



**HOMES
FOR SALE**

Thank You

Your Guide to Purchasing a Home

Thank you for the opportunity to let us represent you in the purchase of your new home. I think of my clients as individuals with specific needs. With this in mind, my team and I strive to give you exceptional service. In response to the more challenging market we have experienced over the years, we have become more determined and assertive with marketing and technology. This has allowed us to be very successful in securing results for our clients.

This is absolutely the very best time to be a buyer. Timing is everything and here are 4 reasons to confirm your decision to buy.

- Interest rates are at a historic low. Expect to get a great mortgage with a rate below 4%
- Prices are still low and you are buying into an appreciating market
- Sellers are motivated to get their homes sold as more inventory is coming on the market
- The first step to purchasing a home is to select the right Realtor to effectively and profitably represent your interests

Thank you for the privilege of allowing one of my professional team members to show you the best possible listings available.

ENCLOSED PLEASE FIND:

- 1. The Home Buying Process**
- 2. Preparing for the Lender**
- 3. Do's and Don't During the Loan Process**
- 4. Preapproval Myths**
- 5. Buyer Plan of Action/Current Market**
- 6. What to Expect When Writing and Offer**
- 7. Services you may Need**
- 8. Questions to ask your Realtor**
- 9. Buyer Questionnaire**

STEP 1- Is now the right time?

- How long are you planning on living in your next home?
- Consider the benefits/drawbacks to owning a home

STEP 2- Get pre-approval for a mortgage

- How much can you afford?
- What are the different loan programs available? (FHA, VA, Conv)
- Make sure your credit is in good shape

STEP 3- Find your dream home

- What kind of home do you want? (Detached, attached, etc.)
- How many bedrooms and bathrooms?
- Are school districts important?

STEP 4- The escrow process

- The home inspection
- Reviewing disclosures
- Ordering the appraisal
- Securing financing

STEP 5- Closing

- The final walk through
- Schedule the move
- Changing over utilities



PERSONAL INFORMATION

- Full names of all purchasers as they appear on title.
- Social Security Number of all purchasers.
- Present residence address for all purchasers.
- Previous address for all purchasers going back two years if they have not resided in the present home for two years.
- Home, office, and cell phone numbers.

EMPLOYMENT INFORMATION

- Present Employer: Name, address and a contact person to send employment verification form.
- Explanation for any gap during 2 year history.
- Relocation letter for any transferees- giving date, salary, new location, and any relocation benefits.
- Previous Employer: Name, address, and a contact person, going back 2 years if not in present job 2 full years.
- Present Salary: Year to date pay stub and last 2 years' W-2s.
- If any variable income, commission, part-time income, bonus, overtime, interest income, etc., is being used to qualify: 2 years signed federal tax returns and W-2s and/or 1099s.
- If self employed: 2years signed federal individual and corporate returns (if applicable). Also a profit and loss statement and balance sheet.
- Diploma or transcript if student during 2 year period.

OTHER INCOME

- Rental Income: Copy of lease which is current and at least one year in length.
- Alimony and Child Support (only if used for qualification): Copy of divorce decree and property settlement (ratified) setting out terms. Proof of payment will also be requested at application.
- Income From Notes Held: A copy of the ratified note.
- Retirement, Social Security, and Disability Income: Copy of award letter and latest check showing amount of present payment. Copy of end of year statement if applicable.

ASSETS

- Bank Accounts: Name of bank, address, account numbers, types of accounts, and present balances. With checking, use average balances.
- Copy of two most recent statements of all accounts.
- Stocks and Bonds: Copy of certificates or copy of recent (within 30 days) broker statement listing the holdings.
- Life Insurance: Cash value, only if being used for down payment.
- Vehicles: Year, make, and value. Copy of title if under 4 years old with no outstanding lien.
- Real Estate: Address and market value. If free and clear, deed of release, deed or mortgage payoff.
- Present Home: Copy of sales contract, settlement sheet and/or lease.
- Gift Letter: Form will be provided by financial representative. Donor Capacity must be verified. Receipt of funds must be shown in account.

LIABILITIES

- Credit Cards: Account numbers and outstanding balances.
- Loans (Auto, Mortgage, Personal, Student, etc.): Name of Institution, address, account numbers, outstanding balances, monthly payments, months left on loan. Copy of next payment coupon. 12 months statements or canceled checks for present mortgage.
- Alimony and Child Support: Copy of Ratified Decree and property settlement setting out terms.

VA LOANS

- Certificate of Eligibility: To obtain certificate, you will need a DD-214 (Separation of Service) or if in the Service, you will need a Statement of Service signed by Commanding Officer or Personnel Officer (certificate must be updated prior to application).
- If in service, you will need Authorization to Live Off Base (DD-1717 from Housing Office).



There are certain "Do's and Don'ts" which may affect the outcome of your loan request. These remain in effect before, during, and after loan approval up until the time of settlement when your loan is funded and recorded. Many times credit, income, and assets are verified the hour before you have signed your final loan documents. Here is a list that you should comply with:

MAKE SURE THAT YOU DO NOT

Do any of the things that may alter your credit and may risk you obtaining your loan. Also, these things may put you in default of your Sales Contract, may put your ESCROW deposit at risk, and may put you at risk of being sued.

- ❌ Quit your job or change jobs. If this is likely, consult with your loan officer and call this office.
- ❌ Allow anyone to make and inquiry on your credit report except your lender.
- ❌ Apply for credit anywhere else except with your lender. This causes more "hits" on your credit rating which can reduce your credit score.
- ❌ Change bank accounts or transfer money within your existing accounts.
- ❌ Co-sign for anyone, for any reason, for anything.
- ❌ Purchase or attempt to purchase anything else on your credit such as another car, truck, boat, furniture, or other real estate.
- ❌ Charge any abnormal amounts to your current credit cards or credit lines.
- ❌ Send in late payments, or incur late fees for anything.
- ❌ Wait longer than the time frame given per your contract to provide all necessary paperwork and information to your lender when requested.

MAKE SURE THAT YOU DO

- ✅ Keep all accounts current, including mortgages, car loans, credit cards, etc.
- ✅ Contact both your lender and your sales associate anytime a question may arise.
- ✅ Make all payments on or before due dates on all accounts, even if the account is being paid off with your new loan
- ✅ Have any lender-required money/funds to your loan officer within 72 hours after home inspection is complete.
- ✅ Return phone calls from your agent, loan officer, settlement company, or anyone else involved in your transaction within 2 hours of a message.

This is a very common myth buyers have regarding getting pre-approved. Getting pre-approved is 100% a benefit to you as a buyer because it will give you confidence to write offers and prevent any heartache down the road. In a competitive market like ours a good agent and a smart seller will not even consider looking at a financed offer without a pre-approval letter.

CREDIT BUREAU SCORING

Credit bureaus use a subtle formula that they don't publicize how they crunch your credit history down into a single credit score. One of the things that can cost you points on your credit score is to have a bunch of inquiries coming in very close to each other. So, should you worry about what mortgage pre-approvals will do to your credit reports? Probably not.

The "Ding" for One Inquiry is Very Small.

The most a single inquiry on your credit report will cost you is five points. Often, your score, which can range from 300-80, will suffer even less than that. Unless you are seeking a new mortgage and are right on the cusp between a good credit score and a fair credit score, five points shouldn't make any difference in your loan terms.

MAKING THE MORTGAGE PROCESS EASIER

All of the credit bureaus understand the complex timing of getting mortgage. Therefore, they have instituted measures to avoid reflecting pre-approval inquiries on credit reports. For instance, if you are shopping around for the best rate, and several mortgage companies make credit inquiries about you within 45 days of each other, all of those inquiries will be bundled into a single event with a miniscule effect on your credit report. Your credit report also does not include any credit inquiries made within 30 days to your loan application.

It is, therefore, nearly impossible that the mortgage process of pre-approval will cause enough damage to your credit score to hurt your mortgage terms, so don't worry if your real estate agent asks to see your letter of pre-approval. Getting pre-approved for the mortgage you want won't hurt you.

In this market it take a proactive and aggressive approach to find you the best home at the best price. Every buyer has access to the homes for sale in the Multiple Listing Service (MLS) through various free websites such as Zillow or Trulia. The reason why more buyers choose to work with us than any other team is what we do above and beyond the MLS.

Door Knocking- One of the best ways we find our clients a great home not yet on the market is we constantly door knock through specific area you as the buyer would like to live. We come across many potential sellers this way or a neighbor who knows of someone that would like to sell their home.

Telemarketing- Similar to door knocking, once you as the buyer identify the area you want to live in we will also all through those neighborhoods looking for potential sellers who are not yet on the market.

Expired, Cancelled, Withdrawn Listings- These are homes that were on the market at some point in the past 3 years and for whatever reason did not sell. Oftentimes these sellers would still like to sell their home without having to go through the hassle of fully marketing their home.

Database- We have a database of over 3,000 clients who we actively keep in communication with and have many clients who with the right buyer would be happy to sell their home without having to go through the hassle of having their home on the market.

Navigating this market can be very complex at times. In your search for a home you mostly come across three different types of sellers. Each one will have different escrow timeframes, negotiation styles, pricing strategies, and timeframes for accepting your offer. Without knowing the different characteristics of the different types of sellers it can be very frustrating out there as a buyer.

Traditional Sales- These are sellers who have equity in their homes and are usually looking to close escrow in 20-45 days. When writing an offer on a traditional sale you will usually negotiate directly with the seller through their agent.

Short Sales- These are sellers who owe more than what they can sell their home for and therefore have to negotiate with their bank to receive a lesser amount. Typically the negotiation process with the bank can take 4-6 months to get an offer approved and the price is subject to change during this time. There is also a chance that the bank will reject the seller's request for a short sale and instead foreclose on it.

Foreclosures- There are the homes which have been foreclosed on and taken back by the bank also known as REO's (Real Estate Owned) or "bank owned". Like the traditional sale the bank will want to close escrow within 30 days upon accepting your offer. The banks are motivated to sell these homes quickly and will typically price them slightly below market value to get multiple offers and create a bidding war to drive the price up. Even though you may pay over the asking prices these can still be great values.

Here are some things to consider to ensure your offer gets accepted:

What type of sale is it?

- Foreclosure, Short Sale, Traditional sale

Is it priced right for the market?

- What is the buyer activity?
- Are there offers on the home?
- What other homes are for sale in the neighborhood?
- What has sold recently in the area?
- How long has it been on the market?

What is the seller's motivation?

- Are they price driven or are there other terms that are important to them such as a lease after sale?
- How long of an escrow are they looking for?

Do you need concessions for closing costs?

- Closing costs such as title, escrow, and lender fees usually cost between 1-3% of the sales price.

Are there multiple offers on the property?

- This is not uncommon for homes priced right for the market and in great condition.
- Oftentimes the seller will ask for your "highest & best" offer. In other words, what is the highest price you will offer that if another buyer offered more you would not have any regrets because you gave it your best shot?



1. Will you receive daily updates on Real Estate activity in my area, including price changes, new listings on the market, and houses that have come back on the market?
2. Will I be able to adjust my search criteria on my own through your website?
3. Are you a full-time realtor or part-time?
4. Are you a single agent or do you work with a team?
5. Do you specialize in working with buyers or sellers?
6. Besides the MLS what other sources do you use to find homes for sale?
7. Do you have a call center marketing for potential sellers in the area I want to live in?
8. How many homes have you sold this year?
9. How many homes have you sold over the last 5/10/15 years?
10. Do you have a dedicated Transaction Manager watching over my file during escrow?
11. What is your availability to show me homes?
12. Do you have experience working with short sales and foreclosures?
13. Do you have a list of vendors that can help me with repairs?
14. Will you keep in touch with me after the sale or will I have to search for another Realtor when it comes time to sell my home?





Service Providers

Air Conditioning/Heating Services	
	352-278-2820
Cable	
COX Cable	877-388-4424
Carpet/ House Cleaning	
Carpet Systems	352-258-1357
The Best Restoration – Daniel Bunch	352-505-3321
Carpet One	352-562-0565
Sunny’s Cleaning & Sanitation	352-327-6107
JDog Junk Removal & Hauling	352-538-7176
Concrete	
Van Goettling Masonry INC	352-538-3376
Electricians	
Archer Electric	352-371-2580
Craig Eaton Electrical Contractor	352-375-3202
Innerlight Electrical Contractors	352-472-3875
Fencing	
Fencing America	352-316-5915
Financial Advisor	
Kidder Advisers (Dr. Elio Chiarelli)	352-505-4886
Flooring	
Speedy Floor Removal	352-494-0012
Florist	
Floral Expressions Florist-Morgan	352-375-1234
General Contractor	
Herder Construction	352-373-2264
GoMac Custom Builders	352-538-7149
Glass & Mirrors	
Shea’s Glass	352-372-453
Window World	352-375-1444
Handy Man (Carpentry)	
Right On Time Home Repairs	352-519-6406
A+ Home Repair LLC	352-494-5529



IRL Capital LLC	727-400-9981
HandyDan	386-227-7270
Billy's Handyman & Home Repair	352-221-8812
Health Care	
Celebrate Primary Care	352-474-8686

Lawn Maintenance	
Start to Finish Lawn Care	352-284-0975
Sun Power Lawn Care	352-507-5296

Locksmith	
Affordable Locksmith	352-215-8378
J.J.'s Locksmith Services	352-336-6991

Movers	
Sunbelt Moving	352-375-6683
755-6550Two Men and a Truck	352-327-1312
UF Movers (15% off for TY Realty Customers)	352-415-0886

Painting	
Blue Bay Painting	352-327-1162
Alachua Painting and Waterproofing	352-339-2116
Ready and Able Painting	352-214-6108
Mayday Services FL	352-448-9885

Pest Control/ Termite Inspectors	
Alachua Pest	352-318-6743
Florida Pest Control	352-376-2661

In Columbia County	
Aspen Pest Control	386-755-3611
Colombia Pestmasters	386-755-3100
Florida Discount Pest Control	386-755-4008
Hometown Pest Control	386-364-1800
Olan's Pest Control	386-755-6550
Orkin Inc.	386-752-1606
Pestmaster Services	386-752-7779
Terminix	800-837-6464
Columbia Pestmasters	386-364-4640

In Suwannee County	
Brannon Pest Control	386-776-2339
Hitt Pest Control	386-362-4555
Hometown Pest Control	386-364-1800
Live Oak Pest Control	386-362-3887

Mitchell Pest Control	386-364-1215
Professional Pest Control	386-330-2038

Plumbers

Kempton and Self Plumbing	352-378-1812
Quality Plumbing	352-377-1009

Pools

All Clear	352-331-1234
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Power Washing

Ground Control	352-792-5647
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Remodeling

Ark Remodeling	352-332-2234
Robinsshore Renovation	352-373-9561

Restoration

The Best Restoration – Daniel Bunch	352-505-3321
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Roofers

Perry Roofing	352-373-2724
Tracy McDonald	352-284-9086

Security

Crime Prevention Security Systems	352-339-6191
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Septic

Dampier	352-375-6873
Myers Septic & Wells	352-387-2375

Sky Lights

The Solar Guys	352-205-4204
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Surveyor

Patrick Welch	904-964-8292
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Tree Trimming and Removal

Arial Arbor INC.	352-316-5659
Batie Tree Service	352-376-8492
Tree Masters	352-448-3416

Utilities

Clay Electric	352-372-8543
Duke Energy (Alachua)	352-373-7667



Gainesville Regional Utilities	352-334-3434
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Water Testing and Purification Systems

Best Water Solutions	352-372-8962
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Windows

All American Blind Company	352-373-5151
Window Man	352-375-6575
Window world	352-375-1444

Woodwork

Dave's Home Work	352-682-1888
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Closing Contacts

Appraisers

Eddie Bell	352-375-3937
Owens – Willis Appraisals	352-337-2888
Selph Appraisals	352-373-7011

Attorneys & Closing Agents

Atlas Title	352-745-7301
Brent Baris, Esq.	386-454-0688
FL Legal Title	352-745-7301
Springs Title	352-565-7800

Inspectors

On Your Side	352-231-9113
Gator Home Inspections	352-318-8333
USA Home	352-450-3020
Reliance Home Inspection	352-378-5808
DownHome Inspections	352-514-1925

In Colombia County

Blue Knight Inspections Juan Cruz	(386)233-6364
BlueKnightInspectors@gmail.com	
Trusted Home Inspectors	(386)365-1828
John@TrustedHomeInspectorsFL.com	
House Snoops (Jim Whiteside)	(386)984-7746
Colombia Home Inspectors	(386)719-9930
A-1 Certified Home Inspections	(386)758-4540
Pro-Tech Property Inspections	(386)438-9695
Roger Whiddon	(386)867-0812
roger@whiddonconstruction.com	



In Suwannee County

Bradley Construction	(386)362-7596
Hunt & Associates	(386)362-7596
A-1 Certified Home Inspections	(386)758-4540
Southern Home Inspectors	(386)719-6527
The Answer Man	(386)752-4109
Thomas J. Thomas Professional	(386)935-9210

Insurance

Darr Schackow Insurance – Heather McCulley	352-338-0552
McGriff-Williams	352-371-7977
Scarborough Insurance	352-377-2001 ext:131
State Farm – Jason Thompson	Office: 352-727-7794, Cell: 352-870-4974

Lenders

Debbie Dougheny- BBVA Compass	352-278-3608
Loni Gerardi- Success Mortgage Partners	352-598-1843
Zack Watson- Farm Credit	386-846-6520
Ariana M Jones- Campus USA	352-335-9090 ext. 11902
Sara Teague	352-359-0518
Robert Fillyaw HFH	352-665-1302

Mortgage Loan Originator

Andrew Smith	662-832-2777
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Surveyors

Charles Sapp	352-336-3555
Exacta Survey	866-735-1916
C and A Survey	352-694-6566
Deren Land Surveying	352-336-3363
Phil Pistorino	352-372-0946