



— *Essential Guide for Finding Your Dream Home* —

# BUYER'S GUIDE

**Realty One Group Sunshine**

100 2nd Ave S #1200, St Petersburg, FL 33701



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# Leslie Haas

REAL ESTATE AGENT

## I'm Your SRES<sup>®</sup>

Seniors Real Estate Specialist



Leslie Haas, Realtor



@lesliehaasfl

## Hi there!

As a Native Floridian, I've been part of the Sunshine State's growth, from charming hometown Bradenton to the thriving St. Petersburg. 15 years in senior living, with Hospitality to Assisted Living Administrator, honed my empathy, adaptability, and interpersonal skills. St. Pete's local scene and unique neighborhoods captured my heart. Real estate became a calling, nurturing our community's future. I enjoy taking local adventures, biking through scenic routes, and taking care of my fur and plant babies.



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[www.facebook.com/LeslieHaasRealtor](http://www.facebook.com/LeslieHaasRealtor)



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# MEET THE TEAM



**LINDSAY KERVIN**  
**BAXTER TITLE**

Baxter Title Corporation is committed to providing protection of your largest investments through Title Insurance. Whether it's a residential or a commercial investment, Baxter Title is there to provide the most dependable escrow and title services in the industry. We specialize in 1031 Exchanges, Short Sales, Escrow & Trusts.



**Sandra Dougherty**  
**BROKER**

Sandy launched into Real Estate from a success business career in advertising, quickly developing a small and mighty Real Estate Team! During this time she also found a calling and passion for agent productivity coaching, mentoring, teaching and high level continuing education to open a door to a Team Leader position with a national brand, leading over 150 agents and staff.



**TARIN QUIGLEY**  
**QUIGLEY INSPECTION COMPANY**

Friendly, knowledgeable and experienced property inspection company with the goal to provide quality inspections that not only exceed both industry standards and customer expectations, but allow buyers to make informed decisions and invest in property with confidence.



**ALEXANDRA HIOTAKIS**  
**TRANSACTION COORDINATOR**

Alex thoroughly reviews the contract and sends critical dates to all parties in the transaction. She corrects discrepancies on contracts and addenda. Contract all parties to monitor progress of repairs, surveys, lending approval, title commitment, and more prior to closing and ensure all term are satisfied.





Hi Jim Jess

MORTGAGE LOAN ORIGINATOR

I'm Your CDLP®

Certified Divorce Lending Professional

 jbean@totalmortgage.com

 813.469.4003

Hi there!

I am a FL native with deep roots in the Tampa Bay area. I've called St. Pete home for nearly a decade and lived in the bay area my whole life.

Before diving into the world of real estate I was a middle school science teacher. This experience sharpened my attention to detail and communication skills which are invaluable as a local lender.

My expertise lies in helping 1st time home buyers navigate the complex process of obtaining a mortgage.

I am also a certified divorce lending professional, making the process easier for divorcing homeowners with less stress while saving time and money.



<https://www.instagram.com/homeloansjess/>



13051 Park Boulevard,  
Seminole, FL 33776

# BUT 1ST, GET PRE-APPROVED!

## BE READY TO MAKE AN OFFER

House shopping is an exciting time!

Get pre-approved for a loan first so you can be ready to make an offer when you find a home you love.

### PRE-QUALIFIED

In order to be pre-qualified, a lender may or may not check your credit score and won't require documentation, only going off what you tell them. This will give you an idea of what you could qualify for, but when you're serious about buying, you'll need to get pre-approved.

VS

### PRE-APPROVED

To be pre-approved, the lender will pull your credit and ask you for documentation to verify your finances. Before making an offer on a house, it is best to get pre-approved to show sellers your offer is serious and that a lender has already approved you for enough money to purchase the home.



# WHAT NOT TO DO

## DURING THE HOME BUYING PROCESS

After you are pre-approved it's extremely important not to do any of the following until after the home buying process is complete:



BUY OR LEASE A CAR



CHANGE JOBS



MISS A BILL PAYMENT



OPEN A LINE OF CREDIT OR  
COSIGN



MOVE MONEY AROUND



MAKE A MAJOR PURCHASE



**Any of these types of changes could jeopardize your loan approval.** It's standard procedure for lenders to also do a final credit check before closing.

# MORTGAGE GUIDE

## WHICH TYPE OF LOAN IS RIGHT FOR YOU?

### CONVENTIONAL LOAN

One of the most common types of home loan, which is offered through conventional lenders. Low down payment options with monthly mortgage insurance.

### FHA LOAN

Loans designed for those with higher debt-to-income ratios and lower credit scores, and most commonly issued to first-time homebuyers, but not limited to first timer buyers. Offered by FHA-approved lenders only and backed by the Federal Housing Administration. Mortgage insurance required no matter the downpayment size

### VA LOAN

Loans designated for veterans, spouses, and reservists, and guaranteed by the U.S. Department of Veteran Affairs. No downpayment option available with no mortgage insurance.

### USDA LOAN

Loans for homebuyers that are only available in designated rural areas, backed by the U.S. Department of Agriculture. No down payment option available with no mortgage insurance.

TYPE OF LOAN	DOWN PAYMENT	TERMS	MORTGAGE INSURANCE	MINIMUM CREDIT SCORE
CONVENTIONAL	3 - 20%	15-30 Years	On down payments under 20%	620
FHA	3.5 - 20%	15-30 Years	For 11 years or life of the loan	500
VA	None	15-30 Years	None	None
USDA	None	15-30 Years	None	640

# MORTGAGE PROCESS EXPLAINED

AVERAGE TIMELINE APPROVED-CLOSING: 20-30 DAYS

## Pre-approval

- » Discovery call and application- can be done in person, online, or over the phone. Get to know you, your goals and history.
- » We collect and review all supporting documents to verify information in the application.
- » We check your credit and offer any available credit health solutions to raise your score.
- » We search for best program that your profile meets guidelines- issue pre-approval. AKA your license to shop!

## Approval

- » Once under contract- complete application with purchase contract and details.
- » We analyze the scenario and offer the best mortgage option and lock your interest rate.
- » Your initial disclosures are sent for e-signatures. We order appraisal, title work and an insurance quote on your behalf.
- » Our processing team reaches out with any additional required documents needed before submitting to underwriting.
- » Your loan is submitted to underwriting; the person in charge of reviewing your financial profile to make sure all guidelines are being met and it is a good financial decision. They may ask for additional documents.

## Closing

- » Once all conditions are cleared a "Clear to Close" Will be issued. Our closing department works with title for the finishing touches on the closing documents.
- » Title sends you the final number for your cash to close, you wire the amount to the title company the day of or before closing.



# COSTS TO CONSIDER

## DOWN PAYMENT & ERNEST MONEY DEPOSIT (EMD): 3-20%

- Upfront cost that accounts for part of your new home's total purchase price.
  - Ex. 400k purchase price 10% down 40k out of pocket due at closing
- EMD: part of your down payment typically 1k or 1% sent to title once going under contract. This is deducted from your total down payment
  - Ex. down payment= 40k EMD= 1k total deposit left to bring at closing 39k

## INSPECTIONS: \$300-550

- You should get a complete inspection with a 4 point and wind mitigation report from a trusted home inspector.
  - They check for things like structural issues, plumbing, electrical, HVAC, and other systems that could cost you a lot down the road.
- Certain properties require additional reports such as condos and manufactured homes

## CLOSING COSTS: 3-5%

- Fees from the various third parties: title, lender, appraiser etc.
- Taxes on the purchase and transfer of the property
- Homeowners insurance
- Escrow account set up

## MOVING COSTS \$500-10K

- Whether you're a DIY mover or hiring a team there are costs associated with moving
  - Truck rentals, boxes, tape, moving team, etc.

## ON GOING COSTS (INSURANCE, TAXES, HOA)

- Insurance: required to be renewed annually and may increase annually. This can also include flood insurance. These are paid by your mortgage servicer on your behalf out of your monthly payment
- Taxes: Your tax bill is due every year. This is also paid on your behalf by your servicer from your escrow account.
  - Your tax bill WILL INCREASE after your first year of owning the home. This is due to the reassessment of value that happens after you purchase the home. The new higher tax bill will be based off what you purchased the home for not what the previous owner's tax bill.
- HOA- any homeowners association fees (if applicable)

# LOAN APPLICATION CHECKLIST

## Documents Typically Required by Lenders

To determine loan eligibility, lenders typically require the following types of documents from each applicant:

### INCOME DOCUMENTS

- Federal tax returns: last 2 years if self employed
- W-2s: from all jobs over the last 2 years
- Pay stubs: last 30 days
- Any additional income documentation: pension, retirement, child support, Social Security/disability income award letters, etc.

### ASSET DOCUMENTS

- Bank statements: 2 most recent checking and savings account statements
- 401(k) or retirement account statement and summary & terms of withdrawal
- Other assets: statements and summaries of IRAs, stocks, bonds, etc.

### OTHER DOCUMENTS

- Copy of driver's license or ID and Social Security card
- Addresses for the past 2 years
- Student loan statements: showing current and future payment amounts
- Documents relating to any of the following if applicable: divorce, bankruptcy, collections, judgements or pending lawsuits

# START YOUR SEARCH



## MAKE A LIST OF MUST-HAVES AND NICE-TO-HAVES

Create a list of features you need in a home, such as the number of bedrooms and bathrooms, location, and yard size, as well as features that would be nice to have, but are not essential.



## RESEARCH NEIGHBORHOODS

Research the neighborhoods you are interested in, taking into consideration factors such as schools, safety, access to public transportation, and local amenities.

## ATTEND OPEN HOUSES AND HOME SHOWINGS

Attend open houses and home showings to get a better sense of the homes you are interested in. Take notes and pictures to help you remember each home.

# MAKE AN OFFER

Once you've found a property you're interested in, work with me to submit an offer to the seller. Your offer should include the purchase price, contingencies, and any other terms and conditions you want to include.

## PREPARE FOR NEGOTIATIONS

The seller may counter your offer with a different price or terms. Be prepared to negotiate and work with me to come up with a counteroffer.

## BE FLEXIBLE

Negotiations may require some give and take. Be open to compromise and consider factors such as the condition of the property, market trends, and the seller's motivation for selling.



# GET A HOME INSPECTION



A home inspection is an evaluation of the home's condition and structure by a professional home inspector. The purpose of the inspection is to identify any issues that may affect the value of the property or pose a safety hazard.

During the inspection, the inspector will evaluate the home's electrical, plumbing, HVAC, and other systems, as well as the roof, foundation, and overall structural integrity. The inspector will also look for evidence of water damage, pest infestations, and other potential issues.

Based on the findings, the inspector will provide a detailed report outlining any issues that were identified. This report can be used to negotiate with the seller for repairs or to adjust the purchase price.



# GET A HOME APPRAISAL

During an appraisal, the appraiser will consider various factors such as the home's size, location, condition, and comparable sales in the area. They will then provide an estimated value of the property based on their analysis.

Understand that the appraisal can impact your financing, as lenders use the appraisal to determine the amount they will lend you.



## APPRAISAL CONTINGENCY

It is common for buyers to include an appraisal contingency in their purchase agreement, which allows them to back out of the purchase if the appraisal comes in lower than the purchase price.

## APPRAISAL COST

The cost of the appraisal is typically paid by the buyer and can range from a few hundred to a few thousand dollars, depending on the type of appraisal and the size of the property.

## HOMEOWNER'S INSURANCE

Be sure to obtain homeowner's insurance to protect your investment in the home.

## PROPERTY TAXES

The appraisal can impact your property taxes, as the assessed value of the property is used to determine the amount of property taxes you will owe. If the appraisal comes in higher than expected, you may need to budget for higher property taxes.

# CLOSE THE DEAL

## REVIEW THE CLOSING DISCLOSURE

A few days before the closing, you will receive a closing disclosure from your lender that outlines the final details of your loan, including the loan terms, interest rate, and closing costs. Review it carefully to make sure everything is accurate.

## CONDUCT A FINAL WALKTHROUGH

Before closing, conduct a final walkthrough of the property to ensure that any repairs or requested changes have been made and that the property is in the same condition as when you made your offer.

## REVIEW AND SIGN CLOSING DOCUMENTS

During the closing, you will review and sign several documents, including the mortgage note, the deed of trust, and the settlement statement. Review them carefully and ask your agent or attorney any questions you may have.

## PAY CLOSING COSTS

You will be required to pay closing costs, which may include appraisal fees, title insurance, attorney fees, and other charges.

# MOVE IN

## CONGRATULATIONS ON CLOSING THE DEAL AND BECOMING A HOMEOWNER!

Moving in is an exciting step in the home buying process. Here's what to expect when you're ready to move into your new home

- Hire a moving company
- Pack and label your items
- Transfer utilities
- Change your address with the post office and relevant organizations
- Unpack and settle in
- Explore your new neighborhood
- Host a House Warming party







# CUSTOMER REVIEWS

## Alexandra R.

Leslie was incredibly helpful, patient and supportive! 10 out of 10! I love my new home

## Joann M.

Leslie was patient and fantastic throughout the process. Highly recommended for her expertise and dedication to selling our home. Her guidance was invaluable!

## Mike C.

We had an amazing experience working with this Leslie! She were patient, knowledgeable, and went above and beyond to help us find the perfect home. We couldn't have done it without her and highly recommend her services.

## Nicholas R.

Leslie has great attention to detail, really shows a deep level of care for her clients, and even her potential clients. She even remembered the names of my dogs!

# RESOURCES

## PLUMBING

St. Pete Plumbing Services  
[www.saintpeteplumbing.com](http://www.saintpeteplumbing.com)  
727-800-7667

## ELECTRICAL

Reece Duman  
727-831-7339

## ROOFING

Handyman Roofing  
<https://handymanroofing.com>  
727-205-6946

## HANDYMAN

Sunshine City Handy & Haul  
[Sunshinecityhaul@gmail.com](mailto:Sunshinecityhaul@gmail.com)  
727-509-1719 Danny

## LANDSCAPING

Aldo's Service  
[www.aldoservice.com](http://www.aldoservice.com)  
727-235-5288

## HAVC

Hudson Air  
Brian Hudson  
727-776-2916



## PROFESSIONAL MOVING

Savannah's Moving  
[savannahs-moving.business.site](http://savannahs-moving.business.site)  
727-455-1055

## HOME CLEANER

Molly Maid  
[www.mollymaid.com](http://www.mollymaid.com)  
727-361-8196

## HOME INSURANCE

James Insurance  
Izabelle James  
727-384-0096

## CARPET CLEANING

Magic Steamers of Tampa Bay  
[magicsteamerstb.com](http://magicsteamerstb.com)  
813-658-8845

## PAINTER

Five Star Painting  
[fivestarpainting.com](http://fivestarpainting.com)  
727-487-9806

## HOME WARRANTY

Old Republic Home Protection  
<https://www.orhp.com/>  
800-445-6999

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