



THE COFFEY GROUP

POWERED BY LUCIDO GLOBAL

HOME BUYERS GUIDE



KELLERWILLIAMS
Luxury
THE COFFEY GROUP
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kw ISLAND LIFE
REAL ESTATE
KELLERWILLIAMS, REALTY

IN MY EXPERIENCE...

a home isn't a dream home because of its size.

It's about how you feel when you walk through the front door, and the way you can instantly envision your life unfolding there.

This is about more than real estate - it's about your life, your dreams and your desired outcomes. Working with home buyers is not a one-size fits all process, so I approach each one of my clients individually, taking the time to understand their current situation, unique needs and lifestyle. I understand I am helping my clients open a new chapter of their lives, which is why I work so diligently to find the perfect home and handle every last detail of the home buying process.

I am honored to guide you through this process and excited to help you find that perfect home!





SELECTING A REAL ESTATE AGENT

Once you are serious about buying a home, find a real estate agent you trust. A licensed real estate agent can provide you with a helpful information on homes and neighborhoods that isn't easily accessible to the public. Their knowledge of the home buying process, negotiating skills, and familiarity with the area you want to live in can be extremely valuable. Also, did you know that the buyer does not pay for their agent's service? The seller pays the agent's commission!

Why is it important to sign the buyer agent representation contract? The buyer's agent contractually agrees to be an advocate for the buyer, to advise, to disclose all material facts about the property, to be reasonably available to the client, and to do everything within reason to get the sale to close, while protecting the buyer's interest. Agents are instructed to present the Exclusive Buyer Agreement at their face to face meeting with a potential client.

10

TOP THINGS TO KNOW WHEN CHOOSING A REALTOR

INTEGRITY | Is this person honest, ethical, and respected in the community and industry?

KNOWLEDGE | Does this person have the ability to guide me through this entire process?

RESULTS | Does this person have a proven track record to give me confidence in achieving my desired results?

TRUST | Do I trust this person to genuinely represent me and my best interest?

GOOGLE | When I Google this person, what do I find?

TEAM | Does this person have a whole team of specialized professionals working together to serve me?

EXPERIENCE | Is this person a seasoned real estate expert?

PASSIONATE | Is this person's passion for this industry evident?

SERVICES | Does this person provide state-of-the-art staging, photography, client care, and marketing?

LOCAL | Is this person truly familiar with my market?

MEET THE TEAM

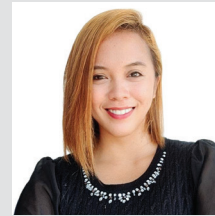
THE COFFEY GROUP



THOMAS SONS
DIRECTOR OF SALES



JANE ONTIVEROS
DIRECTOR OF MARKETING



KATHERINE ESGUERRA
DIRECTOR OF OPERATIONS



JUAN MORENO
LISTING MANAGER
& TRANSACTION COORDINATOR



JULIE SNYDER
LICENSED
SALES ASSOCIATE



JONATHAN DIMLA
CLIENT CONCIERGE

BRANDY LOEBKER | LICENSED BROKER & OPERATING PRINCIPAL



**OP, Keller Williams Island Life
Real Estate and KW Suncoast
Licensed Real Estate Broker**
ABR, CAA, CDPE, CDRE, CIPS, CLHMS
GREEN, RSPS, TRC
Team Line: (941) 404-4737
brandyloebker@lucidoglobal.com
www.thecoffeygroup.com

Brandy believes the basic tenets of service should be knowledge, honesty, loyalty, and trust. Marked by this philosophy, and a high degree of work ethic, The Coffey Group has consistently been in the top 0.04% for overall sales volume for Sarasota and Manatee County. Keller Williams noticed the success and felt the opportunity to own a Keller Williams brokerage was well deserved. Brandy has been an area resident in Sarasota for 39 years, licensed for 20 years, and is a local graduate of USF. Brandy holds multiple professional designations including Certified International Property Specialist, Accredited Buyer's Representative, and Licensed Real Estate Broker. Brandy continually works with international brokers through a referral network of members with her Transnational Referral Certification. She is a member of the Institute for Luxury Home Marketing and holds the Certified Luxury Home Marketing Specialist Designation and is a member of the Million Dollar Guild. Brandy was recently asked to be a Social Media Ambassador for Keller Williams Realty International. Brandy has established herself as an expert in the second-home and investment property market with her Resort & Second Home Specialist Certification and has earned the Certified Residential Property Designation and is a Certified Auction Agent. She is a National Association of REALTORS® Green Designee. Brandy is a Certified Distressed Property Expert. Having processed countless short sales from 2006-2011, she has experience in foreclosures prevention. Her mission is to help as many people as possible increase their net worth, and by doing so, she knows they will feel inclined to give back to their community. She feels everyone can benefit from working with a true Real Estate Professional Consultant. Brandy offers a 72Sold Program that creates an opportunity for you to see the highest offers from the best buyers in the market for your home in 8 days or less. Brandy specializes in Senior Relocation Services. She is well versed in 1031 exchanges, DSTs, and Trusts. Her knowledge helps her in assisting clients in planning for their future. Brandy is the Operating Principal & Broker for Keller Williams Island Life Real Estate & KW Suncoast. She felt Keller Williams was the perfect fit with the #1 training company in the world for her agents. Brandy takes a Ritz Carlton approach for client experience and owns Florida Suncoast Property management and Suncoast Repair & Remodel for residential and commercial property to service all of her clients with their income-producing property needs in Southwest Florida. C & J Staging & Design was developed to showcase her properties in the best way possible in a competitive market. Brandy has partnered with a well-known Interior Designer, Joan Greenfield to ensure the best possible service for all of her clients' design needs. Joan and Brandy own Coffey Group Interior Design. Brandy has joined KW Style to Design in order to provide a higher level of service with interior design, staging, and assisting her clients in renovation projects when buying, selling, or staying in their home. Keller Concierge has helped streamline this process. KW Worldwide, KW Luxury, KW Sports + Entertainment, Next Move Military, KW Land, KW Planner, KW New Homes, & KW Commercial have allowed the team and her brokerage to form strategic relationships with experienced agents across the globe. These relationships have allowed the team and her brokerage to handle all of their client's real estate needs in any location with a concierge approach. Brandy owns Coffey & Company Coaching, a coaching company for business owners and real estate professionals. The purpose of this company is to coach and train companies on how to create the ultimate client experience, create brand awareness, and to increase their profit. Brandy is dedicated to helping others succeed and is passionate about serving her community. Brandy is the Chair of the Realtor Association of Sarasota & Manatee County Charitable Foundation, on the Board of Directors for the Realtor Association of Sarasota & Manatee, on the Board of Directors for Florida Association of Realtors, and the Luxury Ambassador for Keller Williams North Florida Region. Brandy was recently appointed to serve on Mote Marine Laboratory President's Advisory Council.



**CERTIFIED DISTRESSED
PROPERTY EXPERT®**



SPECIALIZING IN

- + Residential Sales
- + Seller Representation
- + Luxury Homes
- + Senior Services
- + Downsizing
- + New Construction
- + Lots & Land
- + Career Relocation
- + Military Housing
- + Distressed Properties
- + Commercial Sales
- + Investment Properties
- + Property Management
- + Rentals



MARKETING



NEGOTIATIONS



OFFERS +
RATIFICATION



INSPECTION



APPRAISAL



CLOSING +
SETTLEMENT

DIVISIONS + PROGRAMS

SILVER GROUP®

Senior Division

LUCIDO LUXURY COLLECTION

Luxury Division

BUILDER SALES + MARKETING

Luxury Division

LUCIDO COMMERCIAL

Commercial Division

HEROES GROUP

Military Division

S+E

Sports + Entertainment Division

STAGED + STYLED

Staging + Photography Division

@LUCIDOMARKETING

Creative Division

HOME ENHANCEMENT LISTING PROGRAM (H.E.L.P)

Update your home to appeal to the modern buyer and defer payment until settlement!

LUCIDO LISTING BLITZ™

Our proven approach for listing and selling homes. Designed to strategically create a sense urgency and competition amongst buyers.

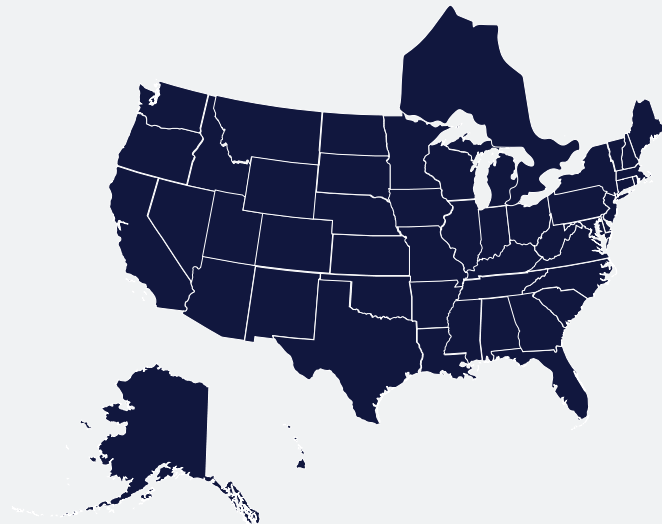
LUCIDO BUSINESS BROKERS

Our custom suite of services offered when buying or selling a business.

**CERTAIN DIVISIONS + PROGRAMS ARE CURRENTLY PRESENT IN SPECIFIC LOCATIONS.*

LOCAL EXPERTS FROM COAST TO COAST IN THE NEIGHBORHOOD? SO ARE WE!

We have Lucido agents who live and work in markets all over the country and in Canada, and Keller Williams partners in countries all over the world. So we can help you move anywhere you want to be!



Visit [LucidoGlobal.com/locations](https://www.lucidoglobal.com/locations) to see all of our Lucido locations.

BOB LUCIDO TEAM | LUCIDO GLOBAL | LUCIDO GLOBAL TEAM | LUCIDO GLOBAL CANADA

LUCIDO DIFFERENCE

WHAT OUR CLIENTS ARE SAYING...



We purchased a property after searching for 6 months and could not have been happier with our Coffey Group experience. Meagan West is a fantastic agent, friendly and very responsive. As we narrowed our search, she collected relevant property information and put everything on a spreadsheet, including links to HOA documents and local municipal websites, to help us make a final selection. She continued to make everything easy from the negotiation through closing. I highly recommend Meagan and the Coffey Group!

- **Keith & Stacey Argabright**

Karrie Beckmann helped us find our dream home in Florida. She is AMAZING!!! She stayed on top of the entire process, made sure that everything happened when it needed to and kept us well informed every step of the way. My wife and I heard from Karrie almost daily once the purchasing process was under way. We know for sure we could not have done this without her help. She is so professional yet so understanding and helpful. It was a painless process completely due to Karrie's diligence. If you are considering buying a home in the area, please use Coffey Group and consider asking for Karrie Beckmann to help you.

- **Tom Wolfe**

Brandy did the WORK it took to sell our specialty property. Found her very prompt and professional in her responses. She has great vision and insight in marketing. My time was not wasted by non qualified buyers. She has integrity!

- **Brad Grand**

Highly likely to recommend | 5.0

Bought a Single Family home in 2024 in Pinebrook, Venice, FL.

- Local knowledge
- Process expertise
- Responsiveness
- Negotiation skills

It was such a pleasure working with Thomas for our move to Venice, Florida. His knowledge of the area and the current market was most impressive and he followed our home needs to a tee. He was always available for questions and ready to assist us when asked. We could not recommend him more, if anyone needs a great real estate agent, call Thomas!!!

- **johnkbutler13**

Thomas Sons provided amazing service! He would research every home before we would even go out to look at them! He is knowledgeable, personable and professional. He actually listened to what we were wanting and helped us find the right home! We would absolutely recommend him to everyone! If you want someone that's willing to bat for you, he's your realtor!

- **Chicody & Nina Mays**

Brandy successfully and professionally sold our home and negotiated the purchase of our new home, with both closings scheduled for the same day. A procedural issue on our buyer's end delayed closing and caused far more stress than expected but Brandy's experience and unwavering advocacy on our behalf brought it all together at the end. The window in which we had the chance to buy our current home was so incredibly narrow that we're still amazed to be here - without hesitation, we would recommend Brandy and would definitely ask her to be our agent again.

- **Mimi Steger**

We had an excellent experience with Brandy and Meagan when purchasing our home in Sarasota. Since we live out of state, having them represent us was incredibly helpful. Their professionalism, knowledge and expertise is outstanding. Brandy and Meagan were both always available to answer questions and accompany us to meetings and walkthroughs with the builder. We highly recommend the Coffey Team for any real estate needs and know they will go above and beyond your expectations!

- **Paul & Karen Hatch**



REAL ESTATE TERMS

ABSTRACT OF TITLE

Report of title search by Abstractor for examination by Title Attorney

AGREEMENT OF SALE

Contract between buyer and seller for sale of real estate

APPRAISAL

Determination of value of property by licensed Appraiser

CLOSING COSTS

Costs of transferring property, legal fees, county/state transfer fees

CLOSING DAY OR SETTLEMENT DAY

Day of settlement, seller signs deed, buyer pays of property

CLOUD (ON TITLE)

Unpaid tax liens, judgment liens

COMMISSION

Fee for sale of real property

CONVENTIONAL MORTGAGE

Mortgage loans not insured by FHA or guaranteed by Veterans Affairs

DEED

Title to real property

DEED OF TRUST

Security for mortgage loan which is a lien on deed

DEFAULT

Loan: Mortgage that is not paid
Contract: When one party fails to adhere to the contract

DOWN PAYMENT

Cash of payment toward purchase

EARNEST MONEY DEPOSIT (EMD)

Purchaser's deposit held in Escrow until settlement

ENCUMBRANCE

Property interest or lien on property

EQUITY

Owner's interest in property over mortgage value and market value

ESCROW

Deposit account for earnest money held in trust until settlement

GRANTEE

Buyer of property

GRANTOR

Seller of property

HUD (Housing & Urban Development)

U.S Department that enforces federal housing laws

INTEREST

Charge paid by borrower to lender

LIEN

Claim filed against deed on property for money owed

MARKETABLE TITLE

Title is free of liens/encumbrances

MORTGAGE

Liens against property for which money is borrowed

MORTGAGE COMMITMENT

Approval of loan after all information has been verified

MORTGAGE NOTE

Agreement to repay a mortgage loan

PREMIUM

Fee paid by borrower to HUD to pay for cost of FHA mortgage insurance

PRINCIPAL

Mortgage loan balance owed

PURCHASE (OR SALES) AGREEMENT

Contract of sales

QUITCLAIM DEED

Deed transferring ownership from one party to another party

STATE STAMPS

Transfer taxes paid to state or county to transfer property

TAX

Fee levied by government against property owners

TITLE

Document of ownership of property

TITLE INSURANCE

Insurance property owner for claims against the title

TITLE SEARCH

Search land records for liens or encumbrances against the title

Our team sells a home every 3 hours, so you can be confident that when we have the knowledge and experience to get the job done.

When you buy or sell home with us, you get industry-leading services, strategies, tools, marketing, and technology from one of the top teams with the largest real estate company in the world.

You'll have our team of experts to help navigate the process in the most streamlined and personalized way possible - to achieve your goals and exceed your expectations.

For us it's not just about the transaction - because we strive to deliver the ultimate real estate experience. That's the Lucido difference.

Ready to make a move? Contact us today at

LucidoGlobal.com



LucidoGlobal.com |    @LucidoGlobal 

WORKING WITH BUYER'S AGENT:

what's in it for you?



WHEN YOU ARE MAKING ONE OF THE BIGGEST PURCHASES YOU WILL EVER MAKE, DOESN'T IT MAKE SENSE TO HAVE SOMEONE LOOKING OUT FOR YOUR BEST INTERESTS?

OF COURSE IT DOES!

You will be provided a step-by-step explanation of the purchase process, so that you will know what to expect before you get started. You are not just a customer, but a valued client with an Agent at your side during the entire transaction. You and the Buyer's Agent become a Team. The goal is to have a comprehensive game plan for finding the perfect home at a GREAT price. The listing Agent represents the Seller and their promise to the Seller is to get the best price for them, not for you, the Buyer.

You will receive information on all properties meeting your criteria, including the listings of other brokers. If you are interested in new construction, your Buyer's Agent can negotiate with the Builder on your behalf. Builders do insist that the Agent accompany you on the first visit, though, so please don't go without your Buyer's Agent. Many **For Sale by Owners** will work with Agents, too. If there are FSBOs that interest you please talk with your Buyer's Agent about them before you contact the Owner. The Agent will set up showings for all the properties and work for you to get the best deal!

You can be set up with an automatic program that will send listing alerts to you with property profiles on new listings in the MLS that match the criteria that you are seeking. It's a great way to stay informed up to the minute with the latest listings. The alert will come to your Agent as well, so you stay connected.

When you are ready to make an offer, your Buyer's Agent will prepare a market analysis to determine the offer. Using their negotiating experience to help you achieve the best terms possible for your purchase and prepare the sales agreement ensuring that you receive the Seller's Disclosure.

You will be provided with the names of local mortgage lenders, Attorneys and experienced home inspectors. When the settlement statement is ready, your agent will review it with you prior to closing and attend the closing with you.

YOUR BUYER'S AGENT REMAINS AVAILABLE BEYOND THE CLOSING, AS A RESOURCE FOR YOUR OR OTHERS YOU KNOW. ALL OF THESE SERVICES ARE AT NO COST TO YOU.

That is what's in it for you!



BRANDY LOEBKER

OP, Keller Williams Island Life Real Estate and
KW Suncoast, Licensed Real Estate Broker
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Each Office is Independently Owned And Operated. If your property is listed with another Broker, this is not a solicitation. Agent does not guarantee the accuracy of square footage, lot size, or other information concerning the condition or features of the property provided by the seller or obtained from public records or other sources and the buyer is advised to independently verify the accuracy of that information through personal inspection with appropriate licensed professionals.





SINGLE AGENT VS. TRANSACTION AGENT WHAT IS THE DIFFERENCE?!

Be informed! Whether you have purchased or sold real estate in the state of Florida, know the statutes! This explanation is taken directly from the Florida Statutes. It is important to know the difference! Agents with The Coffey Group Fine Homes International only work for our clients as a Single Agent with Exclusive Broker Agency Agreement. Establish this relationship at the onset of your relationship with your Agent.

CLIENT QUESTION:

Can a real estate sales associate transact business with a real estate sales associate working under the same broker if there is an established single agent relationship with the real estate sales associate's brokerage?

ANSWER:

There are two forms of representation available under a Broker license held by a real estate professional according to Florida law: the **Single Agent** and the **Transaction Broker**. These two relationships entitle the buyer or seller to different upheld duties by the real estate professional.

SINGLE AGENT

A **Single Agent** is defined by Florida Statutes Chapter 475, Part I as a broker who represents either the buyer or seller of real estate, but not both in the same transaction . **It is the highest form, providing the most confidence to the customer that the Realtor represents only the customer's interest.**

THE DUTIES OF A SINGLE AGENT THAT MUST BE FULLY DESCRIBED AND DISCLOSED IN WRITING TO A BUYER OR SELLER IN AGREEMENTS FOR REPRESENTATION INCLUDE THE FOLLOWING:

- Dealing honestly and fairly
- Loyalty
- Confidentiality
- Obedience
- Full disclosure
- Accounting for all funds
- Skill, care, and diligence in the transaction
- Presenting all offers and counteroffers in a timely manner, unless a party has previously directed the licensee otherwise in writing
- Disclosing all known facts that materially affect the value of residential real property and are not readily observable

DISCLOSURE OF THESE DUTIES MUST BE MADE BEFORE OR DURING ENTRANCE INTO A LISTING/ REPRESENTATION AGREEMENT, OR BEFORE THE SHOWING OF PROPERTY.

TRANSACTION BROKER

A **Transaction Broker** is defined as a broker who provides *limited representation* to a buyer, a seller or both, in a real estate transaction, but does not represent either in a fiduciary capacity or as a single agent. In a real estate transaction using a transaction broker, the buyer or seller are not responsible for the acts of a licensee, and both parties give up their rights to the undivided loyalty of a licensee. This kind of limited representation allows a licensee to facilitate a real estate transaction by assisting both the buyer and the seller; providing however, that a licensee should never work to represent one party to the detriment of the other party when acting as a transaction broker to both parties.

THE DUTIES OF THE TRANSACTION BROKER INCLUDE THE FOLLOWING:

- Dealing honestly and fairly
- Accounting for all funds
- Using skill, care, and diligence in the transaction
- Disclosing all known facts that materially affect the value of residential real property and are not readily observable to the buyer
- Presenting all offers and counteroffers in a timely manner, unless a party has previously directed the licensee otherwise in writing
- **Limited confidentiality**, unless waived in writing by a party, that prevents disclosure of the motivation of any party for selling or buying property, any party's willingness to agree to financing terms other than those offered, or of any other information requested to remain confidential
- Any additional duties that are mutually agreed to with a party

WHEN MAKING ONE OF THE BIGGEST PURCHASES YOU WILL EVER MAKE, WHAT TYPE OF RELATIONSHIP WILL YOU HAVE

with your real estate agent ?



BRANDY LOEBKER

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Section 475.278(1) (b), Florida Statutes, presumes that a licensee is operating as a transaction broker, unless the customer and broker establish a single agent or no brokerage relationship, in writing.



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REAL ESTATE
KELLERWILLIAMS. REALTY



3.5% OF SALES PRICE

SERVICES + GUARANTEES

Agent will contribute **0.25%** towards your closing costs when you finance your purchase with Moxie Mortgage.*

Personalized Strategy Session

Kickstart your purchase process with a personalized session where we discuss your goals, analyze your needs, and create your timeline and strategy for success.

Representation + Navigation

We're here to represent your best interests and help you navigate the entire process. This includes finding and showing you homes and potential off-market opportunities, crafting and submitting offers, negotiating on your behalf, guiding you through inspections, working together with all parties to resolve any issues, and ultimately helping you achieve your goal.

Moving Credit

When you buy your house with us, you will receive a \$500 credit towards the cost of moving*

House to Home Renovation Credit

Make your new house into your home! With this special credit you can save 5% on a renovation project over \$10,000 with Suncoast Repair and Remodel.**

Peace of Mind Guarantee

Purchase this house with us, and have the peace of mind knowing that if your needs or situation change within a year, we'll sell this house for free when you buy your next house with us.*

Access to Financing Guarantees

Get the home of your dreams and get the best possible financing terms with Moxie Mortgage's financing guarantees. †



*Certain restrictions apply.

**Discount is valid on any project signed within 6 months of the closing date of your house. Contact suncoastrepairandremodel@gmail.com for more information.

† These financing guarantees are contingent upon using Moxie Mortgage to finance your purchase. You, as the client, are solely responsible for selecting your mortgage provider, and the Lucido VIP Buyer Program does not require the use of Moxie Mortgage; however, these financing guarantees no longer apply should you select a mortgage provider other than Moxie Mortgage. // Certain restrictions apply. Contact Moxie Mortgage for more information.



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BUY WITH MOXIE,
OWN WITH CONFIDENCE

FINANCING GUARANTEES

Low Rate Guarantee.

Don't pay for a lender's office and overhead. We are direct to wholesale, and we pass the savings on to you.

Lock and Shop Guarantee.

Lock Your Rate While You Shop for up to 360 Days!

Rate Buydown Guarantee.

Knock 1% Off Your Rate for the First Year with our 1-0 Buydown Product.

Rate Protection Guarantee.

If You Aren't Happy with Your Mortgage, We Will Refi It at No Closing Cost to You.

Same Day Approval Guarantee.

Get Preapproved to Purchase within 24 Hours!

14-Day Clear to Close Guarantee.

Close in 14 Days or Less, or We'll Pay for Your Appraisal!

LIMITED TIME SPECIAL OFFER

Moxie will contribute **\$1,000 towards your closing costs** if you buy a home via VIP Buyer Program.

MOXIEMORTGAGE.COM
NMLS# 1660690

* This is not a commitment to lend. All offers are contingent on using Moxie Mortgage to finance your purchase and on qualification per full underwriting guidelines. Offers may not be redeemed for cash and are non-transferable. Conditions and exclusions apply. You, as the client, are solely responsible for selecting your mortgage provider. These financing guarantees no longer apply should you select a mortgage provider other than Moxie Mortgage. Contact Moxie Mortgage for more information.

MOVING DAY CHEAT SHEET

A FEW WEEKS BEFORE YOU MOVE



1 Schedule a mover - the good ones tend to book up fast! If you don't have one in mind, ask friends for recommendations or search online reviews.



2 Schedule a cleaning service to come after the movers, unless you plan to tidy up the home after the move yourself.



3 Transfer your utilities or schedule the disconnect of utilities and installation of new services. If you're moving to a different city, since some cable companies get booked up weeks in advance. If possible shoot for cable/internet installation the day after the move since you'll be so busy on moving day and your timing might be unpredictable.



4 Start getting rid of what you don't plan to take with you. Start listing items for sale online or donating items.



5 Acquire packing boxes, packing tape, and some bubble wrap. See if any friends or local stores have boxes you can take off their hands for free.



6 Begin packing. Start with items you won't need for a while, like winter clothes or books, and aim to pack a few boxes week (or day) so the move doesn't sneak up on you.

THE DAY BEFORE YOU MOVE



1 If you haven't already, label to the boxes indicate which room at your new home each box should go into. You could also put stickers or masking ta on furniture to label where it should go.



2 Stock up on some bottled water and snacks like granola bars, to help fuel you and the movers on moving day.



3 If you don't have any handy, take out some cash so you can easily tip the movers the next day.



4 If you have a pet, consider dropping them off with a friend or family member the night before the move so they're not in the way risk of escaping the day of the move.



5 Put some essentials, including a change of clothes, medicines, and travel-sized toiletries, in an overnight bag do you'll have basic necessities on your first night at your new home. You'll be pretty exhausted and probably won't want to go digging through boxes for toothpaste or underwear.

ON THE DAY OF THE MOVE



1 Wake up well before the movers are scheduled to arrive and take a deep breath.



2 If you have a vehicle, consider putting breakable items and small valuables, like jewelry and important documents, in your car and transferring them yourself.



3 Pack up or throw away any last-minute like toiletries or perishable food.



4 Do a final walk-through all cabinets and drawers to make sure you got everything.





5 Keep an eye on the movers to ensure your items are handled with care.





6 When you get to the new home, label any rooms that correspond to box labels that may not be obvious to movers (like if a bedroom and study could be mixed up) to ensure items go in the right place.


THE HOME BUYING PROCESS


 Select a Real Estate Agent


 Obtain Financial Preapproval


 Analyze Your Needs In A Buyer Consultation


 Select Properties


 View Properties

 Write An Offer To Purchase

 Negotiate Terms

 Accept The Contract

 Conduct Inspections


 Resolve Any Issues


REMOVE CONTINGENCIES


OBTAIN MORTGAGE FINANCING


CREDIT CHECK
UNDERWRITING
APPRAISAL


SURVEY
INSURANCE


 Conduct Title Search

 Remove Any Encumbrances

 Obtain Title Insurance

 Obtain Funds for Closing

 Close on the Property

 Take Possession of Home!

BREAKING DOWN THE PROCESS



1. GET PRE-APPROVED

By getting pre-approved prior to beginning your home search, this will allow you to determine what you can comfortably afford and allow us to move quickly once we find the right home.

- Pre-approval shows that you are a serious buyer
- Saves you time
- Gives you leverage in a multiple offer situation



2. NEEDS ANALYSIS

- Describe your perfect home
- What are your “must haves?”
- When do you need to be in your home by?



3. SELECT & VIEW PROPERTIES

- All brokers have access to the same information
- If you see a home on a website, at an open house, at a new construction development, etc... CONTACT US!
- Our average buyer looks at #? properties before finding the right HOME
- Communication is key to finding the right home quickly!



4. WRITING AN OFFER

- Be prepared to move quickly once we have found the right home
- Understanding a Seller's Market vs. Buyer's Market
- Earnest Money Deposit
- Proof of funds for your down payment and closing costs
- Pre-approval letter
- Letter to the seller



5. NEGOTIATE

After we present your offer to the listing agent, it will either be accepted, rejected, or the seller will make a counter-offer. This is when we will use our knowledge of the market & expert negotiating skills to negotiate the terms of the contract on your behalf.



CONTRACT TO CLOSE



6. CONDUCT APPLICABLE INSPECTIONS

Once seller has accepted your offer to purchase their property, it is time to bring in a professional home inspector to ensure the property meets the required standards. Any serious issues that arise will be brought to the attention of the seller and we will help you negotiate who will be responsible for fixing the noted repairs.



7. REMOVE CONTINGENCIES

- Financing Contingency - If financing the purchase, the contract will state that it is contingent on the home appraising for the contract price and financing.
- Inspection Contingency - Purchase is contingent on the property being professionally inspected and repairs done by the seller.
- Home Sale Contingency - Selling your current home.



8. MORTGAGE LENDER

- Credit Check
- Underwriting
- Survey
- Appraisal
- Insurance



9. CONDUCT TITLE SEARCH

- Remove any encumbrances
- Obtain title insurance



10. OBTAIN FUNDS FOR CLOSING



11. FINAL WALK THROUGH



12. CLOSE ON THE PROPERTY

TAKE POSSESSION OF YOUR
NEW HOME!





Thank you **FOR THIS OPPORTUNITY**

to guide you through your home buying process. While the process can seem daunting, rest assured, we are here to guide, educate, network, advocate and negotiate on your behalf.

It's what we do and we do it well!



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