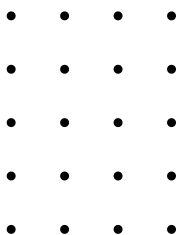


SW FLORIDA SUNCOAST

YOUR BUYER'S GUIDE



COMPASS FLORIDA
941.286.9647
BEAUTIFULVUE.COM



TAMINA
ARATARI

TAMINA ARATARI

SW Florida's Suncoast region has some of the hottest real estate markets. It can be challenging to navigate the buying process in this fast-paced marketplace. To capture the best deals, you need a skilled agent on your side to position you ahead of the crowd.

How I support buyers:

- Provide real-time market insights
- Use my knowledge of on and off market listings to find homes that meet your criteria
- Share local expertise and tours of the area
- Help build your "buyers team" by connecting you with trusted financing organizations, vendors, etc
- In a competitive market, I can help get your offer accepted

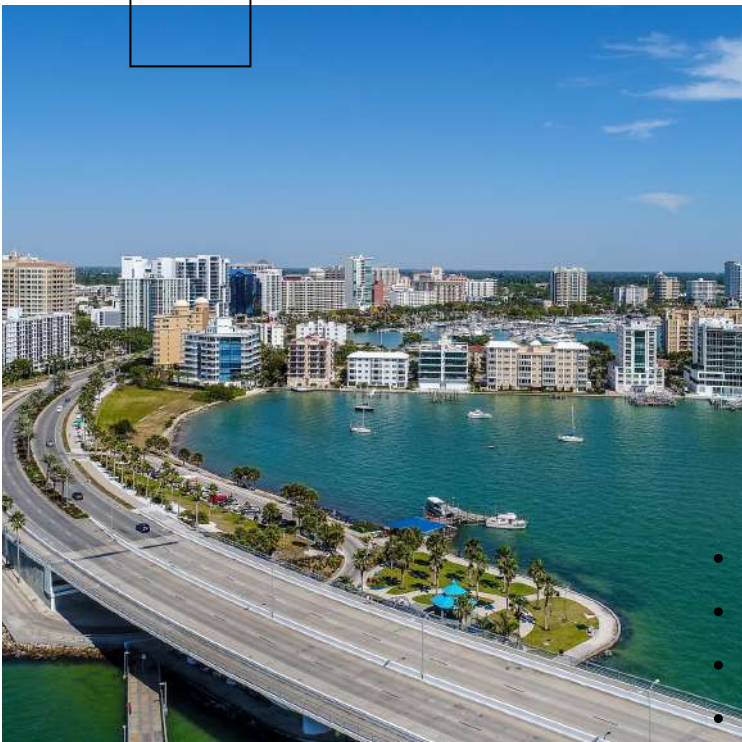
Let me put my experience to work for you.



The Aratari Advantage

I specialize in beachfront and waterfront property with a marine consultant on staff offering a direct line of low-cost high-quality boat lifts, docks, and seawalls with over 25 years of waterway and canal information of our waterfront communities.

SW FLORIDA SUNCOAST



AREAS SERVICED

- Punta Gorda Isles
- Sarasota
- Boca Grande

REGIONAL MARKET REPORT Q2 2023

- Average Sale Price*
\$1,175,000.00 (-17.7%)
- Average Sold Price \$601,000.00
(-5.9%)
- Average Days on Market
46 Days (2.1%)
- \$345,000 sqft average sqft
price

THE PROCESS

01

Find an Agent

Set up a time to sit down with me to discuss the neighborhoods you're considering and how I can help guide your search.

02

Get Pre-Qualified

Before beginning your search, your first step is to get pre-approved for a mortgage loan (unless you will be paying the full price of your home in cash). I can recommend mortgage brokers. Based on your income and credit history, the mortgage broker will determine how much a bank will lend you, which will help determine the price range for your search.

03

Visit Properties

Now is the time to consider your ideal home's location and amenities. You will attend viewings and open houses spanning a range of areas and property types. Additionally, I will activate notifications for exclusive Coming Soon and Off-Market properties as they hit the market.

04

Submit an Offer and Negotiate

Once you identify a home you like, you can put in an offer, which is an agreement to pay a certain price for the home. This offer is packaged with a Proof of Funds (POF) and Pre-Approval Letter. Note: if your offer is lower than the list price or with terms not acceptable to the seller, the seller can return with a counter-offer price or acceptable terms, which you can accept, reject, or make another counter offer. I will provide advice throughout.



05

Attorney Review

Your attorney's job is vital to protecting your interests, and to review paperwork on your behalf. You will want to select an attorney who is familiar with these transactions. I can provide you with a recommended list of well regarded attorneys in the area.

06

Home Inspections

It is the buyer's duty to select all desired inspections and determine the overall condition of the property within the agreed timeline and contractual contingencies. You will also review the disclosures and preliminary title report. You may approve or negotiate credits/repairs. Prior to closing, remember to schedule a final walk-thru of the property to verify property is still in acceptable condition and any negotiated repairs were done.

- • • •
- • • •
- • • •

07

Loan and Appraisal

Organize an appraisal with your bank. Your completed mortgage application with all supporting documentation should be submitted to your chosen lender upon receipt of the fully signed Purchase Agreement. The bank then issues loan approval. Consequently, you'll wire the closing funds with the homeowner's insurance in place, and then the loan will be funded with clearance to close.

08

Final Walkthrough

A final walkthrough of the property is scheduled and completed just before closing. The walkthrough confirms that no damage has been done to the home since the time of inspection and that the major systems and appliances are in working order.

09

Closing

Once all the conditions of the contract have been satisfied, the closing is held. The closing documents are signed, payment is exchanged, and you receive the keys to your new home!

10

Welcome Home!

Congratulations!
You are now a homeowner.



KEY TERMS

Get a better understanding of common real estate language and practices.

Appraisal

Assessment of the property's market value, for the purpose of obtaining a mortgage and performed by a licensed appraiser.

Assessed Value

Value placed upon property for property tax purposes by the tax collector.

Closing Costs

Expenses incidental to a sale of real estate, such as loan fees, appraisal fees, and title insurance.

Contingency

Certain criteria that have to be met in order to finalize the sale.

Debt-to-income ratio

The percentage of an individual's monthly gross income relative to the amount of debt owed.

Earnest Money Deposit (EMD)

A good faith deposit the buyer makes with an offer to show that you are serious about buying the property. In exchange, the seller agrees to stop marketing the property.

Final Walkthrough

The buyer reviews the house just before closing to make sure everything is in the same condition and that all home inspection items are fixed.

Inspection

An expert conducts a formal review of the property to find visible issues that need to be repaired. Buyers typically make their offers contingent on an inspection, but sellers can conduct a pre-offer inspection to appeal to buyers. The buyer may choose to do additional inspections like radon and a sewer scope.

Lien Search

A background check on the property and the seller to ensure there are no outstanding debts or claims upon the property.

Pre-Approved

Advanced approval from a bank or other lending institution for a home mortgage.

Pre-Qualified

Potential buyers provide an overall financial picture and mortgage brokers provide an estimate of what level of loan you will likely be pre-approved for.

Title Insurance

Insurance to protect the buyer and lender against losses arising from disputes over the ownership of a property.

Recording Fees

A fee paid to the local government to officially report a sale of a home; usually paid by the buyer.



MY COMPASS TOOLS AND PROGRAMS HELP YOU FIND YOUR NEXT HOME

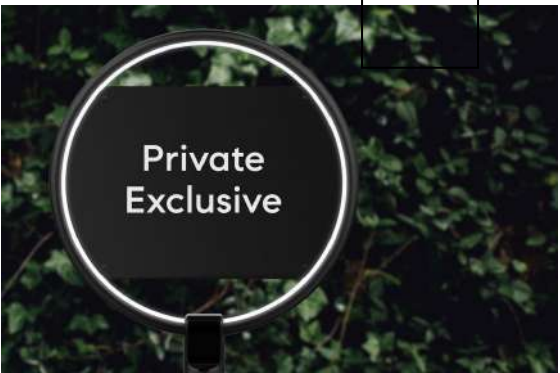
Collections

Collections lets you compare multiple properties—their size, neighborhood, amenities—within a central visual workspace. I can monitor market activity in real time, stay in constant contact, and invite collaborators to join in on our search discussions.



Search

Compass Search can sort by a wide range of features and amenities to pinpoint the perfect home. Plus, discover exclusive Compass listings you won't find anywhere else and receive real-time notifications of new homes with customized Saved Searches!



Coming Soon and Private Exclusives

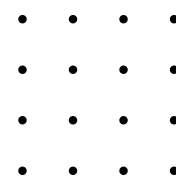
What buyer isn't looking for an edge over the competition? Browse unique properties that are only viewable on Compass.com and discover your future home before it even hits the market.



Bridge Loan Services

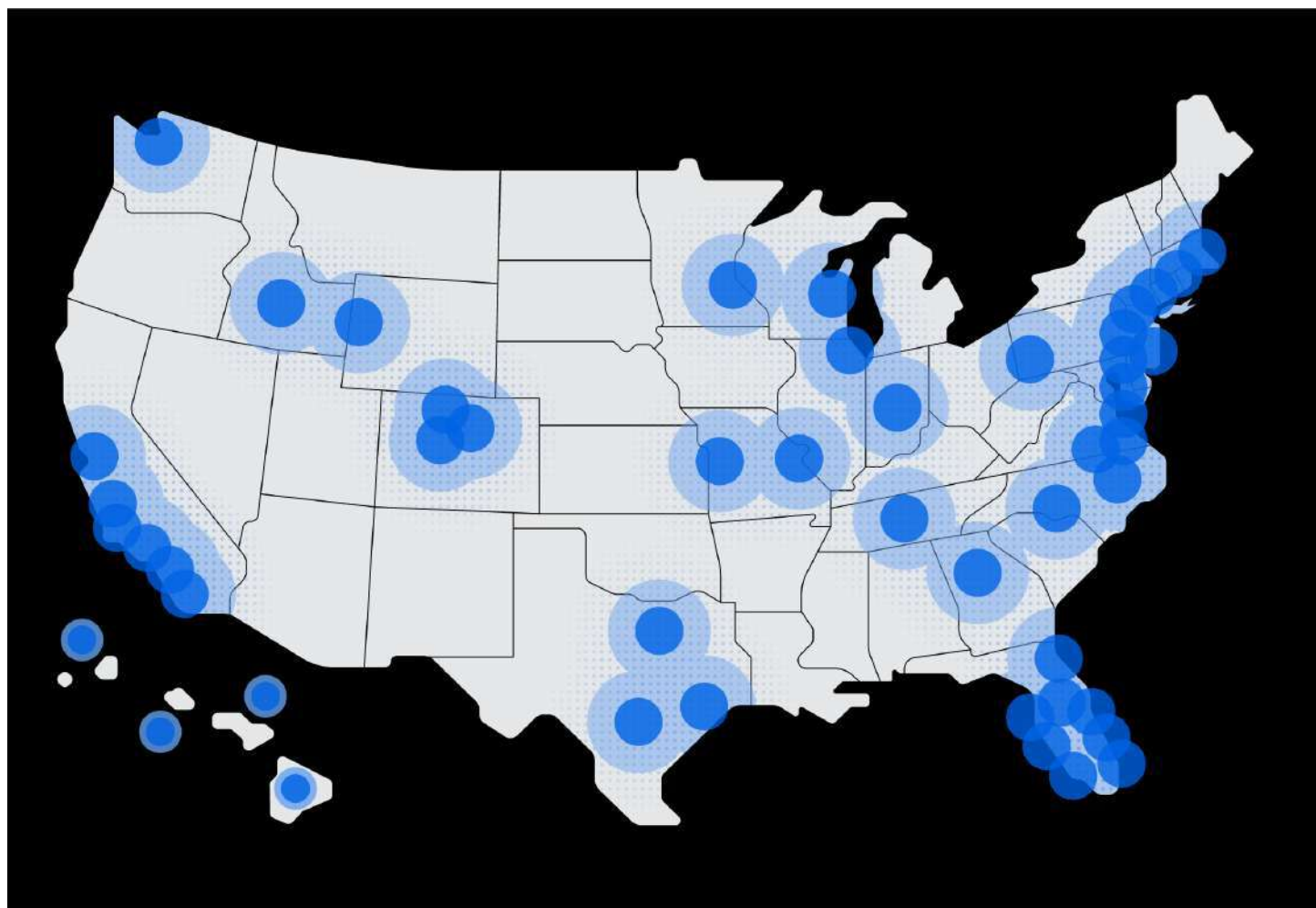
Compass Bridge Loan Services provides access to competitive rates and dedicated support from industry-leading lenders, with the exclusive option to get up to six months of your bridge loan payments fronted when you sell your home with a Compass agent.

FIND YOUR DREAM HOME WITH COMPASS



No matter where your move may take you, my national Compass network can help!

In real estate, relationships are everything. My national network of agents covers **45%** of the country's population, making Compass a coast-to-coast network of collaborative, hardworking agents. When you're looking to move to a new area, **I leverage these local and national connections to make your dream home yours.**



#1
largest independent
real estate brokerage*

62
markets

27,000+
agents

*RealTrends defines "independent" as firms that are corporately owned but don't franchise. US Market Share in 2020 by Gross Transaction Value. Market share is calculated by dividing our Gross Transaction Value, or the total dollar value of transactions closed by agents on our platform, by two times (to account for the sell-side and buy-side of each transaction) the aggregate dollar value of U.S. existing home sales as reported by NAR.

Buyer's Workbook

COMPASS

Things To Do Before,
During And After You Move



Buyer Questionnaire

First, we'll need to know the basics

1. Legal name

2. Email address

3. Best phone number to reach you

4. Current mailing address

5. Was there someone who referred you to me?

6. Which of these best describes you?
- a. I am a first-time homebuyer
 - b. I am looking to downsize
 - c. I am looking for a larger home
 - d. I have previously owned a home but do not at the moment
 - e. Other:

Let's discuss your current home

7. What is the ownership status of your current home?
- a. I'm renting my home
 - b. I own my home
 - c. I am living with a family member
 - d. Other:
8. If renting, when does your lease expire?
Is there flexibility in your move out date?
-

9 If you own your home, do you need to sell it before closing on your next home?

10. If there is a gap between your current and your next home, do you have a temporary place to stay? (short-term rental, with a family member/friend, hotel)
-

Let's discuss your next home

11. What is your timeline for finding your next home?
- a. Immediately
 - b. Within 1 month
 - c. Within the next 3 months
 - d. Within the next 6 months
 - e. Within the next year
12. Will you be the sole purchaser OR is someone else involved in the financial and/or decision-making process? If yes, what is that person's name?
-
13. What property are you looking for?
- a. Primary Residence
 - b. Second/Vacation Home
 - c. Investment Property
14. What type of property are you looking for?
- a. Single-family home
 - b. Condo/co-op
 - c. Apartment
 - d. Other:
15. How many bedrooms are you looking for?
- a. Studio/None
 - b. 1 Bedrooms
 - c. 2 Bedrooms
 - d. 3 Bedrooms
 - e. 4 Bedrooms
 - f. 5+ Bedrooms

Buyer Questionnaire



16. How many bathrooms are you looking for?

- a. 1 full bathroom
- b. 1 full, 1 half bathroom
- c. 2 full bathrooms
- d. 2 full, 1 half bathrooms
- e. 3 or more bathrooms

17. What property condition(s) are you comfortable purchasing?

- a. New Construction
- b. Move-in ready
- c. Light/cosmetic updating
- d. Shell/rehab condition

18. What other important aspects of your life should your future home or property should support?

19. Are there any specific neighborhoods you are interested in exploring?

Almost done! Lastly, let's cover some financial questions.

20. Have you already been pre-approved for a mortgage? If so, by which company?

21. How much would you be comfortable paying monthly? (with taxes, mortgage, and insurance)

22. What price range are you looking in?

23. How much of a down payment are are you considering?

24. Do you have any up-front budget/ financial concerns?

25. Finally, are there any other questions or concerns you would like to discuss when we meet?

What do I absolutely need to have in my next home?

- 1.
- 2.
- 3.
- 4.
- 5

What would I love to. have in my next home?

- 1.
- 2.
- 3.
- 4,
- 5.

My Dream Home Wish List

Start your search on [compass.com](https://www.compass.com) by filtering for the amenities that are important to you in your next home.



Features

- | | |
|-----------------------|---------------------------|
| _____ Bedrooms | _____ Home office |
| _____ Bathrooms | _____ Elevator |
| _____ Outdoor Space | _____ Full service |
| _____ Pet Friendly | _____ Gym |
| _____ Parking | _____ New Construction |
| _____ Minimum Sq. Ft. | _____ Move-in Ready |
| _____ Maximum Price | _____ I'll do my own work |
| _____ Add option | |

_____	_____	_____
Condo	Single Family	Townhouse

Location

Buyer Representation

Market Challenges

- Exclusive Development
- Highly competitive buyer marketplace
- The developer wanted a leaseback for one year of this model home for a purchase price below the list price.
- Market values were rising on a daily basis as inventory continued to tighten and material shortages for new construction homes pushed prices up
- 19 Homesites Total - 16 SOLD

Buyers Terms

- Buyers did not want to lose the property, however, did not want to pay full price.
- Buyers did not want a lease back and wanted to use the property right away/

Results

- **Acquired at a substantial discount of \$199,000 below the listed price**
- **fully furnished**
- **without requiring a lease back.**



List Price

\$5,999,000

1 Offer

Sold Price

~5899,000

851 Hill Tide Boca Grande Florida

Buyer Representation

Premium waterfront property residing on the Yacht Channel with immediate out to the harbor.



2120 Gulfview Drive Punta Gorda FL 33950

Market Challenges

- There was an existing offer on the property, and our initial bid was lower than the existing offer.
- The sellers were not responding to my buyer's offer or the other buyers' offer.
- The home was a teardown and the value was the land with no resales to support the list price.
- The buyers did not want to overpay for the property.

3 consecutive bids

Results

. Won Bidding War

How I did it :

By strategically outmaneuvering the other buyer by anticipating their next bid and relentlessly following up with the sellers' agent, followed by submitting additional offers until the seller accepted our offer.

Buyer Representation

Premium waterfront residence located on the perimeter rim, just minutes away from the harbor, situated on one of the most rapidly appreciating streets in Punta Gorda Isles.



3220 Antiqua Drive Punta Gorda FL 33950

Market Challenges

The property had 2 existing offers, and our initial bid was lower than one of the offers with numerous showings scheduled.

In response, the sellers decided to call for the highest and best offer, thereby inviting more buyers to compete resulting in a bidding war.

7 Offers

Results

Won Bidding War

How I did it :

By strategically outmaneuvering the other buyers anticipating their next bid and submitting an offer that exceeded the seller's terms and met my buyer's comfortable purchase price.

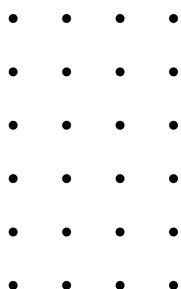
LET ME PUT MY EXPERTISE TO WORK FOR YOU

SW FLORIDA
SUNCOAST

From the initial search to the closing table , I will be there with invaluable et you the homealuable insights at every stage of the buying process.

With our close collaboration, we will discover homes that align perfectly with your requirements, financial plan, and desired lifestyle.

Rest assured, I will guide you effortlessly through the home closing, ensuring a smooth and enjoyable journey.



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