



BUYER'S GUIDE

**BERKSHIRE
HATHAWAY**
HOMESERVICES

FLORIDA
REALTY

HOW I WILL HELP YOU

I will apply my knowledge and expertise to help you find the right home.

Here is what you can expect from me:

- I will work for you at every stage of the home finding process, from the initial selection of properties to view, through the presentation of a purchase offer, to obtaining financing and the completion of the transaction.
- I will communicate frequently with you. We will need to agree to a system of regular contacts (whether by email, in person, on the phone or by text) so you will be kept informed at all times.
- I will provide you with information and market knowledge so you can make informed decisions. Please don't hesitate to ask questions.
- I will work to find the home that's just right for you. Your needs, interests and priorities will be my guide.

As a Forever AgentSM it is my goal that you will be so pleased with my service that you will recommend me to your friends and turn to me for advice on all your future real estate needs.



YOUR NEEDS COME FIRST

Finding and buying the right home is a highly personalized process, and it all begins by identifying your needs.

As you think about finding a home, the following worksheets may help clarify your wants and needs.

These worksheets explore areas such as:

- The values, interests, and priorities you want this move to support
- The features you are looking for in a home
- How a neighborhood can best match your needs and lifestyle
- How the home finding process should be tailored to fit your plans
- The support you expect to receive from me



DEFINING YOUR IDEAL HOME

The property you buy will be much more than a house; it will be your home. The following questions may help you describe the things that are most important to you in your ideal home and neighborhood.

What does "home" mean to you?	
Who will be living in your household? Will you have other guests visiting for more than a few days at a time?	
If you will be working outside your home, what would you consider a comfortable commute (in time or distance)?	
What are the most important activities for the members in your household?	
What are the features you liked most about homes you have lived in previously? This might include style, floor plan, yard, view or neighborhood.	
What is something you disliked about the house or neighborhood where you lived previously, and would want to avoid in your next home?	
What are the most important "must have" features of your ideal home and neighborhood? Why are they important?	
What are your thoughts about new construction?	
What have you already learned about the market or specific properties?	

SOME QUESTIONS TO CONSIDER

Your answers to the questions will help create a successful and enjoyable home finding experience:

How far along are you in the home finding process?	
Why are you contemplating the purchase?	
How soon do you need to be in your new home?	
Who will be included in the home buying decisions?	
Have you ever purchased a home before? If so, how many, and how recently?	
Thinking of previous home finding experiences, what were the most positive features of those experiences? If you have never thought about a home before, what are you looking forward to most in this experience?	
Were there any unpleasant aspects of your previous home finding experiences you hope to avoid this time? If you are buying your first home, are there any issues or concerns you are worried about?	
How do you plan to handle the financing of your new home? Are you aware of your financing options?	
What are your expectations of me as your real estate professional? What specific services and support do you expect?	
What are your biggest fears or concerns when it comes to buying a home?	
How will you choose which agent and company is best suited to work for you in your purchase?	
What haven't I covered yet that you'd like to discuss or address?	

TRANSPORTATION PROFILE

Finding an ideal home means many things for different people. Convenience, lifestyle, and proximity are important factors to consider when researching homes.

Describe your ideal commute?

Where will you be commuting on a daily basis?

What is the maximum distance you would like to travel for the following items:

Work	<input type="checkbox"/> - 1 mile	<input type="checkbox"/> 1 to 5 miles	<input type="checkbox"/> 5 to 15 miles	<input type="checkbox"/> other: _____
Education	<input type="checkbox"/> - 1 mile	<input type="checkbox"/> 1 to 5 miles	<input type="checkbox"/> 5 to 15 miles	<input type="checkbox"/> other: _____
Shopping /Groceries	<input type="checkbox"/> - 1 mile	<input type="checkbox"/> 1 to 5 miles	<input type="checkbox"/> 5 to 15 miles	<input type="checkbox"/> other: _____
Dining	<input type="checkbox"/> - 1 mile	<input type="checkbox"/> 1 to 5 miles	<input type="checkbox"/> 5 to 15 miles	<input type="checkbox"/> other: _____
Entertainment	<input type="checkbox"/> - 1 mile	<input type="checkbox"/> 1 to 5 miles	<input type="checkbox"/> 5 to 15 miles	<input type="checkbox"/> other: _____
Parks	<input type="checkbox"/> - 1 mile	<input type="checkbox"/> 1 to 5 miles	<input type="checkbox"/> 5 to 15 miles	<input type="checkbox"/> other: _____
Recreation/Gym	<input type="checkbox"/> - 1 mile	<input type="checkbox"/> 1 to 5 miles	<input type="checkbox"/> 5 to 15 miles	<input type="checkbox"/> other: _____
Daycare	<input type="checkbox"/> - 1 mile	<input type="checkbox"/> 1 to 5 miles	<input type="checkbox"/> 5 to 15 miles	<input type="checkbox"/> other: _____

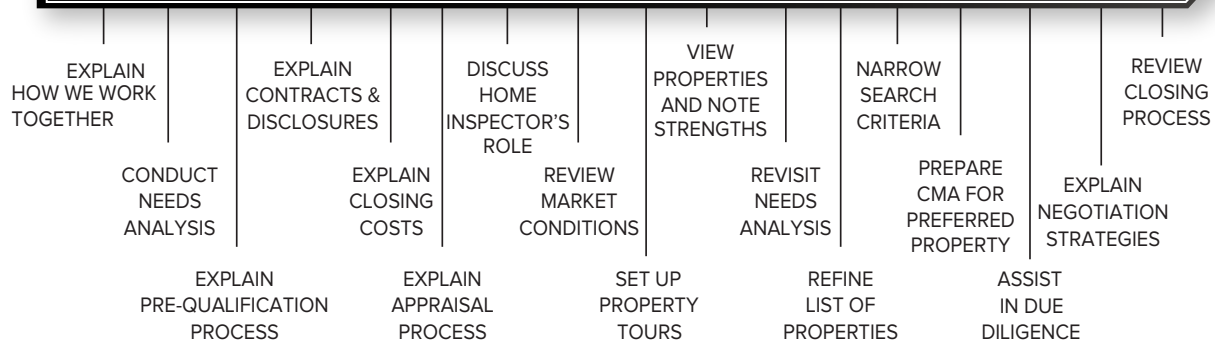
What types of transportation/vehicles do you own?

THREE SALES PROFESSIONALS IN ONE

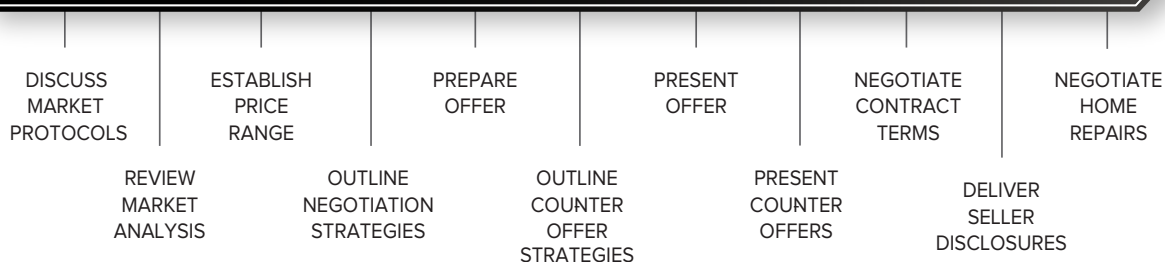
I am committed to delivering an exceptional experience, from providing specialized market knowledge to submitting the offer and negotiating in your best interest to a successful close.

With me, you get three sales professionals in one.

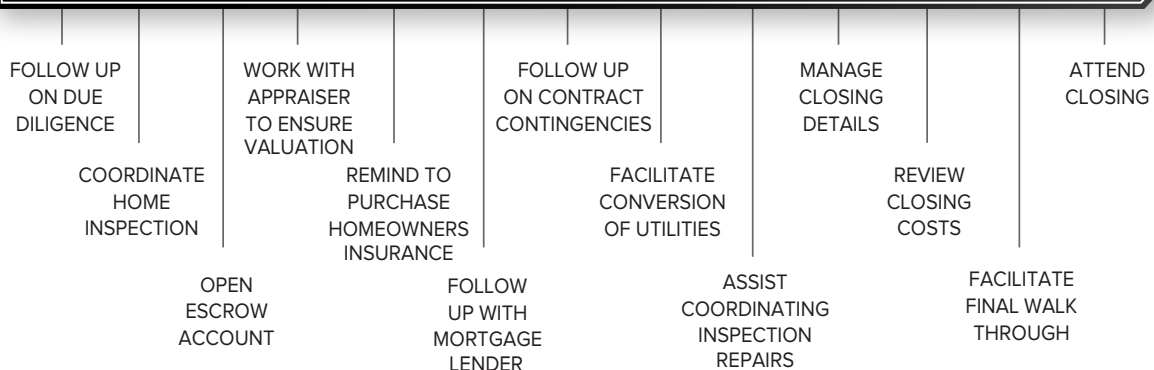
I Am Your TRUSTED REAL ESTATE PROFESSIONAL



I Am Your SKILLED NEGOTIATOR

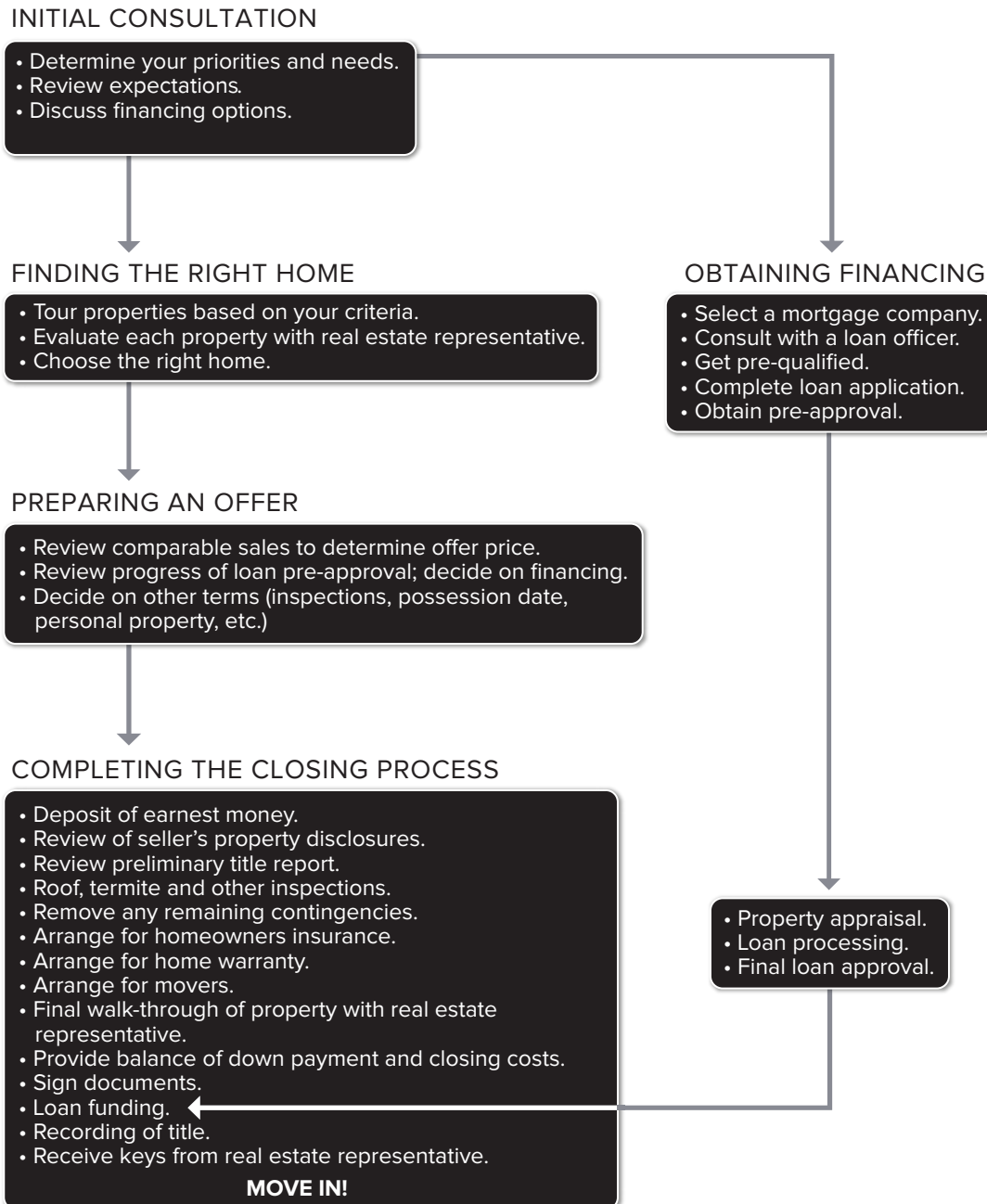


I Am Your EXPERT FACILITATOR



FINDING AND BUYING A HOME

The home finding process typically includes many of the following elements. I will be your resource and guide every step of the way.



YOUR TRUSTED SOURCE FOR INFORMATION ON AVAILABLE HOMES

I have access to information about virtually every home for sale in this market, and will show you the homes that best match your requirements, including:

- Homes marketed by Berkshire Hathaway HomeServices Florida Realty
- Homes listed by other brokers through the Multiple Listing Service (MLS)
- Many homes offered “For Sale By Owner”
- Our buyer match platform alerts us to buyer activity and homes that meet your criteria. In today’s market, this can be invaluable service.



HOW TO LOOK AT HOMES

Discovering the right home should be an exciting event for you, and I am committed to making your home search as stress-free, efficient, and effective as possible.

These tips will be beneficial to you in your home search:

- Identifying up-front what is affordable will save time and frustration in the home finding process. It is important to consider the financing options available and begin the mortgage pre-approval process as soon as possible. A representative from Prosperity Home Mortgage, our in-house lender, would be happy to assist you.
- I will set you up in our automated Home Finder system which scans the MLS database on your behalf and emails complete listing information directly to you.
- We will schedule time to look at homes and neighborhoods. I will arrange showing appointments with the sellers or their brokers.
- If the seller or their real estate professional is at the property when we are there, it would be best to limit your conversation with them.
- You can use the Home Finding Worksheets I give you to evaluate each property.
- In order to help me find the right home for you, I will ask you to tell me your thoughts about each property you see ... the positives and the negatives. We will continue to assess your needs and buying criteria as we move through the process.



FIRST STEPS TAKEN DURING THE HOME BUYING PROCESS

Homebuyers may use several information sources in their search process, but they are most likely to find the home they actually purchase through partnering with a real estate sales professional and usage of the Internet.

Regardless of age, the first steps buyers take include online research and seeking the help of a real estate advisor.

AGE OF HOMEBUYER

	All Buyers	25 to 33	34 to 43	44 to 58	59 to 68	69 to 77	78 to 98
Looked online for properties for sale	41%	34%	40%	46%	47%	41%	31%
Contacted a real estate agent	20	14	19	19	22	22	34
Looked online for information about the home buying process	11	18	12	7	7	8	2
Contacted a bank or mortgage lender	8	9	9	10	6	5	4
Talked with a friend or relative about home buying process	7	14	9	4	4	3	11
Drove-by homes/neighborhoods	4	3	3	3	4	6	5
Visited open houses	3	2	2	3	2	4	2
Contacted builder/visited builder models	2	1	2	2	2	3	1
Contacted a home seller directly	2	1	1	2	2	4	4
Looked up information about different neighborhoods or areas (schools, local lifestyle/nightlife, parks, public transportation)	2	1	1	*	*	*	*
Attended a home buying seminar	1	1	2	2	1	1	2
Looked in newspapers, magazines, or home buying guides	*			*	*	*	1
Read books or guides about the home buying process	*	1	1	*	*	*	1
Other	1	1	*	1	2	1	1

*Less than 1 percent

HOME FINDING WORKSHEET

Property address:				
Size (number of rooms or sq.ft.)	H/O Assoc. dues	\$	Asking Price	\$
Date Visited	Most Memorable Feature			

Interior

Overall condition	
Floor plan	
Bedrooms / baths	
Living room	
Family room / dining	
Kitchen	
Heating / air	
Other features	

Exterior

Overall condition	
Paint and trim	
Roof	
Deck / patio / pool	
Garage	
Landscaping	
Other features	

Location

Appearance of neighborhood	
House value relative to area	
Distance to work, schools, shopping, etc.	

Summary

Favorite features	
Least desirable features	
Comments	

FINANCING YOUR HOME PURCHASE

Unless you are in a position to pay cash for your home, you will need to obtain a home loan (mortgage) to complete the purchase.

I will assist you in this process to help ensure you obtain the financing that meets your needs.

- Being pre-approved for a loan before you submit an offer will put you in a stronger negotiating position and save time in the loan approval process.
- If you are already pre-approved, our in-house lender can provide a complimentary review of your pre-approval to ensure you are getting the best terms for your financing needs.
- I can put you in touch with an experienced mortgage consultant at our in-house mortgage lender and also supply you with names of leading mortgage companies.
- Your mortgage consultant will be your principal guide through the financing process.

Various financing options may be available to you, including:

- Fixed Rate Mortgage
- Adjustable Rate Mortgage (ARM)
- Government-assisted (FHA or VA) financing
- Seller-assisted financing
- Self-employed
- Foreign Nationals
- First Time Homebuyer Loan Options
- Real estate investor loans

You can expect the lender to ask for standard information regarding your income, expenses and obligations.



WHAT CAN YOU AFFORD?

Realistically assessing your finances will streamline the home finding process.

Step 1: Monthly Income

Wages, salaries, business income after expenses	
Interest, dividends or rental income	
Other income (alimony, child support, pensions or Social Security)	
Total Monthly Income (Step 1)	

Step 2: Monthly Non-Housing Expenses

Food / clothing	
Medical (include insurance premiums and prescriptions)	
Life insurance	
Childcare	
Automobile expenses (loans, insurance, maintenance)	
Education / student loans	
Travel / recreation	
Monthly credit card payments	
Monthly bank loan payments (other than a mortgage)	
Alimony or child support you owe	
Savings and investments	
Income taxes	
Total Monthly Non-Housing Expenses (Step 2)	

Step 3: Amount Available for Monthly Housing Expenses

Equal to Step 1 minus Step 2	
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Step 4: Monthly Estimated Housing Expense

Mortgage loan payment (principal and interest – see chart)	
Property taxes	
Mortgage insurance	
Homeowner's insurance (liability, flood, fire)	
Utilities (heat, water, electricity, gas, trash removal)	
Maintenance and repairs	
Other (assessments, homeowner's association dues)	
Total Monthly Estimated Housing Expenses (Step 4)	

Step 5: Compare Step 3 & Step 4

The amount available for Monthly Estimated Housing Expenses (step 3) should not exceed the Total Monthly Estimated Housing Expenses (step 4).

COMPONENTS OF A MORTGAGE

A monthly mortgage payment may contain several components:

Principal

The original balance of money loaned. As the loan is paid over time, the principal is the remaining loan balance.

Interest

The charge for the use (loan) of money. The interest rate remains constant in a Fixed Rate Mortgage. The rate can vary according to specified guidelines over the life of an Adjustable Rate Mortgage (ARM).

Property Taxes

The county assessor charges property taxes based on the value of your home. Tax installments are due each year. These can be added to your monthly mortgage payment, put in an escrow impound account (a special account set up by the lender in which money is held to pay for taxes, insurance premiums, etc.).

Insurance

Protection against loss resulting from certain hazards, such as theft or fire. The standard policy pays replacement costs, minus depreciation based on actual cash value. You will need to obtain homeowners insurance from an insurance company. I can connect you with our in-house insurance agent through HomeServices Insurance to get a complimentary insurance quote.

Private Mortgage Insurance (PMI)

Loans with smaller down payments involve greater risk for the lender, who requires protection in case the loan goes into foreclosure. Without PMI, lenders would be reluctant to offer loans with lower down payments. Anything less than 20% down payment usually requires PMI.



LOAN APPLICATION CHECKLIST

The following information may be needed when applying for a mortgage:

Purchase contract and property information

- Copy of the sales contract
- Mailing address and property description
- Contact information for access to property
- Plans and specifications
(new construction only)

Personal Information

- Social Security number
- Date of birth
- Years of schooling
- Marital status
- Number and ages of dependents
- Current address and telephone numbers
- Addresses for the past seven years
- Current housing expenses
(rent, mortgage, insurance, taxes)
- Name and address of landlord or mortgage holder for past two years

Employment history and income

- Two years of employment history
- Recent pay stubs and two years of W-2 forms
- Complete tax returns and financial statements if self-employed
- Written explanation of employment gaps

- Records of dividends and interest received
- Proof of other income

Assets

- Complete information on all bank and money market accounts
- Two or three months of bank statements
- Current values of stocks, bonds, mutual funds and other investments
- Vested interest in retirement funds
- Value of life insurance
- Information on vehicles you own
- Information on real estate you own
- Value of significant personal property you own
- Liabilities and debts
- Itemized list of all current debts
(loans, credit cards and other bills)
- Written explanation of past credit problems
- Full details of bankruptcy during the last seven years
- Fees
- Credit report and appraisal fees
(usually \$500 or less)

Florida Title & Guarantee Agency is our in-house, full-service title agency. I can connect you with our local representative to answer questions, get a quote, and more! www.FTGAgency.com

What is **TITLE INSURANCE**

Title insurance provides coverage for certain losses due to defects in the title that, for the most part, occurred prior to your ownership. Title insurance protects against defects such as prior fraud or forgery that might go undetected until after closing and possibly jeopardize your ownership and investment.

OVERVIEW

When a piece of real property is financed, purchased, or sold, a record of that transaction is generally filed in public archives. Likewise, other events that may affect the ownership of a property are also documented and filed. These may include liens, levies, encumbrances, etc. When a buyer purchases title insurance, the title company searches these records to find (and remedy, if possible) issues that may affect the purchaser's ownership.

TITLE SEARCH AND EXAM

That's where title insurance differs from traditional insurance models. When you purchase a policy insuring you for matters relating to your car or health, the insurance company assesses the risk of insuring you, and bases its premium on the risk being assumed. With title insurance, the insurer first works to identify the status of ownership, liens and other matters affecting title by collecting documents affecting title from the public records that are statutorily identified for the recording of real estate transactions. This process is called the search. Once the search is complete, the title agency can then determine the insurability of the title and list exceptions from coverage and requirements to insure.

UNDISCOVERED RISKS

Of course, even the most skilled title professionals may not find all title problems. Other risks include matters that are more difficult to identify, such as title issues resulting from filing errors, forgeries, undisclosed heirs, and other unforeseen problems. That's one reason why your title insurance policy can play a key role in protecting your real estate investment.

OWNER'S POLICY

You will have the option of purchasing an Owner's Policy of title insurance, which provides insurance directly to the insured owner listed in the policy and describes the type of real property interest owned. The insurance in both an Owner's and Loan Policy is subject to the policy provisions, which include the covered risks, exclusions from coverage, the conditions and the exceptions to title listed on a schedule to the policy.

LOAN POLICY

When you purchase a new home or other piece of real property by securing a mortgage, you may be required by your lender to purchase a Loan Policy of title insurance. This policy insures the lender against covered title defects up to the amount of insurance. This coverage in favor of the lender lasts for the life of the loan under limited circumstances stated within the policy.

PREMIUM

If purchased, you will pay a one-time premium for each policy (Owner's Policy and Loan Policy) at the close of your transaction, based on the total value of your home and the amount of your loan. This is another way in which title insurance differs from other insurance models, where premiums are paid on an ongoing basis. The purchase of a home or other real estate may be the largest financial investment you ever make. Title insurance can give you added peace of mind in knowing that the title to your investment is insured.

Common TITLE PROBLEMS

Your home may be new to you, but every property has a history. A thorough title search can help uncover any title defects tied to your property. And, subject to the terms of the policy, your title insurance provides protection for you from title problems that may become known after you close your transaction. Common title issues may include:

ERRORS IN PUBLIC RECORDS To err is human, but when it affects your home ownership rights, those mistakes can be devastating. Clerical or filing errors could affect the deed or survey of your property and cause undue financial strain in order to resolve them.

UNKNOWN LIENS Prior owners of your property may not have been meticulous bookkeepers – or bill payers. And, even though the former debt is not your own, banks or other financing companies can place liens on your property for unpaid debts even after you have closed the sale. This is an especially worrisome issue with distressed properties.

ILLEGAL DEEDS While the chain of title on your property may appear perfectly sound, it's possible that a prior deed was made by an undocumented immigrant, a minor, a person of unsound mind, or one who is reported single but in actuality married. These instances may affect the enforceability of prior deeds, affecting prior (and possibly present) ownership.

MISSING HEIRS When a person dies, the ownership of their home may fall to their heirs, or those named within their will. However, those heirs are sometimes missing or unknown at the time of death. Other times, family members may contest the will for their own property rights. These scenarios – which can happen long after you have purchased the property – may affect your rights to the property.

BOUNDARY/SURVEY DISPUTES You may have seen several surveys of your property prior to purchasing, however, other surveys may exist that show differing boundaries. Therefore, a neighbor or other party may be able to claim ownership to a portion of your property.

PLAY IT SAFE These and other issues are often covered by an Owner's Policy of title insurance. When you buy a home, make sure you're protecting that investment with title insurance.

FORGERIES Unfortunately, we don't live in a completely honest world. Sometimes forged or fabricated documents that affect property ownership are filed within public records, obscuring the rightful ownership of the property. Once these forgeries come to light, your rights to your home may be in jeopardy.

UNDISCOVERED ENCUMBRANCES When it comes to owning a home, three can be a crowd. At the time of purchase, you may not know that a third party holds a claim to all or part of your property – due to a former mortgage or lien, or non-financial claims, like restrictions or covenants limiting the use of your property.

UNKNOWN EASEMENTS You may own your new home and its surrounding land, but an unknown easement may prohibit you from using it as you'd like, or could allow government agencies, businesses, or other parties access to all or portions of your property. While usually non-financial issues, easements can still affect your right to enjoy your property.

UNDISCOVERED WILL When a property owner dies with no apparent will or heir, the state may sell his or her assets, including the home. When you purchase such a home, you assume your rights as owner. However, even years later, the deceased owner's will may come to light and your rights to the property may be seriously jeopardized.

FALSE IMPERSONATION OF PREVIOUS OWNER Common and similar names can make it possible to falsely impersonate a property owner. If you purchase a home that was once sold by a false owner, you can risk losing your legal claim to the property.

SUBMITTING AN OFFER

Once you have found the right property, the next step is to make a purchase offer to the seller.

Determine the price you want to offer:

- The price the seller is asking may or may not reflect realistic market value.
- One of the best ways to determine market value is with a Comparative Market Analysis (CMA) showing similar properties that sold recently, those that are currently active on the market and those that failed to sell.
- I will assist you in market research and discuss with you an estimate of costs associated with purchasing this property.

Decide on financing:

- We will review the status of your loan pre-approval.
- We will work together with your mortgage consultant to explain financing options and help you determine the mortgage plan that best fits your requirements.

Decide on other issues that are important to you, such as:

- Items of personal property you want included with the house.
- Warranty, inspections, repairs or other home enhancements by the seller.
- Closing date and possession.

I will present your offer:

- The seller will have three choices: accept your offer as it is presented; reject it completely; or propose adjustments to your offer (counter offer)
- If there is a counter offer, you can choose whether to accept it, reject it or counter it

Once you have reached agreement with the seller, you will have a firm contract to purchase the home.


COMPARATIVE MARKET ANALYSIS


Deciding what price to offer can be a challenge. I'll provide you information on market values of other properties in the area so you can make a sound decision.

Below is an example of one of the many CMA (Comparative Market Analysis) analysis tools I will provide. It shows similar properties that sold recently, those that are active on the market right now, and those that failed to sell.

When you find a property you're seriously interested in, I'll prepare a CMA on it so you can see how the seller's asking price compares to real market values in the area.

Referring to a Comparative Market Analysis is a reliable way to determine the best price to offer, because the CMA is based on current market data.

MLS #: 16168690			Address: 2060 RIDGE POINTE DR				Status: Active	
			Addr:	2060 RIDGE	Price Type:	List Price	List Prc:	\$ 799,000
			City/Zip:	Lake Oswego	Beds:	5	OListPrc:	\$ 799,000
			Type:	DETACHD	Baths:	2	SoldPrc:	\$
			Nbhd#:		YrBuilt:	1988	Cisd Date:	
			TotSqft:	4,120	\$ PerSqft:	\$ 194	SS Pending:	
			BankOwned:	No			Pending Sales:	
			Short Sale:	No			DOM/CDOM:	/ 62
			Area:	147 Lake Oswego, West Linn				
Rooms	Lvl	Dim	HOA FEE:	\$	HOA Inc1:			
Living	M	20X14	Style: Traditional, 2 Story Ele.Sch: Westridge Taxes: \$ 7,481.44 FirePlc: 2 / Wood MidSch: Lakeridge HOAFee2: \$ Roof: Shake SrHISch: Lakeridge Sewer: Public Cool: Central Air View: Mountain, Water: Public HeatTp: Forced Air LotSz: 10K-14, 999SF Garage: 3 HeatFi: Forced Air HotWtr: Gas LotDesc: Corner, Level, IntFeat: Air Cleaner, Ceiling Fan, Garage Door Opener, Laundry, Owned Security System, Wall to Wall Carpet, Jetted Tub, Granite ExtFeat: Deck, Fenced, Patio, Porch, Sprinkler, Free Standing Hot Tub, Yard Bsmt: Crawspace					
Kitchen	M	14X14						
Dining	M	15X14						
MstrBR	U	19X14						
2ndBed	U	12X12						
3rdBed	U	12X11						
4thBed	U	13X16						
ADDTL 1	U	28X15						
ADDTL 2								

MLS #: 16691098			Address: 16510 MAPLE CIR				Status: Active	
			Addr:	16510 MAPLE CIR	Price Type:	List Price	List Prc:	\$ 629,900
			City/Zip:	Lake Oswego	Beds:	4	OListPrc:	\$ 659,000
			Type:	DETACHD	Baths:	3	SoldPrc:	\$
			Nbhd#:		YrBuilt:	1924	Cisd Date:	
			TotSqft:	2,295	\$ PerSqft:	\$ 274	SS Pending:	
			BankOwned:	No			Pending Sales:	
			Short Sale:	No			DOM/CDOM:	/ 71
			Area:	147 Lake Oswego, West Linn				
Rooms	Lvl	Dim	HOA FEE:	\$	HOA Inc1:			
Living	M	21X15	Style: Capecod Ele.Sch: Westridge Taxes: \$ 5,249.34 FirePlc: 1 / Wood MidSch: Lakeridge HOAFee2: \$ Roof: Built Up Roof SrHISch: Lakeridge Sewer: Public Cool: View: Water: Public HeatTp: Forced Air LotSz: 5K-6, 999SF Garage: 0 HeatFi: Forced Air HotWtr: Gas LotDesc: Corner, Level, IntFeat: Hardwood Floors, Laundry, Tile Floor, Vaulted, Wall to Wall Carpet, Wood Floors, Wainscoting, Quartz ExtFeat: Covered Patio, Deck, Vinyl Window - Double Paned Bsmt:					
Kitchen	M	13X12						
Dining	M	13X12						
MstrBR	M							
2ndBed	U	23X10						
3rdBed	U	23X10						
4thBed	U	23X11						
ADDTL 1								
ADDTL 2								

ESTIMATE OF COSTS

It is helpful to have an estimate of the costs* associated with purchasing a home.

Costs required to close the transaction:

Title insurance	
Settlement fees	
Recording fees	
Property tax (pro-rated)	
Loan origination fee	
Appraisal	
Credit report	
Other loan fees	
Interest on new loan (pro-rated)	
Home warranty	
Termite inspection	
Other inspections (roof, property, geological, etc.)	
Homeowner's insurance	
Other:	

Total Estimated Closing Costs

Estimated monthly payment:	
Principal and interest	
Property tax	
Homeowner's insurance	
Private mortgage insurance (PMI)	
Homeowner's association dues	

Total Estimated Monthly Payment

Home Purchase Summary

Purchase price of home	
Down payment	
Amount financed	
Estimated closing costs	
Estimated monthly payment	

*This is a preliminary estimate only. Actual costs will vary depending on the property, the lender and other factors. Your lender can provide a more accurate "good faith" estimate. You will receive a detailed breakdown of costs prior to closing of the transaction.

IMPORTANT WAYS TO PROTECT YOUR INTERESTS

There are several ways to help support a trouble-free home purchase:

- A written **property disclosure statement** from the seller will reveal any problems with the house and the surrounding area that you need to know about.
- **Professional inspections** can reveal structural, roof, termite and other problems with the property that the seller will need to remedy.
- A **home warranty** can give you peace of mind by providing repair-or-replace coverage of major home operating systems and appliances. I can connect you with our local American Home Shield representative today to review plans and options.
- A **preliminary title report** informs you of any problems with the property's title and a policy of title insurance protects your rights to the property.
- A **walk-through** before closing will allow you to make sure all required work as been taken care of and that the property is ready to become yours.



COMPLETING YOUR HOME PURCHASE

Many details need to be taken care of in order for a home purchase to be completed. It can take 30-90 days or more to complete all the steps involved in a home sale, depending on the complexity of the transaction.

I will work closely with everyone involved in the transaction to help ensure that it moves ahead as smoothly as possible.

I will:

- Explain to you in detail all the steps that will occur, and answer any questions you may have.
- Work with the seller's broker to see that they fulfill their responsibilities under the contract.
- Stay in touch with the title representative, lender, insurance agent, and others to help coordinate their activities and keep the transaction moving forward.
- Communicate with you on a regular basis so that you stay informed and as worry-free as possible.
- Connect you with our dedicated personal moving concierge service to assist you with moving essentials including cable, internet, home security, movers, and more!



CUSTOMER SECURITY IS OUR PRIORITY

The real estate industry is a growing target for the sophisticated techniques cyber criminals use to defraud victims. Reports of email and wire fraud are on the upswing and show no sign of diminishing.

As a company entrusted with sensitive, personal information, we take great care in protecting our customers and putting measures in place to keep our data safe. In tandem with leading security experts, we work diligently to enhance the security in our business processes.

To secure our data, we take several measures:

- Anti-fraud disclosure statements raise awareness to the risks of electronic threats.
- Multi-level authentication during a transaction with FTGA Exchange.
- Strict wire-transfer procedures at the branch office level.
- We offer Experian IdentityWorks - Identity Protection for 12 months when you close with Florida Title & Guarantee Agency which provides our customers with an additional layer of protection that includes Identity Repair, Identity Theft and Credit Monitoring - at no cost to you!



BERKSHIRE HATHAWAY HOMESERVICES

What distinguishes our company from others?

The Strength of the Brand

Berkshire Hathaway HomeServices is the only global real estate brokerage that is boldly focused on building a personally connected future through relationship-driven business. . The brand, among the few organizations entrusted to use the world-renowned Berkshire Hathaway name, brings to the real estate market a definitive mark of trust, integrity, stability and longevity. We are proud to be part of the Berkshire Hathaway HomeServices real estate network and are committed to upholding their high standards.

REAL TRENDS 500

HomeServices of America is among the Top 5 largest real estate brokerages nationwide in transaction sides and volume.

FORTUNE 500

Berkshire Hathaway earned the #7 spot on Fortune's annual list of companies ranked by revenue for 2024.



BERKSHIRE ELITE CIRCLE

Our company consistently ranks among the top tier in production among all Berkshire Hathaway HomeServices affiliates.

A connection to the community

We've been helping people buy and sell homes in Florida since 1999 and have over 30 locations serving 22 counties throughout the state. We are proud to be the #1 fundraiser in Florida for the Sunshine Kids Foundation, dedicated to children with cancer.

A strong network connection

As a member of HomeServices of America, our company is backed by a real estate powerhouse and an ever-expanding family of affiliated companies.

Forever BrandSM Ideology

"In an industry long seen as transactional, our network is leaning into the Berkshire Hathaway spirit of longevity and integrity to help clients realize the lasting value of home ownership. That is the driving force behind our Forever Brand ideology." - Christy Budnick, CEO, Berkshire Hathaway HomeServices

MESSAGE FROM THE PRESIDENT

Thank you for extending us the opportunity to earn the job of helping you buy or sell real estate. Being hired to assist you in finding a home, land or commercial property and navigate today's increasingly complex buying process is a responsibility we take very seriously.

We appreciate the fact that this is one of your most significant financial investments. As a result, we deliver unparalleled services from the most skilled team of real estate professionals our industry has to offer, along with the most innovative technology solutions to keep you informed of market activity and property values. From sales and marketing, finance, title, insurance, home warranty, and a complimentary moving concierge service, we can provide an outstanding full service experience.

Over the years, we've served the needs of thousands of customers in Florida and around the world with a commitment to integrity, professionalism, accountability and competence. At Berkshire Hathaway HomeServices Florida Realty, we are focused on one thing: creating a superior real estate experience for you. Thank you again for the opportunity to do so. I am confident you will be pleased.

Sincerely,

A handwritten signature in black ink, appearing to read 'Rei Mesa', with a stylized flourish at the end.

Rei Mesa
President & Chief Executive Officer
Berkshire Hathaway HomeServices Florida Realty



**BERKSHIRE
HATHAWAY**
HOMESERVICES

FLORIDA
REALTY