



In my experience, a home isn't a dream home because of its room dimensions. 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 and your dreams.

I understand you are looking for a new home for the first time! I want to be the real estate professional to help you. I work with each of my clients individually, taking the time to understand their unique needs and lifestyle, and I want to do the same for you.

It's incredibly fulfilling to know I am helping my clients open a new chapter of their lives. That's why I work so hard to not only find that perfect home, but also to handle every last detail of the purchase process, from negotiating the terms of sale to recommending moving companies.

This package contains helpful information for you, including an overview of the entire purchase process, answers to frequently asked questions, and fact sheets to help us discover the home and neighborhood characteristics most important to you.

After you've had the chance to review this information, we'll meet (online or live, whichever is your preference) to go over the entire process and get started on finding your new home. I'll prepare an in-depth, customized package of homes for you to review, highlighting properties that meet your criteria in neighborhoods that suit your lifestyle.

I am excited to get started on finding you the best home for your lifestyle.

Warmest Regards,  
Philip Leber



PREPARED BY:

**kw**

PHILIP LEBER



**PHILIP LEBER**



**kw** KELLERWILLIAMS.  
REALTY SELECT

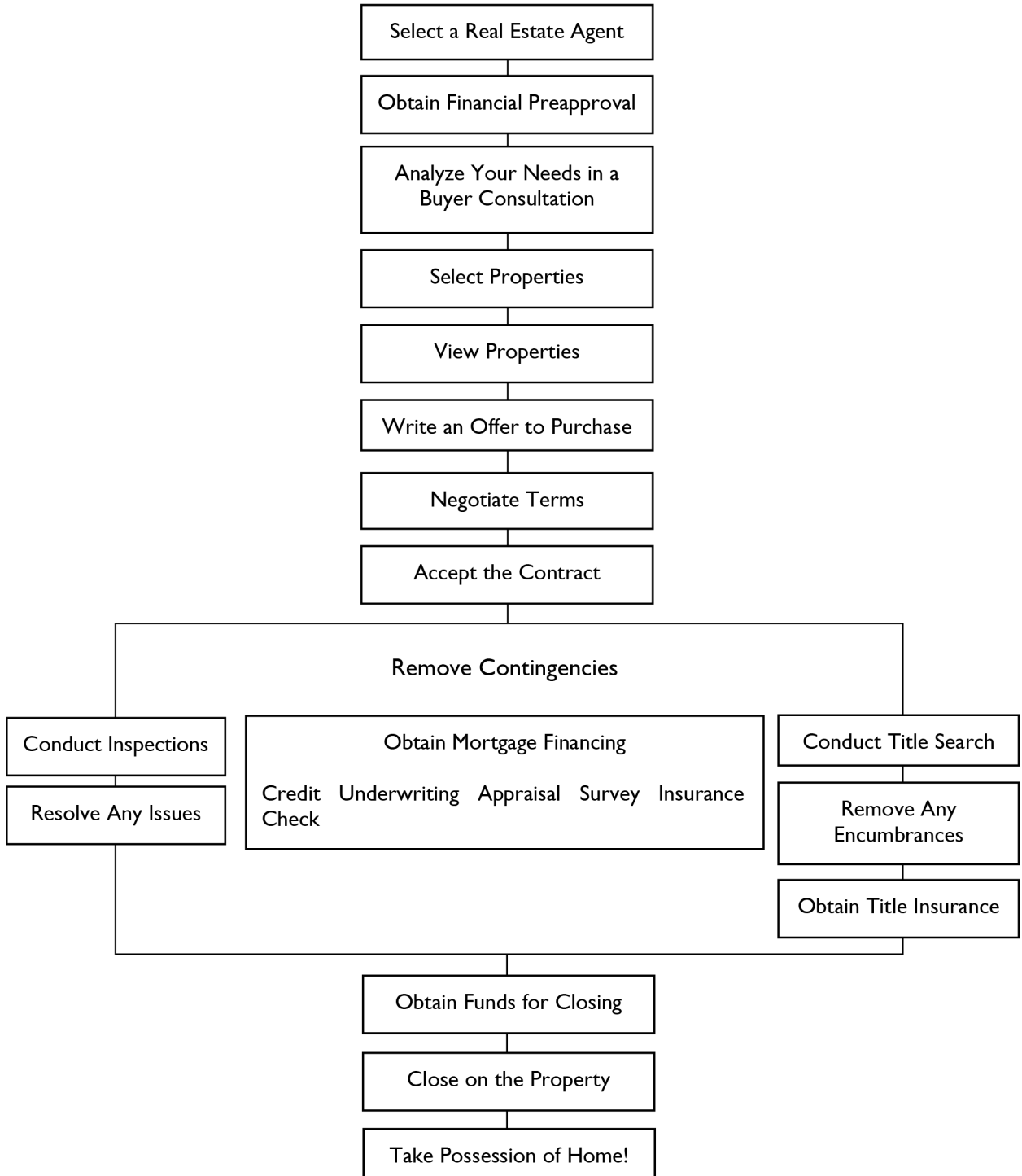
8210 Lakewood Ranch Blvd  
Mobile: 941.402.9043 | Fax: 941.556.0550  
pleber@kw.com  
<https://HomeSearch2020.com>



# YOUR GUIDE TO BUYING A HOME



## The Home-Buying Process





# YOUR GUIDE TO BUYING A HOME



## *The Mortgage and Loan Process*

### **Funding Your Home Purchase**

#### **1. Financial pre-qualification or pre-approval**

- Application and interview
- Buyer provides pertinent documentation, including verification of employment
- Credit report is requested
- Appraisal scheduled for current home owned, if any

#### **2. Underwriting**

- Loan package is submitted to underwriter for approval

#### **3. Loan approval**

- Parties are notified of approval
- Loan documents are completed and sent to title

#### **4. Title company**

- Title exam, insurance and title survey conducted
- Borrowers come in for final signatures

#### **5. Funding**

- Lender reviews the loan package
- Funds are transferred by wire

#### **Why pre-qualify?**

We recommend our buyers get pre-qualified before beginning their home search. Knowing exactly how much you can comfortably spend on a home reduces the potential frustration of looking at homes beyond your means.



# YOUR GUIDE TO BUYING A HOME

## *First-Time Home Buyer Programs*

### **Florida Housing Finance Programs**

Homeownership can feel out of reach, especially if you've never purchased a home and aren't sure whether you'll qualify for a mortgage. The Florida Housing Finance Corporation offers several programs to help Floridians buy a first home.

**1. Florida HFA Preferred Conventional Loan**

For more-affordable mortgage insurance, plus down-payment and closing cost assistance.

**2. Florida HFA Preferred 3% Plus Conventional Loan**

Combines a low down payment with a closing-cost grant.

**3. Military Heroes Government Loan Program**

For veterans and active-duty military, providing low-interest loans with down-payment and closing-cost assistance.

**4. HFA Preferred Grant for 3% of the Purchase Price**

To apply toward the down payment or closing costs.

**5. Florida Assist Second Mortgage**

0% interest and deferred payments on a down payment loan of up to \$7,500.

**6. Florida Mortgage Credit Certificate (MCC) Program**

Federal tax credit of up to \$2,000 on paid mortgage interest.



# YOUR GUIDE TO BUYING A HOME

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## *First-Time Home Buyer Programs*

### **National Mortgage Programs**

National mortgage programs can also help you overcome obstacles to homeownership, especially if you have a low credit score or aren't able to save a big down payment.

#### **1. Federal Housing Administration (FHA) Loans**

Allows down payments as low as 3.5% for those with credit scores of 580 or higher. Borrowers with scores as low as 500 requires a 10% down payment.

#### **2. Veterans Administration (VA) Loans**

Competitive interest rates, no down payment or mortgage insurance. Most lenders require credit score of at least 640.

#### **3. Department of Agriculture (USDA) Loans**

Zero-down-payment mortgage for eligible rural and suburban home buyers. In general, homes located east of I-75 are eligible.

#### **4. Fannie Mae and Freddie Mac (Conventional) Loans**

Not guaranteed or insured by the federal government. Allow down payments as low as 3% for first-time buyers or lower-income home buyers. Allow borrowers to eventually cancel their mortgage insurance or avoid mortgage insurance altogether if they put at least 20% down.



# YOUR GUIDE TO BUYING A HOME



## *Making an Offer*

Once you have found the property you want, we will write a purchase agreement. While much of the agreement is standard, there are a few areas that we can negotiate:

### ***The Price***

What you offer on a property depends on a number of factors, including its condition, length of time on the market, buyer activity, and the urgency of the seller. While some buyers want to make a low offer just to see if the seller accepts, this often isn't a smart choice, because the seller may be insulted and decide not to negotiate at all.

### ***The Move-in Date***

If you can be flexible on the possession date, the seller will be more apt to choose your offer over others.

### ***Additional Property***

Often, the seller plans on leaving major appliances in the home; however, which items stay or go is often a matter of negotiation.

Typically, you will not be present at the offer presentation - we will present it to the listing agent and/or seller. The seller will then do one of the following:

- ***Accept the offer***
- ***Reject the offer***
- ***Counter the offer with changes***

By far the most common is the counteroffer. In these cases, my experience and negotiating skills become powerful in representing your best interests.

When a counteroffer is presented, you and I will work together to review each specific area of it, making sure that we move forward with your goals in mind and ensuring that we negotiate the best possible price and terms on your behalf.





# YOUR GUIDE TO BUYING A HOME



## *Closing / Settlement*

### **Prepare for It**

Closing day marks the end of your home-buying process and the beginning of your new life! To make sure your closing goes smoothly, you should bring the following:

- A certified check for closing costs and down payment. Make the check payable to yourself; you will then endorse it to the title company at closing
- An insurance binder and paid receipt
- Photo IDs
- Social security numbers
- Addresses for the past 10 years

### **You Own It**

Transfer of title moves ownership of the property from the seller to you. The two events that make this happen are:

#### ***Delivery of the buyers funds***

This is the check or wire funds provided by your lender in the amount of the loan.

#### ***Delivery of the deed***

A deed is the document that transfers ownership of real estate. The deed names the seller and buyer, gives a legal description of the property, and contains the notarized signatures of the seller and witnesses.

At the end of closing, the deed will be taken and recorded at the county clerk's office. It will be sent to you after processing.



# YOUR GUIDE TO BUYING A HOME



## *It's All About You*

My real estate business has been built around one guiding principle:

*It's all about you.*

***Your needs***

***Your dreams***

***Your concerns***

***Your questions***

***Your finances***

***Your time***

***Your life***

My focus is on your complete satisfaction. In fact, I work to get the job done so well, you will want to tell your friends and associates about it. Maybe that's why more than 50 percent of my business comes from repeat customers and referrals.

Good service speaks for itself. I'm looking forward to the opportunity to earn your referrals too!



8210 Lakewood Ranch Blvd  
Mobile: 941.402.9043 | Fax: 941.556.0550  
pleber@kw.com  
<https://HomeSearch2020.com>



# YOUR GUIDE TO BUYING A HOME



## *Your Home Search*

I love helping buyers find their dream home. That's why I work with each client individually, taking the time to understand their unique lifestyles, needs and wishes. This is about more than a certain number of bedrooms or a particular zip code. This is about your life. And it's important to me.

When you work with me, you get:

- **A knowledgeable and professional REALTOR®**
- **A committed ally to negotiate on your behalf**
- **The backing of a trusted company, Keller Williams Realty**

I have the systems in place to streamline the home-buying process for you. As part of my service, I will commit to helping you with your home search by:

- **Previewing homes in advance on your behalf**
- **Personally touring homes and neighborhoods with you (live or virtual)**
- **Keeping you informed of new homes on the market**
- **Helping you preview homes on the web**
- **Advising you of other homes that have sold and for how much**
- **Working with you until we find the best home for your lifestyle**



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# YOUR GUIDE TO BUYING A HOME



## Getting Started

### Basic Information

Name

Phone

Email

Name

Phone

Email

Who is the primary contact and what is the best time and way to reach that individual?

What is prompting your move?

When do you need to be in your new home?

Are you pre-approved for a mortgage?

What is your price range?

If we found a home today that meets all of your needs and as many of your wants as possible, would you make an offer?



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## *Your Lifestyle Interview*

### **Lifestyle**

Who will be living in the home you purchase?

Will anyone else be spending more than an occasional overnight stay (e.g., parents)?

Describe your lifestyle. What do you enjoy doing at home? Do you do a lot of entertaining? How do you spend your time in the evenings and on the weekends?

Does your home need to accommodate any special needs?

Do you have any pets?

Do you have anything special that needs to be accommodated such as athletic equipment, fine art, large furniture, or a large collection?

When people come to your home, what do you want your home to say about you?

Is there anything I should know about your lifestyle that I have not asked?

### **Location**

Tell me about your ideal location.

What is your maximum commute time and distance?

What is your work address?

Are schools important?

Is there a particular view you are seeking (e.g., skyline, lake, mountains)?

What else is important about your location?



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# YOUR GUIDE TO BUYING A HOME



## *Your Home Wish List*

### **General**

Do you have a preference for when the house was built?

Do you want a house in move-in condition or are you willing to do some work on it?

When people come to your home, what do you want your home to say about you?

Do you want to have a swimming pool or hot tub?

Are you looking for any structures such as a greenhouse or shed?

### **Structure/Exterior**

What type of home are you looking for (e.g., single-family, condo, town house, etc.)?

Approximately what size house are you looking for (square footage)?

How many stories?

What size lot would you like?

What architectural styles do you prefer?

What type of exterior siding will you consider?

Do you want a porch or deck?

What are you looking for in terms of a garage (e.g., attached, carport, etc.)?

What other exterior features are important to you?



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# YOUR GUIDE TO BUYING A HOME



## *Your Home Wish List*

### **House – Interior**

What kind of style do you want the interior of your home to have (e.g., formal, casual, cozy, traditional, contemporary)?

What kind of floor plan do you prefer (e.g., open vs. walls between all living spaces)?

In general, what are your likes and dislikes for the interior of your home?

### **Bedrooms**

How many bedrooms do you need?

How will each of those rooms be used?

What are your preferences for the master bedroom?

### **Bathrooms**

How many bathrooms do you need?

What are your needs for each of the bathrooms?

### **Kitchen**

What features must your kitchen have (e.g., breakfast area, types of appliances, etc.)?

What finishes do you want (e.g., countertops, flooring, appliances, etc.)?

What are your likes and dislikes for the kitchen?

### **Dining Room**

Would you like the dining room to be part of the kitchen configuration? What about the living room?

What size dining room table do you have?



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# YOUR GUIDE TO BUYING A HOME



## *Your Home Wish List*

### **Living Room/Family Room**

Describe your likes and dislikes.

Do you want a fireplace?

What size room(s) do you have in mind?

What other rooms do you need or want?

What else should I know about the inside of the house you are looking for?

### **Summary**

What are the top five things your home *needs* to have?

Beyond those five things, what is something else you really *want* to have?

If you could have something else, what would that be?

If you could have one last thing to make this your dream home, what would that be?



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# YOUR GUIDE TO BUYING A HOME



## *The Neighborhood of Your Dreams*

Please consider the following and record any notes or preferences:

***Areas you would enjoy***

***Specific streets you like***

***School district(s) you prefer***

***Your work location(s)***

***Your favorite shops/conveniences***

***Recreational facilities you enjoy***

***Any additional items to consider when selecting your target neighborhoods:***



# YOUR GUIDE TO BUYING A HOME



## Frequently Asked Questions

### ***How will you tell me about the newest homes available?***

The Multiple Listing Service Website provides up-to-date information for every home on the market. I constantly check the *New on Market* list so I can be on the lookout for my clients. I will get you this information right away, the way that is most convenient for you; by phone and/or email.

### ***Will you inform me of homes from all real estate companies or only Keller Williams Realty?***

I will keep you informed of all homes. I want to help you find the best home for your lifestyle, which means I need to stay on top of every home that's available on the market.

### ***Can you help me find new construction homes?***

Yes, I can work with most builders and get you the information you need to make a decision. On your first visit with the builder, I will accompany you. By using my services with a new construction home purchase, you will receive the services I offer, as well as those provided by the builder, at no additional cost.

### ***How does "for sale by owner" (FSBO) work?***

Homeowners trying to sell their home without agent representation are usually doing so in the hopes of saving the commission. If you see a FSBO and want the advantages of my services, let me contact the owner for you and make an appointment. Most times the homeowner will work with an agent, even though their home is not listed, since the agent is introducing a potential buyer to their property.

### ***Can we go back through our property again once an offer is made, but before possession?***

Usually, we can notify the seller and schedule a convenient time to visit the property again. Immediately before the closing, we will always schedule a final walk-through and inspection of your new home.

### ***Once my offer is accepted, what should I do?***

Celebrate and focus on moving into your new home! You will want to schedule your move, pack items and notify businesses of your address change. I will provide you with a moving checklist to help you remember all the details. I will also give you a good faith estimate and HUD statement, which will indicate the amount you will need to bring to closing.



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# YOUR GUIDE TO BUYING A HOME



## *How Does Someone Win or Lose With You?*

### WIN

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

### LOSE

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

What do you feel you have the right to expect from me as your real estate consultant?

What do you feel I have the right to expect from you as my client?



# YOUR GUIDE TO BUYING A HOME



## Moving Checklist

New Telephone Number: \_\_\_\_\_

New Address: \_\_\_\_\_

Before you move, you should contact the following companies and service providers:

### Utilities:

- \_\_\_\_\_ Electric
- \_\_\_\_\_ Telephone
- \_\_\_\_\_ Water
- \_\_\_\_\_ Cable
- \_\_\_\_\_ Gas

### Professional Services:

- \_\_\_\_\_ Broker
- \_\_\_\_\_ Accountant
- \_\_\_\_\_ Doctor
- \_\_\_\_\_ Dentist
- \_\_\_\_\_ Lawyer

### Government:

- \_\_\_\_\_ Internal Revenue Service
- \_\_\_\_\_ Post Office
- \_\_\_\_\_ Schools
- \_\_\_\_\_ State Licensing
- \_\_\_\_\_ Library
- \_\_\_\_\_ Veterans Administration

### Clubs:

- \_\_\_\_\_ Health and Fitness
- \_\_\_\_\_ Country Club

### Insurance Companies:

- \_\_\_\_\_ Accidental
- \_\_\_\_\_ Auto
- \_\_\_\_\_ Health
- \_\_\_\_\_ Home
- \_\_\_\_\_ Life
- \_\_\_\_\_ Renters

### Business Accounts:

- \_\_\_\_\_ Banks
- \_\_\_\_\_ Cellular Phones
- \_\_\_\_\_ Department Stores
- \_\_\_\_\_ Finance Companies/Credit Cards

### Subscriptions:

- \_\_\_\_\_ Magazines
- \_\_\_\_\_ Newspapers

### Miscellaneous:

- \_\_\_\_\_ Business Associates
- \_\_\_\_\_ House of Worship
- \_\_\_\_\_ Drugstore
- \_\_\_\_\_ Dry Cleaner
- \_\_\_\_\_ Hairstylist



# YOUR GUIDE TO BUYING A HOME

## *Above and Beyond*

With years of experience helping local buyers and sellers just like yourself, we know how to locate the best properties, help determine the best price and negotiate the best deals. It's our job to know about the latest market conditions, government regulations, and upcoming developments — so that you don't have to.

As your Buyer's Representative, we can make the process of house hunting much easier and more efficient than if you did it all yourself. We can help you get financing, guide you to local neighborhoods, and prioritize a list of essential features that you need in your next home. We'll save you valuable time by finding the properties that best suit your requirements, and will show you only the most promising ones.

Once you've found a place that catches your eye, we'll look at comparable properties in the area to help determine a purchase offer. Then we'll negotiate on your behalf to make sure you get the most favorable terms.

It's our job to look after your best interests, and we will do so at no cost to you as a buyer.

To me, providing exceptional service involves more than just making your real estate dreams come true. It also requires taking the next logical step; helping you through the details after you officially own your home. Keller Williams will be there for you for years to come. We will stay in touch with you, and we are always just a phone call away.



8210 Lakewood Ranch Blvd  
Mobile: 941.402.9043 | Fax: 941.556.0550  
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# YOUR GUIDE TO BUYING A HOME



## *What My Clients Say ...*

"Philip was very organized and proactive. Once listed, things moved quickly and he kept me informed every step of the way. The listing he created was amazing. Philip was the best realtor I've ever had."

***Debbie M.***

Bradenton, FL

"Phil's tenacious effort and tech savvy found the best home for us to invest for rentals. Quick action resulted in getting perfect location at a great price. Thanks for everything, Phil."

***Daniel D.***

Bradenton, FL

"Philip went above and beyond in all aspects of our new home purchase - and he was the seller's agent! We knew when it came to sell our prior residence, Philip was who we would go to. He never missed a phone call and was always available to assist or guide us in the right direction. Thank you for your hard work. We will absolutely recommend you to others."

***Sarah P.***

Bradenton, FL

"I had two offers within a week, before we even had our first open house. Priced perfectly. Outstanding!"

***April M.***

Sarasota, FL

"I tell everyone about the quality of service that Philip provided, making the whole process of buying my new condominium run smoothly. He was clear in his communication concerning every detail of the sale of my previous home, and he made every effort to sell it quickly. Highly recommended."

***Tina M.***

Bradenton, FL

"We have had agents for 19 moves over 48 years and this was the smoothest we've ever had. Went above and beyond our expectations."

***Beth T.***

Parrish, FL



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# YOUR GUIDE TO BUYING A HOME



## *What's Ahead*

### **Let's look for a new home.**

The information that you provide about your wants, needs and desires will be taken into account when I research homes for your consideration.

In some cases, my clients find their dream home on the first day. In other cases, it takes more time to find the right home. Rest assured, there is a home out there that is the best for your lifestyle. We just have to find it.

To assist you in the home search journey, I will provide a list of homes showing the following information for each:

- **Photos of the home**
- **The home address**
- **The current asking price**
- **The square footage and property taxes**
- **The number of bedrooms and baths**
- **The age and lot size**
- **Unique features and comments**

Once we narrow down the list of properties that are of interest, I will:

- **Provide you with more detailed information about the home**
- **Review the county tax records for tax liens, etc.**
- **Schedule a personal visit to the home**
- **Tour the home with you**
- **Determine how the asking price compares with other area homes**
- **Answer any and all questions you may have**



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## BUYERS AGENT WORKING RELATIONSHIP

### An Acknowledgment of Our Working Relationship

As your **exclusive buyers' agent**, I am committed to providing you with the following services in order to help you successfully find and buy the right property. My goal is for you to have an enjoyable and wonderful experience. Finding you your ideal property for the best price and a smooth transaction is my #1 focus.

### My Commitment to You as Your Buyers' Agent:

- Buyer Counseling Session
- Confidentiality, Care, Communication
- Complete property search in the My Florida Regional MLS
- Notification of new listings
- Property previews and showings
- Market analysis and property evaluation
- Offer review and presentation
- Negotiation strategy for best property price
- Management of all contingency fulfillment
- Estimate of required funds
- Final inspection and walk through of property
- Continuous follow up through closing
- After sale services

### A Small Favor of Commitment from You in this Process

**First**, openly and honestly communicate! The success of our relationship depends on open, honest communication. I need to know your likes and dislikes in every home we view. Above all, when you have concerns, let me know, so we can address your questions.

**Secondly**, because you will be receiving many hours of my time and guidance in this process, for which I will NOT be compensated until we accomplish your goals, I ask for commitment from you.

- Allow me to be your **Exclusive Buyers' Agent**.
- Allow me to be the **sole** contact person for searching **new construction, re-sale, or for sale by owner (FSBO)** properties.
- Allow me to go with you to New Home Models, Open Houses, or FSBO properties.
- Contact me **before** you sign any real estate commitment of any kind to **protect our agency relationship**.

**This is your assurance to me** that you are committed to our working as a team to accomplish your goal!

### Acknowledged

Buyer: \_\_\_\_\_  
Signature Date

Buyer: \_\_\_\_\_  
Signature Date

Agent: \_\_\_\_\_  
Signature Date