



BUYER'S

HOMIE

GUIDE



954-482-3838

Buyer's Consult

Have you had the opportunity to interview your REALTOR yet? As a highly proactive Realtor, I approach the entire home purchasing experience with a comprehensive strategy that begins with our Buyer's Consultation. During this initial meeting, we will review all necessary steps involved in successfully navigating today's real estate market. It's important to note that the process entails much more than simply obtaining pre-approval and touring available homes.

Below are some of the essential topics that we will discuss:

- The critical components of a winning offer package, which extend beyond price alone.
- The value of having me accompany you during your home shopping, with the benefit of receiving details for each property's condition, age, hurricane protection and most importantly, comparable sales in the surrounding areas to ensure that you are not overpaying. I am NEVER too busy for a phone call, text or to go see HOMES with you!
- Financing options, including the pros and cons of working with a mortgage broker, a direct lender or a large bank. I will explain how we PARTNER with your lender to get you the home (once we find it!).
- The key elements of home inspection, loan approval timelines, and flexibility in closing and post-occupancy dates.
- Whether the home will appraise for the amount specified in the offer.

I believe that my extremely proactive approach WORKS to WIN very efficiently while also ensuring that you know all the details before making such a huge investment with your home purchase!

Welcome Home!



Thank you for the opportunity to present my step-by-step BUYER'S guide. Purchasing a home can be an intense journey and it is much easier when you have a clear path and know what to expect. My strategic, results-driven approach for the entire experience will allow your family to have peace of mind and make informed decisions.

My guide will provide you an overview of the entire process when you hire me to represent you. It will also demonstrate how I deliver competent, professional, top-notch service at every phase of the home-buying process. The first thing you should learn in this guide is this: the realtor you choose really does make a difference.

By design, I handle every detail of the process so you can rest assured I "have your back." My goal is to treat you like family so you will share your amazing home purchase experience with your friends and family in the future.

Joanna Gorriss

About Me

Joanna **Goriss**



Local Marketing Experience

I have enjoyed living and working in Broward County for 20+ years with my husband, Jeff, and two children, London and Landry. My wealth of personal and professional local insights and connections help my clients families make smart decisions.

Committed to YOU

I am known for my dedication, high-energy, and "can do" passion for every aspect of the buying/selling experience. I pride myself on being an efficient and effective communicator between all parties for a successful transaction for everyone.

Corporate Experience

TeamHealth - *Chief Financial Officer/Controller*

AutoNation - *Financial Systems Manager*

Andrx Pharmaceuticals - *Assistant Controller*

JM Family Enterprises - *Accounting Manager*

Enrst & Young - *Accounting Manager*

South Florida Education

Florida International University - *Bachelor of Science in Accounting*

BUYING STEPS

1 **Financing Prep & Pre-Approval**

- Select a Top-Notch Mortgage Professional that will partner with US to get you the home

2 **Getting Our Offer Selected**

Design Solid/Strong Offer Package with Terms that WIN! (we will go over these key elements in great detail!)

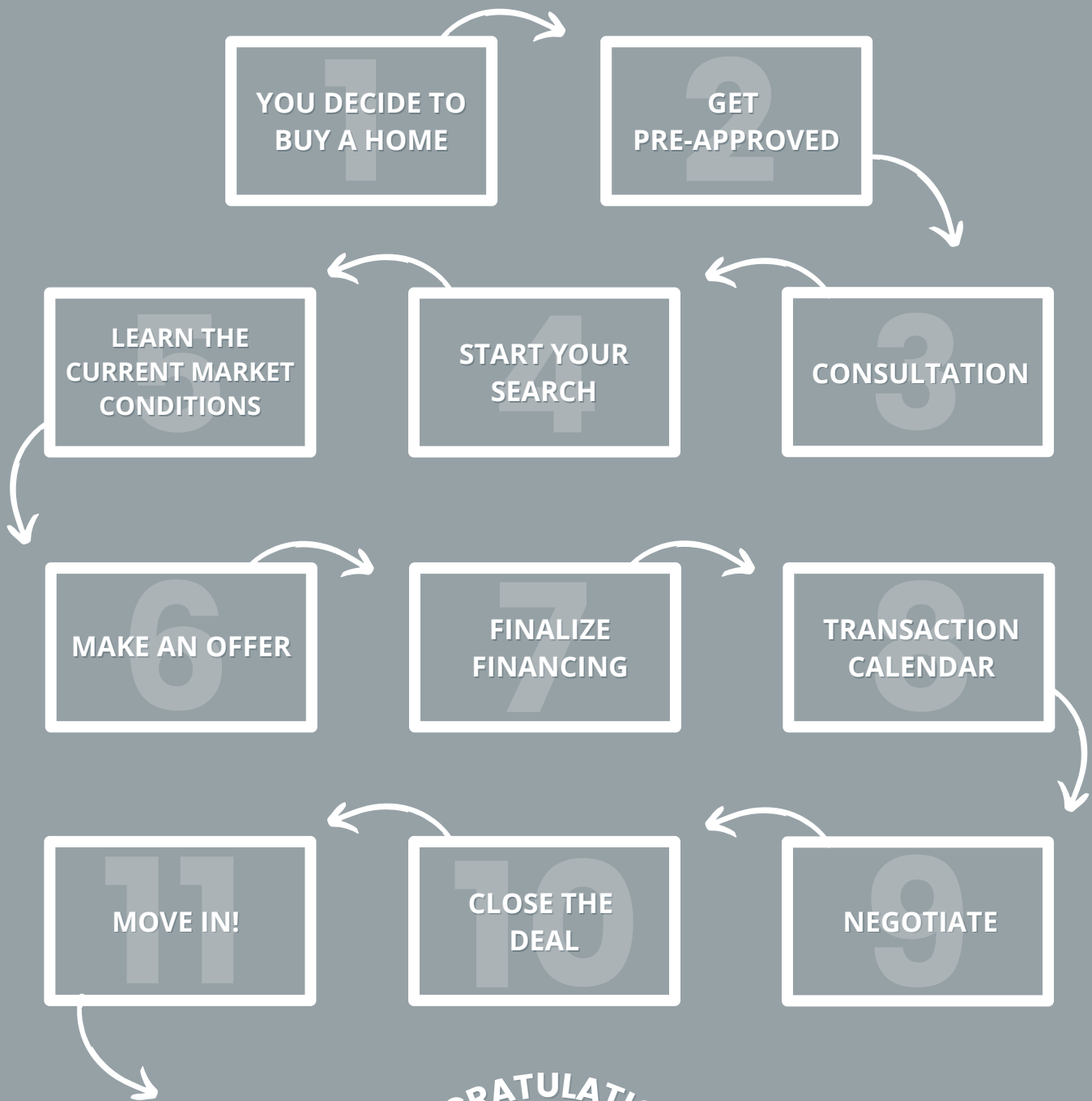
3 **Milestones**

- 2 Escrow deposits
- Inspection/Appraisal
- HOA Application
- Title Search for Liens/Open Permits/etc.

4 **Almost Home**

- Lender Documents/Home Owner's Insurance
- Closing Disclosure Review
- Schedule Closing & Send Final Wire Funds
- Final Walk-Through (Before Closing)
- Closing Day...Congratulations, you have the KEYS!

THE HOME PURCHASING PROCESS



CONGRATULATIONS!



BUYING FAQ's

I need a day's notice to get showings coordinated and researched. I am very proactive so I gather market data for homes that just sold to ensure it's priced appropriately. I also gather critical details on the home to avoid running to see homes that are already pending contract, need major repairs, priced way too high, or just do not meet your "must haves" for a potential place to call home.

HOW DO WE SEE HOMES?

WHEN I FIND A HOME I WANT TO VISIT, SHOULD I CALL YOU OR THE LISTING AGENT?

Always call me! I represent YOU and the listing agent works for the seller. With such a huge investment, a buyer needs to be represented by an expert local REALTOR like myself.

Of course! In most cases, I already have a relationship with the developers and will be able to introduce you to the sales center. There is no additional cost to you and I will be happy to consult with you during the process.

ARE YOU ABLE TO HELP ME WITH NEW CONSTRUCTION COMMUNITIES?

HOW DO FOR-SALE-BY-OWNER (FSBO's) WORK?

Homeowners trying to sell their home without an agent 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. Just because someone else is making a huge financial decision without consulting an expert, doesn't mean you should!

No worries, just tell them that you have a very qualified REALTOR and hand them my card! I will do the rest IF you like the home and want to make an offer!

WHAT HAPPENS IF I SEE/STOP BY AN OPEN HOUSE WITHOUT MY REALTOR?

Testimonials

"I **highly recommend Joanna**. She was fabulous and helped me and my husband find a wonderful home. She is **very knowledgeable and courteous** as she went with me and my husband on numerous appointments until we found the right place." - *Alyssa A.*

"It was an all-around great experience workign with Joanna! **She was respectful of our price point that we wanted to stay in and was always available whenever we needed her.** I would highly recommend Joanna to anyone searching for their dream home!!" - *Joseph H.*

"My husband and I were first time home buyers and working with Joanna was awesome. **She was quick, professional, and effective.** Joanna was fast answering our calls or text. We loved working with Joanna and we are happy with our new home." - *Laura F.*

"**Joanna was amazing!** I had already been through three other agents who were horrible at following up with me and I was always having to chase them around just to get them to work for ME! Seems like a lot of aghents these days want the payoff but aren't willing to put the time and effort into their client that's necessary to get that payoff... such a shame. Joanna was always on top of it but not so much to the point where it became a frustration. She was there to thoroughly explain the pre-approval process and getting us in touch with a great lender since this was our very first home! **She is really on-the-ball and restored my faith that good real estate agents exist!**" - *Jennifer M.*

MORE PREVIOUS CLIENTS HAPPY TO SHARE THEIR EXPERIENCE WITH YOU

Dayna Blank (954) 290-7678
Mangela Gonzalez (305) 282-8723
Nicole DiMuro (954) 850-1257
Kellie Martin (954) 235-1565
Jessica Regan (954) 232-3981