Your Florida Home Buyers Guide

FIND YOUR HOME

LIVE YOUR DREAM

RE/MAX GOLD

JUPITER | STUART | PORT ST LUCIE
ST LUCIE WEST | FORT PIERCE

WWW.TREASURECOASTHOMETOURS.COM

Who YOU WORK WITH MATTERS

Let a REMAX GOLD Agent Be Your Guide

You have questions and we have answers!

Whether you are moving across town or across the country, the real estate market is a big place. An experienced RE/MAX GOLD agent can help you navigate it. RE/MAX agents have access to current market information and can help you make informed decisions about the areas and properties that interest you. As you move through the process, your RE/MAX agent can walk you through confusing paperwork and, of course, assist you in house hunting.

Visit remaxgoldflorida.com to get in touch with a local RE/MAX GOLD agent who will guide you through each step of the homebuying process.

TIPS FOR CHOOSING A REAL ESTATE AGENT

RE/MAX agents are the most productive agents in the industry on average selling twice as many homes than those of other brands. Do your due diligence. Research local real estate agents online, read reviews and ask for referral recommendations from family and friends.

Choose someone you trust. A home is a very personal, expensive purchase. It's critical that your real estate agent makes you feel comfortable, listens to you and respects your views.

Look for experience. An experienced, full-time real estate professional will likely have already experienced market ups and downs, and will know how to navigate current conditions. This gives you a distinct advantage in the marketplace.

TO FIND THE RIGHT AGENT FOR YOU, ASK YOUR TOP CANDIDATES THESE QUESTIONS:

1. How much experience do you have, and can you provide references?
2. What services and resources do you offer?
3. How will the buying process work and what expected of me?
4. I know that I have to sign a Buyer Broker Agreement. Can you explain that to me and does it lock me in?
5. How much time can you devote to my needs and how often will you communicate with me?
6. Can you help us with new construction, recommend local builders and how knowledgeable on that process?
7. How many homes have you helped customers buy in the last year?
8. Are you experienced in working with off market, foreclosure and investor properties?

Communication matters.

You're going to have questions during this process—it's natural. That's why it's important you choose an agent who you feel has your best interests in mind and will help you navigate the process with effective and timely communication.

The PURCHASE PROCESS

CONSULT WITH A RE/MAX GOLD PROFESSIONAL
To discuss your goals, desired properties and put a plan in place for you purchase.

LOAN QUALIFICATION
Contact a Loan Officer; discuss financial resources & obtain pre-approval letter.

HOME SEARCH
Help locate, schedule and tour properties while educating you about different neighborhoods.

FIND THE PERFECT HOUSE
Discuss and explain how to structure the offer, comps, contingencies and arrange for Earnest Money Deposit.

INSPECTIONS & DISCLOSURES
Must be approved by all parties along with the Title Commitment, as permitted by the contract.

PRESENT & NEGOTIATE OFFER
We will present and negotiate your offer to the best price and terms making sure the contract is completed properly.

SUBMIT LOAN APPLICATION
Once you have a contract, you will make application to the lender with all necessary documents.

OPEN ESCROW WITH TITLE AGENCY OR ATTORNEY
Submit deposit to escrow and get deposit receipt.

NEGOTIATE REPAIRS
If critical issues are discovered in disclosures, inspections, etc., as permitted by contract.

TITLE COMMITMENT
Clear title and lien search. The title company issues a commitment.

UNDERWRITING & APPRAISAL
Underwriter reviews files for loan acceptance. Appraiser establishes value.

LOAN COMMITMENT
Lender then issues a clean to close.

HOMEOWNER'S INSURANCE
Select an insurance company and coverage, send to lender.

CLOSING
Wire funds, Sign loan documents, escrow documents, etc. at title or closing attorney.

LOAN FUNDING
Lender sends funds to title company or closing attorney & disbursed. Closing complete!

RECORD/TRANSFER
Deeds are recorded in public record showing new owner. (takes about 3 weeks)

YOU ARE THE OWNER OF A NEW HOME!

RE/MAX

Steps To a Stress Free Purchase

LAY THE GROUNDWORK

Collect your financial documents (bank statements, tax returns, pay stubs, etc.) to provide to your mortgage professional. Avoid big purchases AND paying off debt until you've met with a mortgage professional. Both of these may negatively affect your ability to qualify. If you can, start saving as early as possible to ensure you have adequate funds for a down payment and moving expenses.

WORK WITH A PROFESSIONAL AGENT

A professional RE/MAX GOLD agent will partner with you, guide you through the process, and ensure you are informed every step of the way. Buyers must review and sign a Buyer Broker Agreement. But in almost all circumstances, the seller or the seller broker will pay the real estate commission for the buyer's agent. So you can shop with confidence!

COMMUNICATE WELL & SEEK UNDERSTANDING

Share your preferred communication method since there will be a lot happening between you and your team. Ask questions and get clarification. If something seems confusing, seek to understand it before you sign documents. Feel free to communicate your expectations, preferences and provide feedback. Try to be patient and gracious throughout the process since there are many parties coordinating efforts to make your dream come true!

BE PATIENT, PERSISTENT, & DECISIVE

Buying a home is an important decision. You have to balance patience with your ability to be decisive when you find the right home. Depending on market conditions, your first offer may not get accepted but be persistent. Trust your intuition when you've found the right house and go for it!

BE FLEXIBLE

Remember, you can always update your home, the neighborhood may change in a few years, or you may decide to move again, so this might not be your final home. Besides your financial capabilities, almost everything else is beyond your control so be flexible with the process

Who's YOUR AGENT

What is a Buyer Broker Agreement?

All Realtors are required to have a signed Buyer Broker Agreement prior to showing a home to a prospective buyer*.*

What is an Exclusive Buyer Brokerage Agreement?
An Exclusive Buyer Brokerage Agreement is a contract between a real estate Broker and a potential homebuyer. Brokers use different variations of these Agreements. For example, the Agreements differ by the type of representation provided by the Broker, including single agent, transaction broker, and no brokerage relationship.

Under each Agreement, the buyer commits to working with the Broker in their search for a property in exchange for a compensation paid by the buyer to the Broker, with certain caveats. In return, the Broker agrees to represent the buyer's interests, providing professional advice, market insights, and negotiation skills to secure a contract for the buyer. Brokerage commissions are not set by law and are fully negotiable. The Broker may not receive compensation from any source that exceeds the amount or rate agreed to with the Consumer.

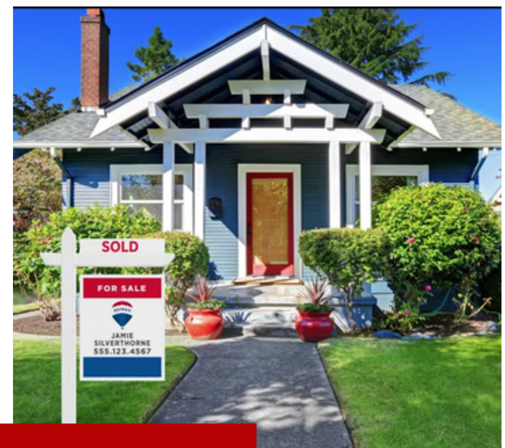
Although Buyers are responsible for paying their Broker, more often than not, their agent can negotiate with the seller's agent to have their fee paid in whole or in part by the seller or the seller's Broker. This way, buyers have professional representation and a trusted advisor looking out for their best interests.

Buyers should have an in-depth consultation with their RE/MAX GOLD agent to learn more about the home buying process, purchase timelines, mortgage options, inspections, and how much money the Buyer should expect to come up with at closing. All vital information when thinking about your home purchase! Your RE/MAX GOLD agent has the experience and professionalism to walk you through a sometimes very confusing and complicated process.

PASSIONATE about REAL ESTATE

At REMAX GOLD we have a passion to help people and serve the community. Our goal is your goal! Whether it's the perfect gold course home, beachfront condo or quint island cottage, we've got you covered.

Your REMAX GOLD agent can lead the way!



A Simple Value Proposition

THE BEST DEALS
South Florida is hot and the best deals go very fast. Your RE/MAX GOLD agent can draw from our vast network, new construction and the not-yet published listings to help find the best deals before the general public knows – and get them under contract!

LESS TIME
We work with Buyers on a regular basis and the smart use of technology can make a huge difference – We do Buyers Consultations and Property Walk Throughs on video calls every week.

EASY TO WORK WITH
Put our experience to work while navigating the complexities of the real estate transaction, making it a seamless experience for you. If you thought, this was easy, then we have done our job well!

Prepare FINANCING

HOW MUCH HOUSE CAN YOU AFFORD?

Mortgage lenders recommend you do not buy a home that is more than 3 to 5 times your annual household income. If you are not purchasing a home with cash, you will need a mortgage pre-approval provided by your mortgage lender.

A lender will work with you to get a loan that meets your needs. Some buyers are concerned with keeping their monthly payments as low as possible, others want to make sure that their monthly payments never increase.

CHECK YOUR CREDIT

A mortgage requires a good credit score. You can improve your score by:

- Paying down credit card balances
- Continuing to make payments on time
- Avoid applying for a new credit card or car loan until you have been approved
- Avoid making big purchases until you have been approved
- If possible, avoid job changes until you have been approved

SAVE CASH FOR A DOWN PAYMENT & OTHER EXPENSES

In order to make your dream of buying a home a reality, you will need to save cash for your down payment, earnest money, closing costs & home inspector.

- A Down Payment is typically between 3.5% & 20% of the purchase price
- Earnest Money is money you put down to show you're serious about purchasing a home. It's also known as a good faith deposit.
- Closing Costs for the buyer run between 2% & 5% of the loan amount
- A Home Inspection costs $400 to $700

Get PRE-APPROVED

Derek Danowski

Triple Crown Banker | Rocket Mortgage | NMLS #3030

Home Loan Provider of Charles Schwab Bank

T (313) 373-2038

F (855) 902-1135

NMLS #860581

Rocket Mortgage

Being pre-approved, unlike being pre- qualified, means you've actually been approved by a lender for a specific loan amount.

You will still need to provide documented financial information (income, bank statements, assets, debt & credit reports, etc.) to be reviewed & verified by the lender.

Get Pre-Approved

LOAN TYPES

TYPE OF LOAN	CREDIT SCORE	DOWN PAYMENT
VA LOAN	620	NO DOWN PAYMENT
USDA LOAN	620	NO DOWN PAYMENT
FHA LOAN	580+ 500-579	3.5% 10%
203K LOAN	640	3.5%
CONVENTIONAL 97	620	3%
CONVENTIONAL LOAN	640	5-20%

START HERE

GET PRE-APPROVED TODAY!
Mortgage Advisor
772.300.9084
agpreapprovals@ccm.com

Anthony Gambardella
Mortgage Advisor
D 772.300.9084
E agpreapprovals@ccm.com
CrossCountry Mortgage, LLC
10570 US Hwy 1, Suite 102
Port Saint Lucie, FL
Personal NMLS1639196 Branch NMLS1716901
Company NMLS3029
MATT WEAVER TEAM
CROSSCOUNTRY MORTGAGE™

INCOME QUALIFICATIONS

QUALIFYING INCOME

W-2 Income/Salary
Income from part-time jobs
Income from a second Job
Overtime & Bonuses
Seasonal jobs
Self-employed Income
Alimony & child support (Supported DOcs)

NON-QUALIFYING INCOME

Income from the lottery
Gambling
Unemployment pay
Single bonuses
Non-occupying co-signer income
Unverifiable income
Income from rental properties*

NEEDED *documents*

W2'S FROM THE PAST 2 YEARS
3 MONTHS WORTH OF PAY-STUBS BANK STATEMENTS (PAST 3
MONTHS) PREVIOUS 2 YEARS OF TAX RETURNS
LIST OF YOUR DEBTS & ASSETS
DIVORCE DECREE A
DDITIONAL INCOME DOCUMENTS

The LOAN PROCESS

Unless you are paying cash for your property, you will need to apply for a mortgage loan. Your lender can explain current financing options and help you select the right type of loan for your situation. The following details the steps to securing a loan:

PRE-APPROVAL/INTERVIEW

• Application interview • Lender obtains all pertinent documents to avoid delays & Credit review. Provides a Pre-approval letter, DU or LP with findings.

LOAN PROCESS PERIOD (15 to 20 Days)

Buyer signs a purchase contract, and makes official loan application. During the loan process, the lender will require:

- Credit report, appraisal of property, verification of employment, mortgage or landlord ratings, verification of funds to close. Appraisal ordered, completed and reviewed.
- Title Commitment from Title Agency
- Picture ID, W2s (2 years), a Certificate of Eligibility, DD214 (VA only), and any other necessary . Supporting documentation if needed.
- Loan Estimate (includes estimate of costs)

LOAN SUBMISSION

- Loan package is assembled by the Loan Officer or Processor and submitted to the underwriter for approval. Requested only after all documents are provided to the lender.

LOAN APPROVAL

- Generally takes 24-72 hours from the date submitted to the underwriter
- Parties are notified of approval and conditions of the loan. Clear to close!

DOCUMENTS PREPARED BY THE LENDER

Upon loan approval:

- Closing Disclosure is issued to Borrower and delivery and reviewing period begins
- Loan documents are prepared and sent to Title Agency
- Borrower is notified of how much money is necessary to close the loan
- **Borrower will come to Title Agency to sign all final documents**

FUNDING

- Lender reviews the signed loan package
- Funds are wired to Title Agency

RECORDING DOCUMENTS

- Title Agency records the Deed of Trust electronically with the County Recorder's Office, securing the lien against the property Funds are disbursed to the appropriate parties Escrow is
- officially closed

Begin Your Home Search

As a homebuyer, you can expect to see an array of different home styles and designs. You will also find that homes can vary in condition, price and value. It is important to ask the age of the roof, HVAC and other high cost items before considering an offer.

Your RE/MAX GOLD agent can help guide you to properties that match your lifestyle, condition and budget. We can even help you with new construction, golf, 55+ Active Adult and waterfront communities.

There are lots of things a potential buyer can do to get a feel for a property by simply utilizing the tools that are available online. Your RE/MAX agent is a great resource to lean on, as they often have lots of information on the property that may not be included in the MLS listing description.

THINGS TO CONSIDER WHEN STARTING YOUR SEARCH:

- **Know your budget and stick to it**
- **Decide how many bedrooms, bathrooms**
- **Decide which amenities are must-haves**
- **Take photos and notes while viewing properties**
- **Discuss the market conditions with your agent**
- **Determine a desired location**
- **Consider your needs for outdoor space**
- **Share listings that you find online with your agent**
- **Consult with your agent regarding timelines**
- **Carefully look for needed repairs**

Once you've identified your must-haves, browse listings on stlucierealestate.com and ask your RE/MAX Gold agent to send you properties directly from the MLS. Your agent can also assist with properties may not be in MLS, off market listings and new construction. You agent will coordinate showings for properties that you'd like to see in person.

Start HOME SHOPPING

START TOURING HOMES IN YOUR PRICE RANGE

Your home search is on and it's time to start shopping! Make sure to share any homes that you find online with your agent so they can research them. During showings we will take notes on all the homes we visit. It can be hard to remember all the details of each home, so take pictures or videos to help you remember each home, and review the notes you have written.

Once we have found THE house for you, we will present an appropriate offer based on recent sales and current buyer activity in the area, as well as the value of the property in its current condition. Negotiations may take place after the offer is presented.

Search!

Get Pre-Approved!

Let's shop for house's!

SHOWING *tip*

We will make sure to check out the detail of each house house that you are considering:

- How old is the roof?
- What updates does the home need?
- Are appliances included?
- Will our furniture work in this room? Is the seller negotiable?

Evaluate the neighborhood and surrounding areas

- Are the surrounding homes well maintained?
- How much traffic is on the street?
- Is it conveniently located to schools, shopping, restaurants, & parks?

Dream HOME WISHLIST

Finding the perfect home starts with determining exactly what you are looking for and what you can realistically afford. Your Real Estate Professional and lender will work with you to accomplish both of these goals, but the worksheet below can help you get your home search off to the right start.
Good luck!

In what areas are you interested in purchasing a home? (City/Zip)

____

What price range would you like to consider?

Min______________________ Max______________________

You are looking to move...

Immediately Within 3 Months Within 6 Months Within 12 Months

What style of houses appeals to you?

Contemporary Traditional Southwestern Colonial No Preference

Please complete the following:

Desired Square Footage	Min____________			Max____________		
Bedrooms	1	2	3	4	5	
Baths	1	2	3	4	5	
Garage Space	1	2	3	4	5	
Kitchen Appliances	Gas	Electric				
HVAC (select all that apply)	Central	Window				

Age of Home Desired ______________________________

How important is energy efficiency and low utility bills to you?

Not Important Somewhat Important Very Important

Do you want to be close to...

Schools?	Yes	No	Public Transportation?	Yes	No
Parks?	Yes	No	Close to I95 / Turnpike	Yes	No
Shopping?	Yes	No	Close to work?	Yes	No

Do you have any physical needs that must be met, such as wheelchair access?

Yes No

INTERIOR	MUST HAVE	WOULD LIKEE
One Story	☐	☐
Storm Windows	☐	☐
Wood Floors	☐	☐
Separate Dining	☐	☐
Formal Living Room	☐	☐
Family Room	☐	☐
Great Room	☐	☐
Office/Den	☐	☐
Laundry	☐	☐
Fireplace	☐	☐
Central Air	☐	☐
Open Kitchen	☐	☐
Appliances	☐	☐

EXTERIOR	MUST HAVE	WOULD LIKE
Attached Garage	☐	☐
Extra Parking	☐	☐
Swimming Pool	☐	☐
Spa, Hot Tub or Sauna	☐	☐
Patio/Deck	☐	☐
Landscaping	☐	☐
Fenced Yard	☐	☐
Large Yard (1/2 acre)	☐	☐
Small Yard	☐	☐
Water View	☐	☐
Storage Shed	☐	☐
Ocean Access	☐	☐
Golf Course	☐	☐
Gated Community	☐	☐
Senior Community	☐	☐

Make AN OFFER

WHEN TO MAKE AN OFFER:
So you have found THE house! Congrats! Demand for housing is high. When you find the right property it is important to act fast!

HOW MUCH TO OFFER:
We will sit down and look at recent sales and current buyer activity in the area, as well as the value of the property in its present condition. Putting all this information together, we will determine the price that you would like to offer.

SUBMITTING AN OFFER
There are some components to an offer that makes it more appealing to the sellers.

•Be Flexible, Be Reasonable
We will work together to discuss your options and create your very best offer. Depending on the circumstances, you may have only one chance to make a good impression.

•A Healthy Earnest Deposit
A large earnest money deposit shows the seller you are serious.

•Cash Talks
A transaction that is not dependent on receiving loan approval is more attractive to a seller

•Shorter Inspection Periods
Try shortening the inspection period to 10 days

•Ask for Concessions & Broker Fee
We will make sure to negotiate for concessions and/or the buyer broker fee with any offer.

•Offer to Close Quickly
Many sellers prefer to close within 30 days.

AFTER YOU SUBMIT AN OFFER

THE SELLER COULD

•ACCEPT THE OFFER

•DECLINE THE OFFER

This happens if the seller thinks your offer isn't close enough to their expectations to further negotiate.

•COUNTER-OFFER

A counter-offer is when the seller offers you different terms. If this happens, you can:

•ACCEPT THE SELLER'S COUNTER-OFFER

•DECLINE THE SELLER'S COUNTER-OFFER

•COUNTER THE SELLER'S COUNTER-OFFER

You can negotiate back and forth as many times as needed until you reach an agreement or someone chooses to walkaway.

OFFER IS ACCEPTED - CONGRATS!

You will sign the purchase agreement and you are now officially under contract! This period of time is called the contingency period. Inspections, appraisals, or anything else built into your purchase agreement will take place.

The HOME INSPECTION

NAVIGATING THE HOME INSPECTION PROCESS

During the inspection period, you or your agent will schedule an inspection with a reputable home inspector to do a thorough investigation of the home.

Once this is complete, the inspector will provide us with a list of their findings. We can take the issues as-is or request the seller to address some or all of the findings. We will be mindful and reasonable on smaller items while being very cautious and vigilant of potentially significant issues.

Important WHAT YOU NEED TO KNOW

The Purchase Agreement gives us a narrow time frame to get the home inspected. It is necessary that we complete the inspection quickly so we can get estimates from contractors should anything come up that is of concern.

The home inspection should include special reports that are needed by your insurance company. In addition we will request a termite inspection to be completed. These findings will give us an excellent view of the properties condition and are necessary to obtain an accurate insurance quote.

1. General Home Inspection: This is a comprehensive overview of the property and includes roof, AC, electrical, plumbing, lights, doors, appliances and everything in between.

2. Termite Inspection: This report checks for termites and other wood destroying organisms including wood decaying fungi (aka wood rot).

3. Wind Mitigation: Needed for insurance discounts on older homes. This report details the homes resistance to high winds by checking all window coverings and the roof.

4. Four Point: Is Is needed for insurance discounts on older homes. This report checks the Electrical, Plumbing, HVAC and Roof.

Other inspection reports may include:

- Septic / Well
- Mold Inspection
- Radon Gas
- Foundation/Slab
- Dock / Seawall
- Pool Leak Test
- Complete Pool / Spa
- Roof Certification

negotiate REPAIRS OR CONCESSIONS

Sometimes issues arise after the home inspection, and those issues tend to result in another round of negotiations for credits or fixes.

1. **Ask for credit for the work that needs to be done.** Likely, the last thing the seller wants to do is repair work.

2. **Think “big picture” and don’t sweat the small stuff.** A tile that needs some caulking or a leaky faucet can easily be fixed. Repairs are still up for negotiation and perhaps a small credit would help with closing costs.

3. **The high cost items are key.** The roof is typically the most common and costly repair that we find on an inspection. Stay focused on the big ticket repairs (roof, HVAC, electric, plumbing, ect.)

4. **Keep your poker face.** The listing agent or seller may be present during inspections. Revealing your comfort level with the home could come back to haunt you in further discussions or negotiations. Do not speak with the seller or listing agent about repairs. Let your agent do the negotiation.

HIRE A LOCAL PROFESSIONAL INSPECTOR

Costs OF BUYING A HOME

WHAT TO EXPECT WHEN COMPLETING A PURCHASE

EARNEST MONEY DEPOSIT

- Deposit to secure the home
- Sometime made in two payments
- Typically 2% to 10% OF the purchase price

MORTAGE DOWN PAYMENT

- Down payment on loan
- 0% VA - 3.5% FHA -
- 3% to 20% Conventional Financing

CLOSING COSTS AND PRE-PAIDS ARE TYPICALLY ABOUT 6% OF THE PURCHASE PRICE

MORTGAGE FEES

- Credit Report
- Loan Orientation
- Processing Fee
- Appraisal Underwriting
- Private Mortgage Insurance (if applicable)

PROPERTY TRANSFER

- Doc Stamp Tax on the mortgage
- Recording Fee paid to the county
- Prorations for taxes, insurance, HOA fees, etc.
- Escrow fund - prepaid taxes and insurance
- HOA transfer fees (if applicable)

TITLE INSURANCE & RELATED FEES

- Title insurance
- Title search & Exam
- Escrow Notary Fee

UP-FRONT FEES Most monetary items will be paid at closing; however, there are certain costs when purchasing a home that may be paid "up-front".

APPRAISAL FEE: If requiring a mortgage, lenders may ask for the appraisal fee before closing. Fees will range from $550-$950 (estimated) depending on your lender, appraiser, or home size.

HOME OWNERS INSURANCE: Most lenders and insurance companies will ask for one year's homeowners insurance paid in full before the closing. Florida insurance rates are very high. Shop multiple carries and see inspection below.

INSPECTIONS: All inspections requested by the buyer will need to be paid at the time of the inspection. See below for costs.

GENERAL HOME INSPECTION

$500 - $750 or more depending on the size of the home and other amenities such as a pool, guest house, etc. This price usually includes the required insurance reports and termite inspection.

OTHER REPORTS THAT SHOULD BE DONE AT THE TIME OF THE GENERAL INSPECTION INCLUDE:

- TERMITE INSPECTION $100
- WIND MITIGATGION (INSURANCE) $150
- FOUR POINT INSPECTION (INSURANCE) $150
- WELL / WATER (IF APPLICABLE) $100
- SEPTIC (IF APPLICABLE) $100

Next

THE ESCROW PERIOD

Once you have a fully executed contract there are important steps that you and your agent will need to take in order to move into the "escrow period". It is important to stay in the contract timelines so your deposit is protected and the transaction closes on time.

Your RE/MAX Gold agent will send a copy of your contract to you, the title company or closing attorney and your loan officer.

There is a strict timeline in place to complete the following:

EARNEST MONEY DEPOSIT

You will need to make your **Earnest Money Deposit** with the title company or attorney. The deposit usually needs to be made within three days from the effective date of the contract. You can write a check, bank wire or ACH transfer to make the deposit.

- Title & Lien Search is ordered
- Survey ordered
- Closing scheduled

BEWARE OF WIRE FRAUD

- Use the secure portal to communicate
- Always Verify Wiring Instructions

ORDER HOME INSPECTION

The home inspection needs to be ordered and completed by the time period in the contract. Getting the inspection done quickly gives you time to get contractor quotes if needed and possible renegotiate.

MORTAGE APPLICATON

A mortgage application is usually made within five days of the effective date. You will finalize the application and sign the loan disclosures so your lender can start the loan process.

- Appraisal is paid for and ordered
- Required documents to lender
- Loan disclosures & Loan estimate
- Loan submission

INSURANCE QUOTES

Use the Wind Mitigation and Four Point inspection reports from your home inspection to get insurance quotes. This should be done as soon as you get the reports from the inspector.

Shop FOR INSURANCE

INSURANCE EXPLAINED

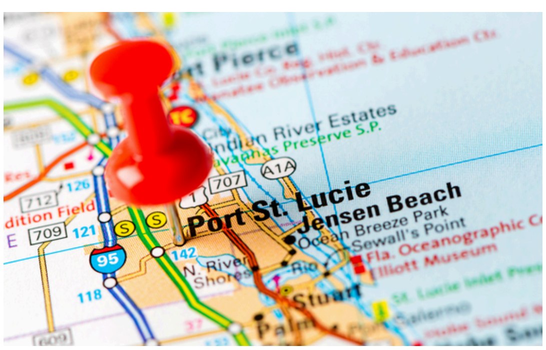
In March of 2002, The Florida Building Code passed a bill to supersede local building codes statewide. This bill requires any home in the state to be built to an increased standard when it comes to things like the windows and doorway strength, roof attachment type, and roof material and covering style. Any home built after this would be required by law to meet these new requirements. But what about the homes built before this bill was passed?

Most insurance companies require homes to meet the Florida Building Code requirements from the bill in 2002. Homes built prior to the bill will need proof that the home meets these requirements since they were constructed prior to the law. This proof can be provided by way of a Wind Mitigation Inspection and a Four Point Inspection. The Wind Mitigation inspects the areas of the home that are typically heavily impacted by wind such as the roof and any exterior openings.

The Four Point targets the roof, electrical system, plumbing system, and HVAC systems. These are the four major home systems that are integrated into every house, so examining these can give us a good idea about the overall state of the home. In Florida, nearly all homeowners insurance companies will require homes older than 40 years old to have a 4-Point-Inspection prior to accepting the home. Together these reports show the discounts, if any, you would get on the home.

Insurance costs have risen over the years. Roof age and condition, storm protection and other upgrades can help lower costs. However, the cost of homeowners insurance in Florida can vary significantly based on several factors in addition to geographic location:

- Type of construction
- Dwelling value
- Mitigation features
- Amount of deductibles



Get multiple quotes

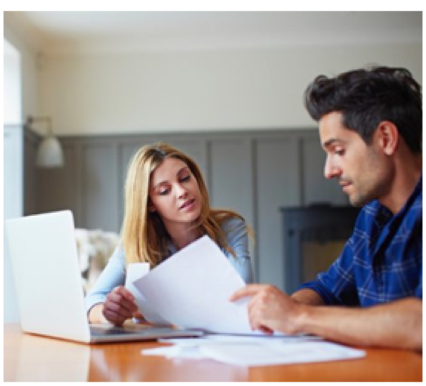
Doug Duryea - Brightway Insurance
561-727-3300 doug.duryea@brightway.com

Peter Sicoli - Sailfish Insurance
772-286-3997 peters@sailfishins.com

Jeannie Lanman - South Shore Insurance
772-426-9973 jeannie@southshoreinsurance.com

Tami Karol - Tami Karol Insurance
772-781-7820 tami@tkarol.com

Scheduling YOUR MOVE



AFTER SIGNING

Once you are through the inspection period and moving forward with the sale it is time plan your move. You will also need to stay in daily/weekly contact with both your lender and your RE/MAX Gold agent. Constant communication is vital all the way through escrow and closing.

4 WEEKS TO MOVE

- Check your lease
- Schedule movers/moving truck
- Buy/find packing materials
- START PACKING

3 WEEKS TO MOVE

- Appraisal ordered by lender
- Complete title search by Title company or Attorney

2 WEEKS TO MOVE

- Secure Home Warranty (if desired, agent will help)
- Get quotes for home insurance
- Schedule time for closing
- Contact utility companies (water, electric, cable)
- Change address: mailing, bank, credit cards, etc.
- Minimize grocery shopping
- Keep on packing

1 WEEK TO MOVE

- Obtain wiring instructions & final figure for closing
- Schedule and attend a final walkthrough
- Final packing and clean
- Pack essentials for a few nights in new home
- Confirm delivery date with the moving company

Closing DAY

CLOSING DAY

Closing is when you sign ownership and insurance paperwork and you receive your new home's keys! Typically, closing takes four to six weeks. During this time, purchase funds are held in escrow, where your money is held safe until the transaction is complete.

CLOSING DISCLOSURE

Lenders are required to provide you with a closing disclosure, at least three days before closing. This will show you what your final loan terms and closing costs will be. You will have three days to review the statement. This is done to ensure that there are no surprises at the closing table. If there is a significant discrepancy between the loan estimate and the closing disclosure, we must notify your lender and title company immediately.

FINAL WALKTHROUGH

We will do a final walk through the home within 24 hours of closing to check the property's condition. This final inspection takes about an hour. We will make sure any repair work that the seller agreed to make has been completed.

We will be sure to check:

- Make sure all appliances are working properly
- Run the water in all the faucets and check for any possible leaks
- Open and close garage doors with opener
- Flush toilets
- Run the garbage disposal and exhaust fans

CLOSING TABLE

Who will be there: Your RE/MAX Gold agent and the closer from the title company or attorney involved in the transaction. The closing typically happens at the title company. You will be signing lots of paperwork so get your writing hand warmed up! Some of the papers you will be signing include: the deed of trust, promissory note, and other documents.

CLOSING COSTS

Closing costs can vary depending on your home's purchase price and where you are located. You can generally expect your closing costs to be around 5% to 6% of the home's sales price. These closing costs can sometimes be shared with the seller. *In addition, you may have fees to your buyer broker.

BRING TO CLOSING

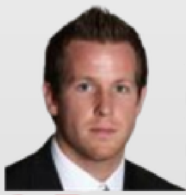
- Government-issued photo ID
- Copy of the sales contract
- Homeowner's insurance certificate

RECEIVE YOUR KEYS

Congratulations! It was a lot of hard work but you are now officially homeowners!! Time to throw a party and get to know your new neighbors!

Your DREAM TEAM

GET PRE-APPROVED TODAY



Derek Danowski
Triple Crown Banker | Rocket Mortgage | NMLS #3030
Home Loan Provider of Charles Schwab Bank
T (313) 373-2038
F (855) 902-1135
NMLS #860581

Rocket Mortgage

Anthony Gambardella
Mortgage Advisor
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Port Saint Lucie, FL
Personal NMLS1639196 Branch NMLS1716901
Company NMLS3029

MATT WEAVER TEAM
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Gold Title Partners
1860 SW Fountainview Blvd #93
Port St Lucie, FL 34986
772-206-4606
orders@goldtitlepartners.com
www.GoldTitlePartners.com

INSURANCE

Get multiple quotes

Doug Duryea - Brightway Insurance
561-727-3300 doug.duryea@brightway.com

Peter Sicoli - Sailfish Insurance
772-286-3997 peters@sailfishins.com

Jeannie Lanman - South Shore Insurance
772-426-9973 jeannie@southshoreinsurance.com

Tami Karol - Tami Karol Insurance
772-781-7820 tami@tkarol.com

We GIVE BACK

Giving back to our community

RE/MAX Gold stands for community. It's a guiding principle of our company and we are committed to making a local impact. Support for charitable causes runs deep throughout our office.

We are highly involved in supporting the local community through volunteering and donating to charitable organization and especially to Children's Miracle Network. In addition, we support local high schools sports teams, little league football, cheer, baseball and softball.

RE/MAX Gold is a "Miracle Office" for the Children's Miracle Network and the Nicholas Children's Hospital in Jupiter, Florida. We are proud to support their best in class care of sick and injured Florida children through life-saving treatments, advanced medical equipment, valuable research and education.

Miracle Home® Program

The Miracle Home program enables RE/MAX Affiliates to participate in a worthy cause. Agents simply pledge to make a contribution for every real estate transaction.

Honor Card Program

By making a financial donation to Children's Miracle Network in honor of a client, RE/MAX Affiliates give desperately ill children hope for the future. The gift recipient will receive a CMN-RE/MAX card that explains where the gift came from and what it means.

Nicklaus Children's Hospital

Children's Miracle Network Hospitals

Recommended RESOURCES

HANDYMAN
RONNIE JABAR
RIGHT CHOICE
772-267-3358

LIONEL HAMILTON
772.985.5905

CHRIS BARBOUR
TWO BROS
(772) 237-9677

JON WOODRUFF
772-333-4400

STEVE MILLER
772-224-7569

ROBERT PIERPONT
772-342-3923

ROOFING
ROY FRAMPTON
PERFECT PITCH
772-212-5184

MIGUEL ORTIZ
BRIGHT ROOFING
772-240-8425

JORDAN KANE
LEAK BUSTERS
772-779-1668

AC SERVICE
AUSTIN THEOC
ROLLE AC
754-422-1734

RYAN KEANE
NEXT LEVEL
772-485-8182

KIM RESTREPO
TRUE TEMP
772-607-1077

ELECTRICIAN
LIONEL HAMILTON
772.985.5905

TOM POPE
772.528.3594

HOME REMODELING
RONNIE JABAR
RIGHT CHOICE RENOVATIONS
772.267-3358

JASON HSU
COASTAL PALMS CONST.
772-359-7094

JOSH BRADLEY
B SQUARED CONTRACTING
772-370-6424

HOME, DUCT CLEANING & MOLD REMEDIATION
JEFF MIRET - SUNSHINE
772-878-1188

DEVON MORANTE- DBJ
954-304-4601

PEST CONTROL
Coastal Pest Control 772.879.0904

HOME SECURITY TV/ SOUND
LIONEL HAMILTON
High Tech
772.985.5905

GARAGE DOORS
Ryan Holt
HOLTS RELIABLE
772.800.8607

PLUMBING
JAMES MAGGI
772-201-7613

JOHN NECKLES
772-344-8440

PARKER SWIFT
772-444-5442

SEPTIC
ERNESTO GAMEZ
772.201.8079

HOUSE CLEANING
IRLENE DUNCAN 772-333-8029
JESSICA MUGAN 772-418-4543

POOL INSTALLS & REFININSHING
DYLAN CAMBURN 561.633.9016
PLATINUM BLUE POOLS

POOL SERVICE & REPAIR
BRIAN FELTER 772.332.5652
JOEL DRAMIS 772-201-2958

POOL CLEANING
Maricell Cruz 772.342.7474

STORM SHUTTERS/SCREENS
Knixx Aluminum 772.203.4722

FENCE
Chapman Fence 772.304.7247

LAWN & LANDSCAPING
DAN BRIGANTI 772-240-8346
BILLY BULLINS 772-882-1492

IMPORTANT LOCAL NUMBERS

Martin County Utility Info
- **FPL (electric) 772-287-5400**
- **Water 772-221-1434**
- **AT&T 888-757-6500**
- **Comcast Cable 800-266-2278**

- **MARTIN CO DMV 772-288-5600**

PSL Utility Info
- **FPL (electric) 772-462-0555**
- **Water 772-871-5330**
- **AT&T 800-288-2020**
- **Comcast Cable 888.683.1000**
- **Home Town Cable 772-345-6000**
- **FORT PIERCE UTILITIES 772-466-1600**
- **ST. LUCIE WEST UTILITIES 772-340-0220**

- **ST LUCIE DMV 772-337-5600**

Building Department (St Lucie)
772-467-3718
Building Dept. (Martin County)
772-288-5916
Building Dept. (City of Stuart)
772-288-5326

RE/MAX


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The Right Agent Can Lead the Way
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