owners. The council of unit owners elects the Board of Directors.

Property Homestead

A person who, on January 1, has the legal title or beneficial title in equity to real property in this state and who in good faith makes the property his or her permanent residence or the permanent residence of another or others legally or naturally dependent upon him or her, is entitled to an exemption. Once granted, you are entitled to a reduction of up to \$50,000 from the assessed value of your dwelling. Florida Statutes allow only one Homestead Exemption per "family unit." This means that anyone applying for the Homestead Exemption in Collier County would not be legally entitled to receive the exemption if they or their spouse are receiving residency-based exemption(s) in another state. This includes veterans and senior citizen exemptions.

Save Our Homes

An amendment to the Florida Constitution in 1994 limiting the increases of the assessed value of a Qualifying Homestead Property to 3%, or the consumer price index (CPI), whichever is less, from one year to the next. This cap only applies to real property qualifying and receiving a homestead exemption. This cap does not apply to new construction or previously non-assessed improvements made to the property the first year that it is added to the tax roll. The cap goes into effect the year following the granting of the homestead exemption. When a homesteaded property is sold or conveyed to a new owner, the assessed value then becomes the full market value. If the new owner applies and receives a homestead exemption then the process starts all over.

Property Insurance

Title Insurance protects the new owner from issues related to the title of the property, such as ownership claims or liens from contractors or creditors.

glossary

Agent Commission

This agreed-upon commission is usually a percentage of the final sale price and is documented when the seller arranges to list their home with an agent.

Appraisal

A buyer's mortgage lender sends an appraiser to assess a property and give a professional opinion on its current market value. The location and condition of the house is considered along with recent sale prices of comparable homes in the same area. Their appraisal is used to assess whether the home is worth the amount of money the buyer is seeking to borrow against the property.

Attorney's Fee

The fee for legal services provided by an attorney is paid at closing from the proceeds of the sale.

Backup Offer

A buyer may submit a "backup" offer on a property that is already under contract. The backup must still be negotiated and earnest money submitted to be considered as the next offer in line, should the first offer fall through. Only one backup offer can legally be submitted.

Blind Offer

A buyer who has not viewed a property may make an offer known as a blind offer. This is most commonly done in a highly competitive market in an attempt to be the first offer and to secure a quick agreement.

Closing Costs

These are costs over and above the final sale price of a home. Typically they can be between two to five percent of the purchase price, not including the down payment. Closing costs may include loan processing fees, title insurance, real estate agent fees, legal fees, and excise tax.

Closing Costs Credits

The seller's contribution to the buyer's closing costs. The negotiated credit appears as a line in the closing costs. Also called a Seller Assist or Seller Concession.

Closing Instructions

Document to engage the closing company and detail the settlement services in connection with a transaction for the sale and purchase of a property.

Comparative Market Analysis (CMA)

CMA is a report that compares similar homes in the same area. Active listings, recent sales, and other data are used to determine an accurate current market value and potential sale price for a particular property.

Contingencies

This refers to conditions that must be met for the purchase of a home to be finalized. Examples of contingencies are: a stipulation that a required loan must be approved by the lender; the appraised value must be near the final sale price; obtaining a building inspection concerning a particular issue; setting a specific time stipulation.

Earnest Payment

A deposit made by the buyer and paid to the seller's escrow account as a sign of good faith and ability to complete the property transaction. Typically 1-2 % of the total sale price.

Escrow

Escrow is a legal arrangement where a third party temporarily holds a sum of money, or an asset, until a particular condition has been met, such as the fulfillment of a purchase agreement. Escrow helps to reduce risk for both parties in a property transaction.

Escrow and Closing Fees

These are the costs for managing the closing of the transaction including signing, recording of documents, deed, and holding of purchase funds. Escrow fees are usually split 50/50 between seller and buyer.

Home Inspection

Once an offer is made, a buyer will order a home inspection. The inspection report details the condition of foundations, roof, structure, plumbing, insulation, electrical, fixtures, appliances, finishes, and grounds. Inspections also assess whether features are up to code. Issues identified in the inspection may affect the final sale price. A seller may order an inspection of their own house prior to listing to help avoid issues that could delay closing.

Housing Owners Association Fees

The proportion of fees owing to a Homeowner's Association, if applicable, up to the closing date. Some HOAs charge an additional transfer fee to transfer property to a new owner.

Multiple Listing Service (MLS)

A Multiple Listing Service is a database of properties for sale established by cooperating Real Estate Brokers. An MLS allows Brokers to share information on available properties with the aim of connecting homebuyers with sellers.

Natural hazards disclosure (NHD) report

A report that discloses if a property is in an area with a high risk of natural hazards. Concerns covered in an NHD include special flood hazard areas, very high fire hazard zones, and earthquake fault zones. The report is typically paid for by the seller and given to the buyer during escrow.

Pre-approval & Pre-approval Letter

Pre-approval refers to a buyer who already has loan finance approved by their lender. A potential buyer will apply for a home loan and the lender will conduct a thorough assessment of the borrower's income, assets, and other data to determine the amount that they are approved to borrow. A real estate agent may request a pre-approval letter to ensure a buyer is able to finance a purchase before showing them a property. This reduces the chance of wasted time and effort if a buyer actually cannot afford to purchase a property.

Prorated Property Tax

The proportion of property tax due up to the closing date, before ownership of the home is transferred to the buyer. If Prorated Property Tax is owed, the seller pays it at closing. It can be paid out of an escrow account associated with the seller's mortgage.

Purchase and sale agreement (PSA)

A purchase and sale agreement is commonly referred to as a written contract between the buyer and seller. It outlines all the terms agreed to by the buyer and the seller and is signed by both parties.

REALTOR®

A REALTOR® is a member of the National Association of REALTORS®. As such a REALTOR® is bound by the Ethics of the Association. While the terms REALTOR® and real estate agent are often used interchangeably, not every real estate agent is a REALTOR®. An active real estate agent is a licensed professional who represents home buyers or sellers seeking or listing a home and in property transactions.

Seller Disclosure

Sellers are required by law to disclose any information about their property that could affect a buyer's decision to purchase. This includes defects with the house, but also issues that may affect the property such as pest problems, property line disputes, unusual odors or significant noise issues in the area, or knowledge of major construction projects nearby.

Selling Agent (Buyer's) / Listing Agent (Seller's)

A buyer's agent is also known as the Selling Agent. They work on behalf of a buyer to find their next property and to negotiate the best deal for the buyer. A seller's agent is also known as the Listing Agent. They work for a home seller, marketing their property and negotiating the best sale on the seller's behalf.

Title Insurance

Title Insurance protects the new owner from issues related to the title of the property, such as ownership claims or liens from contractors or creditors.

Title Search

A title search will access public records to verify the record owner of a property. This may include the history of a home, sales, purchases, tax records, and any other types of liens (claims) or encumbrances. A clean title is required before a property transaction can proceed. A title search is carried out by a Title Company or an attorney who presents a Preliminary Report to the buyer and seller prior to closing escrow.

Transfer Tax

A government transfer tax, or title fee, is paid by the seller at closing when the property title is transferred.

Under Contract / Contingency Period

A home is 'under contract' when the buyer and seller have formalized their commitment to sell and purchase the property. Also called a contingency period, this is the stage where all specified conditions must be completed prior to closing.

Zoning


Local government regulates the use of land by designating areas (zones) for particular purposes. Zone classifications include residential, commercial, industrial, and agricultural. Factors that affect zoning include traffic flow, housing, schools, health & safety, economic development, and resource protection.


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