

LET'S FIND YOUR

Home

Buyer Guide



Johanna Chandler
Broker Associate/Realtor®
LPT REALTY

Seniors Real Estate Specialist®/SRES®
321-445-9302

Johanna@JohannaChandler.com
www.JohannaChandler.com
@SoldByJohannaC

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FINANCES

The very first step in the home buying process is to obtain a financial pre-approval (proof of funds for cash purchase). We will need this document to accompany any offer we make on a property.

FINANCING

A mortgage lender will be able to take your financial information and determine what amount you will be able to borrow. Having your pre-approval letter in hand before we start searching will save us time and make sure we don't miss out on the perfect home opportunity. The pre-approval letter will accompany an offer.

CASH

If you've got the money in the bank and you are ready to purchase your home in cash, that's great. I will inform you as to your closing costs and we will need a proof of funds to supplement any offers. You can acquire a proof of funds from your financial advisor or your banker to show that you have a balance that meets the purchase price.

MY RECOMMENDED LENDERS

SHARON INFANTI
407-608-8071
SOUTHSTATE
SHARON.INFANTI@
SOUTHSTATEBANK.COM

RICHARD ADAMS
407-403-5687
HOMEOWNERS FINANCIAL
RADAMS@HOMEOWNERSFG.COM

NATHANIEL ROSSIQUE
407-579-8698
JUST MORTGAGE CO.
NATE@JUST.MORTGAGE

QUESTIONS TO ASK THEM

- WHAT INTEREST RATE CAN YOU OFFER?
- DOES THE RATE COME WITH POINTS?
- IS IT FIXED OR ADJUSTABLE?
- WHEN CAN YOU LOCK MY RATE?
- WHAT FEES CAN I EXPECT FROM YOU?
- WHAT TYPE OF LOAN IS RIGHT FOR ME?
- DO I QUALIFY FOR ANY DOWN PAYMENT ASSISTANCE PROGRAMS?



SEARCH

Once you've got your finances in order, the fun of looking for the perfect home begins! I will set you up on an automatic search through the Multiple Listing Service (MLS), the database that Realtors use to list and search for homes.

The moment a home that fits your search criteria is listed for sale, it will be sent to your email inbox. If we ever need to adjust the search criteria, just let me know and I can make any change you need. Make sure to let me know which homes pique your interest and we will set up some showings.

CONSIDER WHAT'S A MUST-HAVE AND WHAT'S NEGOTIABLE

MUST-HAVES

WOULD BE NICE TO HAVE

HOME SEARCH NOTES

ADDRESS:

FEATURES I LIKE:

PRICE:

BEDROOM:

FEATURES I DISLIKE:

BATHROOMS:

OVERALL RATING:

ADDRESS:

FEATURES I LIKE:

PRICE:

BEDROOM:

FEATURES I DISLIKE:

BATHROOMS:

OVERALL RATING:

HOME SEARCH NOTES

ADDRESS:

FEATURES I LIKE:

PRICE:

BEDROOM:

FEATURES I DISLIKE:

BATHROOMS:

OVERALL RATING:

ADDRESS:

FEATURES I LIKE:

PRICE:

BEDROOM:

FEATURES I DISLIKE:

BATHROOMS:

OVERALL RATING:



OFFERS & NEGOTIATIONS

IN ORDER TO WRITE AN OFFER, WE WILL NEED THE FOLLOWING INFORMATION:



PRE-QUALIFICATION

The finance institution will provide you with a pre-qualification letter providing an amount you have been approved to mortgage. In addition, you may need to show proof of funds and this is done by providing your bank statement.

OFFER PRICE

I will help you determine the property's fair market value

ESCROW DEPOSIT

Usually 1-2% of purchase price

FINANCING AMOUNT

What percentage of the loan are you financing and how much you are putting down

CLOSING DATE

If getting a mortgage, this is typically 30-45 days from acceptance of offer. This will be the day the keys are handed from seller to buyer

INSPECTION PERIOD

Typically the buyer shall have 15 days, unless otherwise stated on the contract, to perform inspections on the home and terminate or renegotiate the contract if inspection comes back unacceptable

WHAT IS THE ESCROW DEPOSIT?

The escrow deposit is also known as "The Good Faith Deposit." It is typically 1-2% of the purchase price that you put down upfront to show the seller you are serious about the purchase. The higher the escrow, the more attractive the offer is to the seller.

Where does it go?

As soon as we have an executed contract, you have approximately 3 days to get the Escrow Deposit to the title company. The title company holds it up until closing, then it will be counted towards your balance due at closing. You can submit your escrow deposit by check, cashier's check or wire transfer.



OFFERS & NEGOTIATIONS

TRICKS FOR HANDLING A MULTIPLE OFFER SITUATION:

Nothing is more frustrating than finding the perfect home for you, and then finding out that someone else thinks it's the perfect home for them too! However, this situation does happen in our market. There are many different techniques we can use to make our offer as attractive to the sellers as possible.

- **Have your pre-approval letter and/or proof of funds in hand.** You may have a great offer to submit, but if you can't back it up with proof you are qualified to purchase the home the seller may just move on.
- **Make a cash offer if you are able.** If not, make as large a down payment as possible, and use a lender that communicates effectively with all parties.
- **Offer more than the asking price.** Your agent should do a comparative market analysis to give you a good idea on the home value as soon as you decide to make an offer. If it's not too out of line with the CMA or your budget, offer more than the asking price.
- **Keep your offer clean and simple.** Don't ask for contingencies that aren't necessary to closing the transaction.
- **Shorten the inspection period.** Asking for a 5 to 7 day inspection period instead of the traditional 15 lets the seller know that you aren't going to waste anyone's time. Find a home inspector who has availability to schedule your inspection as soon as your offer is accepted.
- **Have your escrow deposit ready.** Offer an escrow deposit that sends the message that you are serious about your offer and have the funds ready to turn in as soon as your offer is accepted. You may want to include a copy of your escrow check with your offer.
- **Offer flexibility with your closing date.** Convey through your agent that you are willing adjust the closing date to suit the seller's needs.
- **Include a personal letter with a family photo.** Let the seller know who you are, what you like about the home, and that you intend to take good care of their former residence. Let them know what it is about the home that has already made it special to you.
- **Offer an additional escrow deposit after the inspection period.** This is another way to let the seller know you are serious about the house and not just trying to get it off the market while you make up your mind or look further.
- **Consider an escalation clause.** Let the seller know your offer isn't the highest you will go by including a clause stating that you will increase your offer, up to a set price, if the seller shows you a higher offer from another buyer.
- **Be diplomatic with negotiations after your contract is signed.** Remember that the seller has other interested parties to fall back on. If you turn ugly after the contract is signed, making additional demands or not following through with your promises, the seller may hand you back your deposit and work with someone else.

ONCE WE GET THE HOME UNDER CONTRACT, FILL IN THE INFORMATION ON THE FOLLOWING PAGE

WE'RE UNDER CONTRACT - NOW WHAT?

PROPERTY ADDRESS:

PURCHASE PRICE

TITLE COMPANY:

ESCROW DEPOSIT

IMPORTANT DATES

EXECUTED CONTRACT DATE:

INSPECTION PERIOD BEGINS:

ESCROW DEPOSIT DUE:

LOAN APPLICATION DUE:

END OF INSPECTION PERIOD:

ESTIMATED CLOSING DATE:



EXECUTED CONTRACT

CONGRATULATIONS! We are officially under contract. Please mark these deadlines in your calendar and read these next steps to ensure a smooth closing.



SCHEDULE INSPECTIONS

The last date to renegotiate or cancel contract due to anything that comes up in inspections is ____ so I recommend scheduling any inspections *immediately*.



OBTAIN INSURANCE

Start contacting Insurance companies for quotes immediately, we will need to make sure the home is insurable before the end of the inspection period (____).



ESCROW DEPOSIT DUE

You must send escrow deposit of ____ via check or wire to ____.

IMPORTANT: Be very careful when wiring any funds. *Never* trust wiring instructions sent via email.



LOAN APPLICATION

Your loan application needs to be started within 5 days from the executed contract date. During your loan processing it is **VERY IMPORTANT** not to make any major job changes, major purchases, or open new credit cards or lines of credit, as any of these activities could alter your qualifications.

NOTES:



INSPECTION PERIOD

TIP: SCHEDULE ALL INSPECTIONS IMMEDIATELY, SO IF WE NEED TO NEGOTIATE ANY REPAIRS WE CAN BEFORE THE INSPECTION PERIOD ENDS.

During the inspection period, the buyer has the right to hire a professional to inspect the condition of the home. The inspection will uncover any issues in the home that would have otherwise been unknown.

The standard home inspector's report will cover the condition of the home's heating system; central air conditioning system; interior plumbing and electrical systems; the roof, attic and visible insulations; walls, ceilings, floors, windows and doors; the foundation, basement and structural components. You will receive a written report of the inspection. You may be present for the inspection if you would like to ask the inspector any questions.

ADDITIONAL INSPECTIONS YOU MAY NEED:

Four-Point Inspection may be required by your homeowner's insurance if the home is more than 30 years old.

WDO Inspection Ask your lender if your loan requires any certain inspections such as a Wood Destroying Organism (WDO) inspection.

Lead-Based Paint Inspection If the home was built prior to 1978, a lead-based paint inspection is recommended.



MY RECOMMENDED INSPECTORS

DARRELL TURNER | 352-327-4430
FLORIDA BUILDING INSPECTORZ
darrell@floridabuildinginspectorz.com
floridabuildinginspectorz.com

TIM WEGNER | 352-434-8632
PROVUE INSPECTIONS
provue3@gmail.com
provueinspections.com

JEFF MACKEY | 407-582-9009
PILLAR TO POST HOME INSPECTORS
marketing@pillartopost.com
pillartopost.com



FINANCING PERIOD

APPRAISAL:

An appraisal is an estimate of the value of the property by a licensed professional appraiser. Once any problems during the inspection are solved, the appraisal will be ordered by the lender and paid for by you. The goal of the appraisal is to verify the value of the property for the lender and to protect you from overpaying. The contract is contingent upon whether the appraisal comes in at or above the purchase price. If the appraisal comes back short, we will be back to the negotiating table.

OBTAINING A MORTGAGE:

You have 5 days from the date of contract execution to begin the mortgage loan application. During the 30-45 days before closing, the lender will be finalizing your mortgage.

HOME INSURANCE:

Your lender will require you to obtain a homeowner's insurance policy. You will need to get the lender this information before closing.

TIP: IT IS VERY IMPORTANT NOT TO MAKE ANY MAJOR JOB CHANGES, MAJOR PURCHASES OR OPEN NEW CREDIT CARDS OR LINES OF CREDIT, AS ANY OF THESE ACTIVITIES COULD ALTER YOUR QUALIFICATIONS FOR A LOAN.

TIP: You can ask your auto insurance to bundle or have your realtor ask who the current insurance company is insuring the home you are purchasing.





PREPARING TO CLOSE!



SURVEY:

Unless the seller already has a recent & acceptable survey of the property, the buyer is required to pay for the survey (this will be in your closing costs). The title company or I will order this for you. The survey is a sketch showing a map of the property lines/boundaries among other things. The survey will show if there are any encroachments on the property.

TITLE:

The title company will conduct a title search to ensure the property is legitimate and find if there are any outstanding mortgage liens, judgements, restrictions, easements, leases, unpaid taxes or any other restrictions that would impact your ownership associated with the property. Once the title is found to be valid, the title company will issue a title insurance policy which protects lenders or owners against claims or legal fees that may arise over ownership of the property. This will also be a part of your closing costs.

CLEAR TO CLOSE:

The magic words! It means the mortgage underwriter has officially approved all documentation required to fund the loan. All that remains is the actual closing process.



SMOOTH CLOSING CHECKLIST

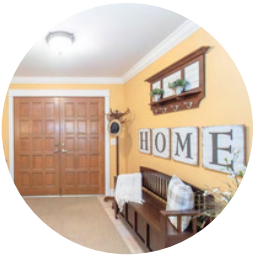
- Make sure you've obtained homeowner's insurance and provide the lender with the information
- Review the closing settlement statement a few days before closing to ensure you have the funds for closing costs
- Final walk-through
- Wire funds to closing company
- Bring your driver's license or passport to closing table
- Take your keys and move in!

AFTER CLOSING CHECKLIST

- Make copies of all of the closing documents and store them in a safe place.
- Change the locks
- Update any keypads
- Start a home maintenance list
- Update your address on all of the following:
 - Friends and family
 - Work
 - Banks / financial institutions
 - All bills
 - Insurance companies
 - Driver's license / Identification cards
 - Schools
 - Medical offices
 - Subscriptions
- Meet the neighbors!



WHAT MY CLIENTS SAY



Fantastic Job!

"I had my house for sale "by Owner" for two months without any response. After acquiring Johanna and her team as my agents, I had a buyer within 6 days! In addition, it sold for \$15,000 more than I had it priced earlier. The experience was Fantastic!"

Attentive and Responsive

"Johanna really bird dogged the sale of my home and went out of her way to make the transition as seamless as possible. I would highly recommend her with your transaction!"



"Johanna possesses the ultimate "can do" attitude while taking on responsibility with a positive energy and a smile. Johanna consistently takes initiative to go beyond the expected parameters of her job. All of the intangibles that lead to success are in order with Johanna."

Attention to Detail and Honest

"Johanna demonstrated the highest degree of market knowledge, communication, and professionalism in handling our real estate transition. She exhibited the utmost in professionalism and competence in handling the sale of our property. She maintained timely communication and exhibited complete knowledge of legal and ethical aspects associated with our sale. We give Johanna our highest recommendation as one of the best real estate agents with whom we have ever worked and would be happy to work with her again!"



"The townhouse was on the market for 6 months with a previous agent with no success. Johanna took over the property and within two days we had multiple offers to consider and some were over asking price. It is with little doubt that her success comes from her professionalism and her knowledge in marketing. I was very impressed by her communication and integrity. I highly recommend Johanna!"

ABOUT ME



Johanna has lived in this area since 2001. She has a proven record of success in helping home sellers with a timely and effective sale of their home. Not only do you get her, but you also get to work with an amazing real estate team.

Her business background of over 25 years is in management, sales, and marketing. Combining her expertise in those fields along with her passion for real estate has allowed her to become very successful in a short period of time. She also served in the United States Air Force.

Johanna has a Broker's license which provides her a higher level of education in the real estate industry and allows her to supervise other real estate agents. This move is emblematic of her experiential in leadership and management.

I am here to help you in any way I can. Our relationship is more important than any transaction.

Real estate is more than a career to me, it is my passion and it will be an honor to help you meet your real estate goals.

ABOUT US



- Every day, a LPT Realty agent helps someone find their perfect place.
- LPT Realty offers support and services not available at other real estate companies.
- LPT Realty has unmatched marketing capabilities to get your home sold.
- Ability to market home on radio show
- Ability to be featured on billboards across Central Florida
- Unmatched marketing for properties of all levels



A group of realtors who have teamed up to provide Buyers and Sellers high-caliber service through their extensive marketing and sales experience. They poses strong communication and negotiating skills with an unmatched organizational prowess to guide you through the many complex details of a transaction. Elevate Group believes in conducting business with the highest level of integrity and ethics. Your trust is paramount to us! We elevate the real estate experience.

THANK YOU!

Thank you for trusting me with the purchase of your property. I am honored to represent you and guide you through the process.

My goal is to ensure that you are comfortable every step of the way. Please don't hesitate to call, text or email with any questions or concerns.



JOHANNA CHANDLER
BROKER ASSOCIATE
SRES® REALTOR®
LPT REALTY
321-445-9302
JOHANNA@JOHANNACHANDLER.COM
WWW.JOHANNACHANDLER.COM

WE ELEVATE THE REAL ESTATE EXPERIENCE.



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Seniors Real Estate Specialist[®]



@SoldByJohannaC

let's connect on social





VIP FORM

Prepared Especially for: _____

We would like to get to know you better... please let us know your favorites!

Home Address: _____

Work Address: _____ I'm a(n) _____

Home Phone: _____ Mobile Phone: _____

E-mail used most frequently: _____

Birthdate: _____ Hometown/High School: _____

Most people would consider me to be **MOSTLY** (please circle one):

Straight-to-the-Point Social & Outgoing Steady & Dependable Cautious & Perfectly Accurate

Spouse/Significant Other: _____

Birthdate: _____ Anniversary: _____

I would consider my spouse to be **MOSTLY** (please circle one):

Straight-to-the-Point Social & Outgoing Steady & Dependable Cautious & Perfectly Accurate

Children: (name and birthdate)

Pet Type _____

Pet Name _____

Your Favorite Things

Color: _____ TV Show: _____

Favorite Non-Alcohol: _____ Alcohol Drink/Beverage: _____

Restaurant for Lunch: _____

Restaurant for Dinner/Celebrations: _____

Favorite Dessert: _____ Snack: _____

Favorite musical artist/band: _____

Favorite actor/actress: _____

My favorite athlete or sports team is _____

I'd get up early to _____ (ex. go golfing.)

I dream of someday _____ (ex. skiing Aspen.)

My favorite vacation spot is _____

Optional: Religion _____

How can we make this experience the biggest win for you?