

REAL ESTATE BUYER'S GUIDE



"We bring the pieces together."



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Leading
REAL ESTATE COMPANIES
OF THE WORLD

LP LUXURY
PORTFOLIO
INTERNATIONAL

BRINGING THE PIECES TOGETHER

All About You:

I am honored you are considering me for finding your next home. But this isn't about me, this is all about you. My goal is to ensure that you are the priority and that I personally help meet your needs and wants and great-to-haves. I can't wait to get started helping you along one of your most important journeys in life.

Why Me?

For more than 20 years, I've helped customers find their footing in the local real estate market by providing them with the one thing they need to succeed: knowledge. I've found that the more informed my customers are, the more likely they are to get what they want. I make it my mission to provide you with the knowledge needed to pull together the real estate pieces.

Credentials:

- Five Star, MRP - Military Relocation Professional
- REALTOR®
- REOS
- U.S. Military on the Move Certified Military Specialist

The Watson Difference:

Watson is the trusted name in real estate since 1965 in Florida and South Georgia. We have a hyper-local knowledge with a global presence thanks to our Leading Real Estate Companies of the World® membership and affiliation. And our home buying and selling solutions know no bounds with our integrated Family of Services to get you insurance, mortgage, title services and more – all from the name you trust.



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WHAT IS IMPORTANT TO YOU?

I pride myself on outlining, prioritizing, and achieving your most-desired goals in your home-buying endeavor. **Let's discuss your personal buying needs and wants. Simply fill out this profile sheet so I can gather every detail - no matter how big or small - to best determine our buying plan for you.**

Tell Me About Your Requirements for Your Home:

Desired Area(s): _____ Style(s): _____

Price Range: _____ New or Existing: _____

Square Feet: _____ Lot Size: _____ Bedrooms: _____ Bathrooms: _____

Other Needs/Wants: _____

Tell Me About Your Current Housing Information:

Area or City: _____

Approximate Value: _____ Down Payment for Future Home Purchase: _____

Estimated Equity: _____ Progress of Sale: _____

Tell Me About Your Family:

Children (Yes or No and #): _____ Pets (Yes or No and #): _____

Employer 1: _____ Commute Time: _____

Address: _____

Employer 2: _____ Commute Time: _____

Address: _____



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HOME-BUYING JOURNEY: GETTING YOU THERE



Buying a home can be equal parts exciting and overwhelming. Making it to closing can feel like a staggering journey, which is why I'm here to help. This six-step guide will help keep you on a smooth path.

1

Select Your REALTOR®

That starts with me! I understand it's important to select someone you can trust to navigate you through the home-buying maze.

2

Determine Your Budget

Your financing must be in order to begin the home-buying process. Use the handy Mortgage Calculator located on my website to determine how much house you can afford before getting pre-approved.

3

Get Pre-Approved

By measuring factors like income, credit, and assets, my lender can determine what type of loan best suits your needs and how much home you can afford. Our Watson Mortgage Corp. professionals can help with this, too!

4

Tour Homes

Use my website to find homes and select favorites so I can set up a tour. When touring properties, be honest with me about what you like and don't in each home. The more I know, the better I can select a home that will be a perfect fit.

5

Make an Offer

When you've found the perfect home, I'll help you prepare an offer. That offer contains much more than just price, like cancellation terms, repairs, and more. I'll be there to negotiate this strategically on your behalf.

6

Hop on the Road to Closing

After negotiations have settled, the loan process and title work begin. The experts at Watson Mortgage Corp. and I are ready to assist you.

7

Final Details

This step ties all the final details together. We will order the appraisal, conduct your inspection, review loan terms with your lender, and review the inspection findings - all with my guidance, of course.

8

Closing

Finally, you'll transfer funds and ownership through title company.



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DETAILED ACTION PLAN FOR FINDING YOUR NEXT HOME

Take Your First Steps:

- ▶ Determine your ideal home and needs vs. wants
- ▶ Determine financial goals and complete mortgage qualification/lender pre-approval
- ▶ Determine geographic areas to search in
- ▶ Set up automatic alerts for homes matching your criteria

Strategize to Get the Most for Your Money:

- ▶ Communicate regularly and openly by phone, text, email
- ▶ Set appointments and tour homes of interest
- ▶ Determine a strong offer price based on days on market, your timeline, home condition, and CMA
- ▶ Submit an offer when ready
- ▶ Answer any questions regarding the contract, loan, the home and condition, the seller and terms, and more along the way

Cross the Finish Line:

- ▶ Order home appraisal
- ▶ Make your appointment for home inspection with the company of your choosing (your REALTOR® can recommend a reputable place)
- ▶ Receive title transfer and deposit
- ▶ Receive your final walk-through with your REALTOR®
- ▶ Attend your signing and receive your new keys
- ▶ Move in and start making your new home your very own
- ▶ Relax and celebrate!



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HOME-BUYING TIPS AND HELPFUL INFORMATION

- When determining your house affordability, do not exceed 35% of your gross income, and stay in the range of 25% (recommended).
- Once you get your pre-approval, do not make any big purchases or take out any new credit lines or accounts. Your credit should be stable until after the home-buying process completes.
- Bring a trusted partner or friend with you on your home tours who can point out things you may miss.
- If your future home has an HOA, read the HOA terms and be sure you can live with them.
- Do not neglect to consider additional costs: closing, down payments, lender's fees, repairs, homeowners insurance, PMI (if not putting down 20% or more), HOA fees, property taxes, and more (including home maintenance, like pest control and appliance servicing).
- Call the utility companies to see how much utility bills have been during normal home usage.
- Locking in an interest rate can help you avoid rising rates.
- Set aside one to two hours to sign all the closing documentation and receive funds.



A List of Don'ts:

- Don't change jobs
- Don't buy a vehicle or large purchase
- Don't originate new credit inquiries
- Don't spend your down payment
- Don't make large deposits or change banks



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NEW CONSTRUCTION CONSIDERATIONS

It might not seem necessary to involve a real estate agent in a transaction where a buyer can deal directly with a builder, but a real estate professional who knows your interests can guide you along the right path, and help ensure you make a decision you can live with (and in) for many years.

Here's How I Do That:

- ▶ Direct you to developments and communities that match your specifications
- ▶ Suggest builders based on reputation for delivering a high-quality product, responding quickly to issues, and being financially sound
- ▶ Help you navigate the complex builder contract and negotiate upgrades
- ▶ Provide local area information regarding schools, day care or elderly care services
- ▶ Assist in hundreds of design choices and offer advice on upgrades
- ▶ Accompany you to the work site for walk-throughs, supply you with progress reports if you're unable to stop by, and help photograph phases of the construction

Remember, your builders are happy to provide commission to your associate, but you must ensure that associate is present with you from your very first meeting with the builder or register them in advance to be compensated for their service to you.

Things to Watch Out For:

- ▶ Hidden Costs: pricey upgrades, missing essentials like appliances or closing costs
- ▶ Builder's Defects: weak slabs, warping wood, incorrect wiring, shoddy workmanship, and more
- ▶ Lack of Representation: an experienced agent is important in new construction to help you navigate and represent you as the buyer



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