

Make a Move For Your Future

Buyers' Guide

HOME BOYS
SERHANT.



HOME BOYS

SERHANT.

Buyer's Guide

Whether you're a first-time homebuyer or someone who already owns multiple properties, buying a home is a significant life decision and a substantial investment. However, navigating the market, submitting offers, and negotiating contracts can make homebuying seem intimidating. Hiring a real estate agent to guide you through the process and represent your interests can help you save time and avoid costly mistakes. With the Home Boys you have two Full-time, dedicated agents working for you along with a transaction Coordinator to ensure all parties are meeting deadlines and have an open line of communication.



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HOME BOYS

The SERHANT.

Difference

Work with dedicated **SERHANT.** agents who will listen to your needs and goals, use data and creativity to optimize your property search, and use every means to make you feel comfortable and informed throughout the homebuying process. A **SERHANT.** agent is your trusted guide, property confidante, and homebuying guru. Remember with the Home Boys you have two full-time dedicated agents working for you.

We have high expectations because we hold ourselves to the highest standard and know that our success is defined by yours. If you're considering buying a home or just want to get a sense of the market, we would love to connect.



Shawn Layton
REALTOR®

Your Team



Jimmy Hendrickson
REALTOR®



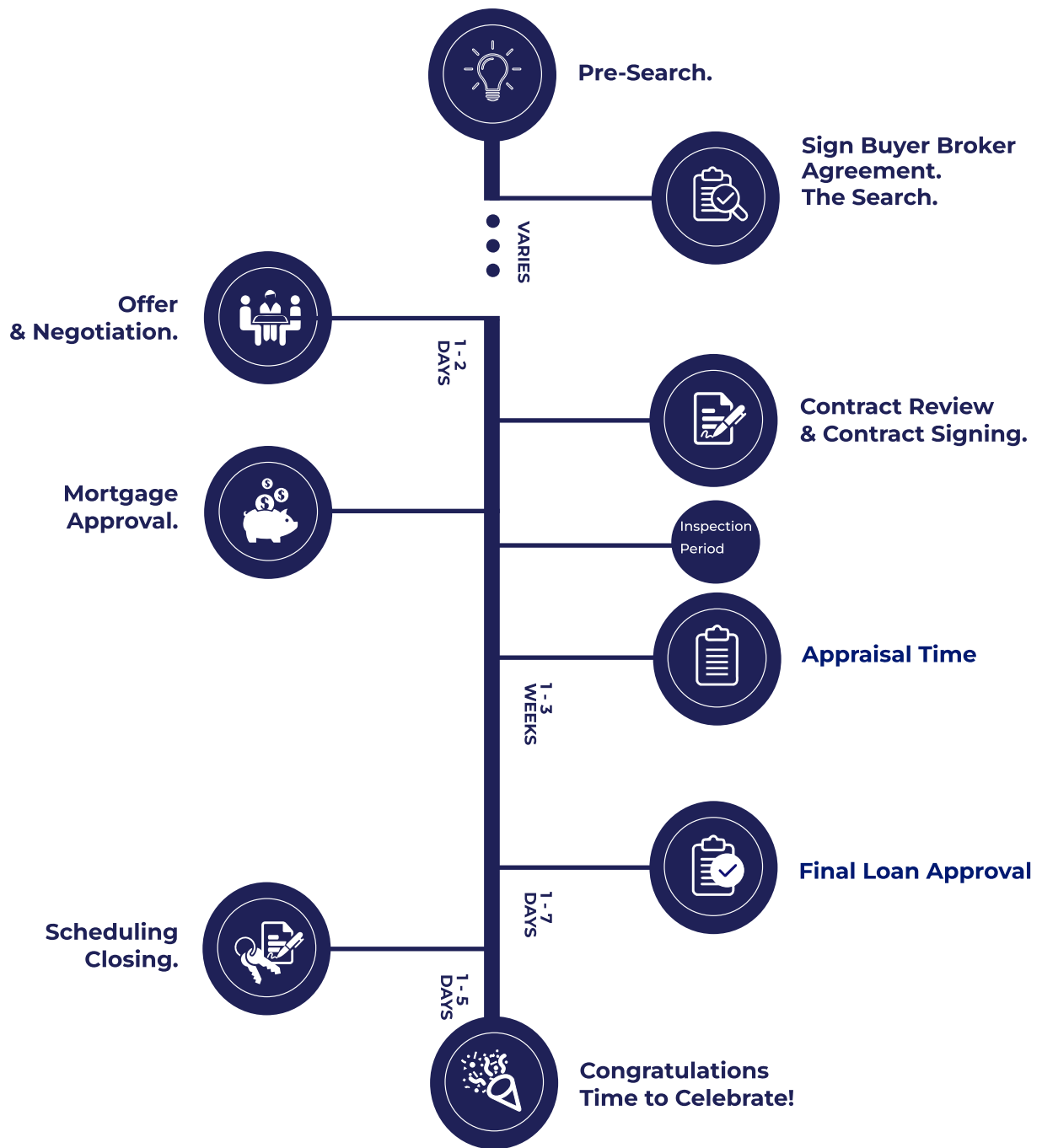
Heidi Riesel
Transaction Coordinator

10 Ways a SERHANT. Agent Can Help.



- 01** Be your personal source of knowledge about the buying process, different types of homes, neighborhood amenities and market dynamics.
- 02** Help you clarify your real estate goals in relation to the local market and assist in gathering the documentation you'll need to make offers.
- 03** Provide you access to a network of agents, sellers, mortgage brokers, real estate attorneys, and developers and keep you updated on off-market properties that have yet to be listed.
- 04** Schedule showings that align with your schedule and keep you informed about open houses.
- 05** Attend showings with you (or on your behalf) to facilitate a smooth showing process and give you a different perspective than that of the selling agent.
- 06** Submit offers on your behalf and negotiate with the seller/seller's agent to get you the best possible deal.
- 07** Manage the contractual process and the back-and-forth negotiation between you, the seller, and the attorneys that represent each side.
- 08** Provide support and guidance in choosing lenders and filling out applications for financing.
- 09** Coordinate the closing process.
- 10** Be a resource should you ever want information about the market or need to sell your home in the future.

The Purchasing Timeline & Process



Complete Your Pre-Search Prep.

Knowing how much you can and want to comfortably spend on your home is a critical first step in any property search. If you're financing your purchase, you'll want to get pre-approved by a lender. If you're paying all cash, you'll need to be able to show proof of your assets. And remember, even if you're financing, you may need to have enough cash available to make a down payment. You should also be aware that there are closing costs associated with every transaction for both buyers and sellers.

We work with great local Lenders that we trust, of course you are always welcome to choose your own.



When making an offer, you'll typically need:



Financial Statement



Pre-approval Letter



Proof of Funds (if buying all cash)



Get all your documentation in order beforehand. You'll not only save time and spare yourself potential headaches down the road, but you'll also signal to sellers that you're a serious buyer.

Our Preferred Lending Partners:

Rhett Delaney - Cross Country Mortgage
(985) 507-5853, Rhett.Delaney@ccm.com

Jorey Blackmer - Mid-Florida Mortgage Professionals
(321) 377-0137, joreyblackmer@raycerobinson.com

Buyer - Agent Agreement

Below is a sample of the required Buyer Broker Agreement. The agreement is to be signed by any buyer that chooses to work with us, prior to showing you any property. This agreement formally outlines our duties and responsibilities along with the compensation we have negotiated with you.

Exclusive Buyer Brokerage Agreement



1. **PARTIES:** _____ ("Consumer") grants _____ ("Broker") the exclusive right to work with and assist **Consumer** in locating and negotiating the acquisition of suitable real property as described below. The term "acquire" or "acquisition" includes any purchase, option, exchange, lease or other acquisition of an ownership, possessory or equity interest in real property.
2. **TERM:** This Agreement will begin on the _____ day of _____ and will terminate at 11:59 p.m. on the _____ day of _____ ("Termination Date"). However, if **Consumer** enters into an agreement to acquire property that is pending on the Termination Date, this Agreement will continue in effect until that transaction has closed or otherwise terminated.
3. **PROPERTY:** **Consumer** is interested in acquiring real property as follows or as otherwise acceptable to **Consumer** ("Property"):
- (a) **Type of property:** _____
- (b) **Location:** _____
4. **BROKER'S OBLIGATIONS:**
- (a) **Broker Assistance.** **Broker** will
- * use **Broker's** professional knowledge and skills;
 - * discuss property requirements and assist **Consumer** in locating and viewing suitable properties;
 - * assist **Consumer** in negotiating and closing any resulting transaction;
 - * cooperate with real estate licensees working with the owner, if any, to complete a transaction.
- (b) **Other Consumers.** **Consumer** understands that **Broker** may work with other prospective consumers who want to acquire the same property as **Consumer**. If **Broker** submits offers by competing consumers, **Broker** will notify **Consumer** that a competing offer has been made, but will not disclose any of the offer's material terms or conditions. **Consumer** agrees that **Broker** may make competing consumers aware of the existence of any offer **Consumer** makes, so long as **Broker** does not reveal any material terms or conditions of the offer without **Consumer's** prior written consent. **Consumer** understands that even if **Broker** is compensated by an owner or a real estate licensee who is working with an owner, such compensation does not compromise **Broker's** duties to **Consumer**.
- (c) **Fair Housing.** **Broker** adheres to the principles expressed in the Fair Housing Act and will not participate in any act that unlawfully discriminates on the basis of race, color, religion, sex, handicap, familial status, country of national origin or any other category protected under federal, state or local law.
- (d) **Service Providers.** **Broker** does not warrant or guarantee products or services provided by any third party whom **Broker**, at **Consumer's** request, refers or recommends to **Consumer** in connection with property acquisition.
5. **CONSUMER'S OBLIGATIONS:** **Consumer** agrees to cooperate with **Broker** in accomplishing the objectives of this Agreement, including:
- (a) Conducting all negotiations and efforts to locate suitable property only through **Broker** and referring to **Broker** all inquiries of any kind from real estate licensees, property owners or any other source. If **Consumer** contacts or is contacted by an owner, or a real estate licensee who is working with an owner or views a property unaccompanied by **Broker**, **Consumer**, will, at first opportunity, advise the owner or real estate licensee that **Consumer** is working with and represented exclusively by **Broker**.
- (b) Providing **Broker** and necessary third parties (i.e., any lender, closing agent, etc.) with accurate information requested by **Broker** or third parties in connection with ensuring **Consumer's** ability to acquire property. **Consumer** authorizes **Broker** to run a credit check to verify **Consumer's** credit information.
- (c) Being available to meet with **Broker** at reasonable times for consultations and to view properties.
- (d) Indemnifying and holding **Broker** harmless from and against all losses, damages, costs and expenses of any kind, including attorney's fees, and from liability to any person, that **Broker** incurs because of acting on **Consumer's** behalf.
- (e) Not asking or expecting to restrict the acquisition of a property according to race, color, religion, sex, handicap, familial status, country of national origin or any other category protected under federal, state or local law.
- (f) Consulting an appropriate professional for legal, tax, environmental, engineering, foreign reporting requirements and other specialized advice.

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(g) Making a diligent good faith effort to perform the contract terms of any purchase agreement or contract to lease and close on the sale of any property **Consumer** contracts to acquire.

6. **RETAINER:** A non-refundable retainer fee of \$_____ for **Broker's** services provided for **Consumer** ("Retainer") is earned and payable upon execution of this Agreement. This Retainer is in addition to any compensation earned by **Broker**. **Broker** and **Consumer** agree the Retainer is for the real estate services described herein and does not constitute a fee paid for a rental information list as described in section 475.453, Florida Statutes.

7. **COMPENSATION:** **Broker's** compensation is earned when, during the term of this Agreement or any renewal or extension, **Consumer** or any person acting for or on behalf of **Consumer** contracts to acquire real property as specified in this Agreement or defaults on any contract to acquire property. This compensation is for **Broker's** services for **Consumer**. Compensation received by **Broker**, if any, from an owner or owner's broker for services rendered to **Consumer** will reduce any amount owed by **Consumer** per this paragraph.

(a) **Purchase or exchange:** \$_____ or _____% (select only one); or \$_____ or _____% plus \$_____ (select only one) of the total purchase price or other consideration for the acquired property, payable no later than the date of closing specified in the sales contract; however, closing is not a prerequisite for **Broker's** fee being earned.

(b) **Lease:** \$_____ or _____% of ___ month's rent (select only one); or \$_____ or _____% plus \$_____ (select only one) of the gross lease value, payable when **Consumer** enters into a lease with the owner. If **Consumer** enters into a lease-purchase agreement, the amount of the leasing fee which **Broker** receives will be credited toward the amount due **Broker** for the purchase.

(c) **Option:** **Broker** will be paid \$_____ or _____% of the option amount, to be paid when **Consumer** enters into the option agreement. If **Consumer** enters into a lease with option to purchase, **Broker** will be compensated for both the lease and the option.

(d) **Other:** **Broker** will be compensated for all other types of acquisitions as if such acquisition were a purchase or exchange.

(e) **Additional Fees:**

8. **PROTECTION PERIOD:** **Consumer** will compensate **Broker** if, within _____ (if left blank, 30) days after Termination Date, **Consumer** contracts to acquire any property which was called to **Consumer's** attention by **Broker** or any other person or found by **Consumer** during the term of this Agreement. **Consumer's** obligation to pay **Broker's** fee ceases upon **Consumer** entering into a good faith exclusive buyer brokerage agreement with another broker after Termination Date.

9. **CONDITIONAL TERMINATION:** At **Consumer's** request, **Broker** may agree to conditionally terminate this Agreement. If **Broker** agrees to conditional termination of this Agreement, **Consumer** must enter a written agreement to this effect and pay a cancellation fee of \$_____. **Broker** may void the conditional termination and **Consumer** will pay the fee stated in the **COMPENSATION** Paragraph less the cancellation fee if, from the early termination date to Termination Date plus Protection Period, if applicable, **Consumer** contracts to acquire any property which, prior to the early termination date, was found by **Consumer** or called to **Consumer's** attention by **Broker** or any other person.

10. **DISPUTE RESOLUTION:** This Agreement will be construed under Florida law. All controversies, claims, and other matters in question between the parties arising out of or relating to this Agreement or the breach thereof will be settled by first attempting mediation under the rules of the American Arbitration Association or other mediator agreed upon by the parties. If litigation arises out of this Agreement, the prevailing party will be entitled to recover reasonable attorney's fees and costs, unless the parties agree that disputes will be settled by arbitration as follows: **Arbitration:** By initialing in the space provided, **Consumer** , and **Broker** or **Authorized Associate** agree that disputes not resolved by mediation will be settled by neutral binding arbitration in the county in which the Property is located in accordance with the rules of the American Arbitration Association or other arbitrator agreed upon by the parties. Each party to any arbitration (or litigation to enforce the arbitration provision of this Agreement or an arbitration award) will pay its own fees, costs, and expenses, including attorney's fees, and will equally split the arbitrator's fees and administrative fees of arbitration.

11. **ASSIGNMENT; PERSONS BOUND:** **Broker** may assign this Agreement to another broker. This Agreement will bind and inure to **Broker's** and **Consumer's** heirs, personal representatives, successors and assigns.

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12. **BROKERAGE RELATIONSHIP:** **Broker** will act as a transaction broker. **Broker** will deal honestly and fairly; will account for all funds; will use skill, care, and diligence in the transaction; will disclose all known facts that materially affect the value of the residential property which are not readily observable to buyer; will present all offers and counteroffers in a timely manner unless directed otherwise in writing; and will have limited confidentiality with **Buyer** unless waived in writing.

13. **OTHER TERMS:**

14. **ACKNOWLEDGMENT; MODIFICATIONS:** **Consumer** has read this Agreement and understands its contents. This Agreement cannot be changed except by written agreement signed by both parties. Electronic signatures will be acceptable and binding. **Brokerage commissions are not set by law and are fully negotiable. Broker may not receive compensation from any source that exceeds the amount or rate agreed to with Consumer.** However, **Consumer** agrees that **Broker** may receive separate compensation from owner of the property for services rendered to owner by **Broker**, for which **Consumer** will not be responsible.

Date: _____ Consumer Name: _____
Consumer Signature:
Address: _____
Zip: _____ Telephone: _____ Facsimile: _____
Email: _____

Date: _____ Consumer Name: _____
Consumer Signature:
Address: _____
Zip: _____ Telephone: _____ Facsimile: _____
Email: _____

Date: _____ Authorized Associate or Broker:

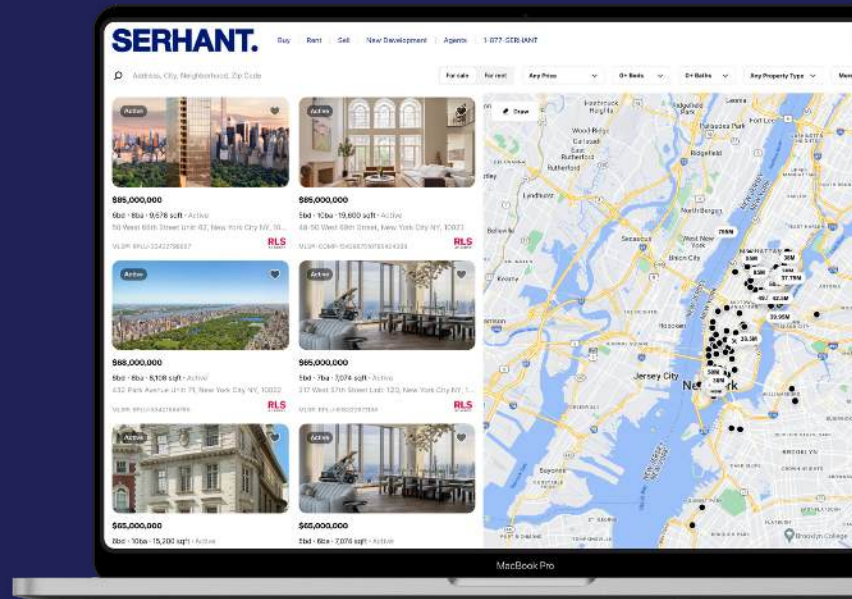
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Begin Your Search

Gain access to the industry's leading search platform that sources properties from global databases and brokerages. We also use real-time data and tools to identify opportunities and optimal times to buy.

Additionally, your **SERHANT.** agent will conduct personal outreach to the local brokerage community, expanding your search parameters to include whisper listings and properties that are about to hit the market.



Aside from knowing the specifics of the home you want (i.e., how many bedrooms and bathrooms, garage size, backyard space, etc.), you should list the top two or three neighborhoods you want to live in. Consider your potential commute to work, where your friends live, and nearby amenities like restaurants, schools, and grocery stores.

Remember, home buying isn't a process of selection—it's a process of elimination. Your agent will send you regular updates based on your search criteria and will stop at nothing to get you the home you want.

Make Your Offer and Negotiate.

Once you find a home you love, you are ready to make an offer! Your **SERHANT.** agent will help you determine the offer amount and then submit it on your behalf. The seller may send you a counteroffer, which then begins a back-and-forth process until both parties come to an agreement.



SERHANT. agents are excellent negotiators who will use their experience to get you the best deal possible.

Sometimes, you might have found a property you love but feel like if you just wait a bit longer, something better will come along. But, if you decide to wait it out, you might lose out on a home that could have been yours. Having an experienced agent on your side can help you work through the decision-making process. Rarely does anyone with any budget get everything they want in a home. Strategize with your agent ahead of time to maximize your chances of having your offer accepted. You and your agent should know the maximum amount you can spend and what you would be willing to forgo during negotiations. It is important to remember that neither you nor the seller wants to cave. No one wants to be the one to give in; however, if no one does, then everyone involved loses.

Sign the Contract and Complete Due Diligence.



Once your offer is accepted, and your Purchase Contract has been executed by all parties you will then be Under Contract on your new home. It is important to remember that the seller can entertain other offers while contract negotiations are taking place but cannot do so after signing the contract..

Once Under Contract you will then perform your inspections on the property. within the time frame allotted. The Inspection Period is typically between 0-15 days and is negotiated in the Purchase Contract. Due diligence or your Inspection Period as we call it in Florida, includes any and all inspections you wish to complete.

We have a list of qualified professions we can provide for all types of Inspections.



Apply for Your Mortgage and Receive Approval.

If you are financing, you should already have your pre-approval letter from your mortgage banker. Mortgage applications can only be processed with an executed contract. You can apply for a mortgage at the bank that pre-approved you or shop around to see if you can get a better rate. Mortgage applications typically require your employment information, assets and debts, income, credit history, and details about the home you want to purchase. Your **SERHANT.** agent can help you gather everything in one place.

Once you submit your application, you'll receive a loan estimate and go through the underwriting process. Mortgage underwriters will determine whether your loan is approved, rejected, or needs to be amended.



Close and Move-in to Your New Home.

After Final Mortgage Approval, we will work with all parties to coordinate your closing. After closing, you've officially purchased your new home. Your search has finally ended and it's time to celebrate!

And remember, even after you've moved in, your **SERHANT.** agent will be a part of your network for years to come. If you ever need to move again in the future, they're just a call, email, DM, or text away.



Terms to Know Mortgage.

Contingency: a clause in a contract that allows buyers to cancel their purchase penalty-free if they cannot secure financing.

Appraisal: Performed by a third-party professional, an appraisal is a process used to determine the fair market value of a home using market comps and a basic home assessment. It helps the buyer and their lender ensure they aren't overpaying for the property.

Fair Market Value (FMV): The price a home would sell for on the open market when the buyer and the seller represent their best interests, are free from external pressures, and are reasonably knowledgeable about the property.

Inspection: Typically paid for by the buyer, a home inspection is when a certified third party does a detailed visual assessment of the subject property and looks for any structural defects like faulty plumbing, electrical problems, roof damage, etc. Depending on what the inspection uncovers, buyers may decide to renegotiate the price of the home or withdraw their offer entirely or negotiate terms with the seller.

Closing costs: All the expenses associated with your loan and home purchase. These can include fees related to underwriting, title, attorney work, appraisals, escrow, transfer taxes, and loan application processing.

Good Faith Deposit: Also known as earnest money, good faith deposits are sometimes made by buyers to indicate they are serious about completing their purchase. The deposit amount is agreed upon by the buyer and seller and placed into a dedicated account. Good faith deposits are typically nonrefundable and count towards the final sale.

Title Search: A title search is a protective measure ensuring that the advertised seller of a home has the legal right to sell the home and determine whether there are any open legal or financial claims on the property.

Appreciation: Appreciation refers to how much a home increases in value over time, which can affect its future sales or rental price. Factors that impact appreciation include market dynamics, interest rate trends, location, and home improvements and renovations made by the current owners.





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We'd love to hear from you!

Save Our Info:

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