BUYER'S GUIDE

BERKSHIRE HATHAWAY
HomeServices
Florida Properties Group

OUR REACH IS GLOBAL.
OUR ROOTS ARE LOCAL.

You've made the decision to start a new chapter in your life and purchase a home, now you need a partner who you can trust and rely on. At Berkshire Hathaway HomeServices Florida Properties Group, we do business based on our core values: Teamwork, Integrity, Passion, and Excellence. Our associates and team members ensure that these four values are integrated into every customer experience.

We strive to provide more than real estate services and investment guidance. Our goal is to be a valuable resource for you through this process and into your future.

At Florida Properties Group, we are passionate about real estate and understand that buying a home is more than a "sale"; it's an exciting life experience! We take pride in helping people through this meaningful transition and we are confident that our guidance will help make this process easier for you. With over 50 years in the Tampa Bay and Central Florida area, Florida Properties Group has proven we are here to serve you!

We hope that this guide is something you find beneficial. We are honored by this opportunity to assist you with the purchase of your home and we are grateful for your trust!

Thank you,

D. Dewey Mitchell
Broker/Owner

Allen S. Crumbley
Broker/Owner

Berkshire Hathaway HomeServices
Florida Properties Group

GOOD TO ASK. BETTER TO KNOW.

Berkshire Hathaway HomeServices Florida Properties Group is consistently ranked in the Top 25 Berkshire Hathaway HomeServices brokerages globally.

BERKSHIRE HATHAWAY BH HS HOMESERVICES

THE HOME BUYING *process*

LET'S GET STARTED!

Your associate wants to get to know you. As your trusted advisor, they want to assist you in finding your dream home while also making sure they understand your wants, needs, timeline, etc. They are here to help you!

KNOW YOUR BUYING POWER

By taking the time to get to know you, your associate will help you get in touch with a loan officer to receive the best options for pre-approval.

SET UP A MARKET WATCH ACCOUNT

With the help of your associate or on your own, set up a custom Market Watch account to begin researching and saving homes that you want your associate to show you.

PREVIEW HOMES

One of the best parts of an associate's job is walking a buyer into a home and knowing it's a perfect match. Your associate can take you on private tours to each home you like- it's the best part of what they do, seeing the faces of buyers in their dream home!

VISIT THE COMMUNITY

Visit your selected community to get a feel for the area. Doing a trial commute to work, schools, and places of interest can even help narrow down your future home and neighborhood.

MAKE AN OFFER

Once you've found *the* one, your associate will help you determine what you should offer the seller based on market conditions and your overall needs.

NEGOTIATE THE OFFER

When you're ready to make an offer and after, your associate will negotiate all aspects of your home and communicate every step of the way, keeping you involved and informed!

PAPERWORK, INSPECTIONS, & APPRAISALS... OH MY!

Your associate will be by your side as you go through these final steps of getting the keys to your new home!

HAPPY CLOSING DAY!

Congratulations! You did it, you're a homeowner! This is the day we have all been waiting for! We are happy that we were able to partner with you on your journey to become a homeowner.

MOVE IN!

It's time to make your house a home with your own personal touches and memories to last a lifetime!

ALWAYS HERE FOR YOU

Your associate and Berkshire Hathaway HomeServices Florida Properties Group is always here for you. While your home purchase is complete, your associate remains a continued resource for any home-related questions.

EVERY HOME PURCHASE STARTS WITH UNDERSTANDING WHAT HOME MEANS TO YOU.

We want to know you. Understanding what's going to make your home "home" for you is important to us.

By taking the time to get to know you, it will help us identify your overall timeline for making your big move and giving you the ideal lifestyle that fits you!

Your associate is here to make the home search experience personal and geared to your new adventure.

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WE FOCUS ON ONLY ONE THING - YOU.

Our associates love what they do and are among the best in the business because they are focused on only one thing - finding you a place to call home.

We understand that home is more than just a place to live, it is where you will make memories that last a lifetime. With that in mind, your associate receives extensive training to help them understand the market, negotiate effectively, and leverage technology to guide you through every step of the buying process. Our role is to identify the opportunities and stay by your side until you are 100% confident you have found your home.

KNOW YOUR *buying power.*

PRE-APPROVED = MORE SMILES

Getting pre-approved for your mortgage loan before you start searching makes for a much smoother buying process. Here's why....

Pre-approval serves two important purposes.

1. Gives you a budget so you can make sure your associate shows you houses with monthly payments that you're comfortable paying.
2. Lets the seller know that you are qualified to make an offer, which is a must in this market.

GOOD TO KNOW

Berkshire Hathaway HomeServices
Real Estate Agency
Brand of the Year

Based on the 2018 Harris Poll
EquiTrend® Equity Score

Berkshire Hathaway HomeServices received the highest numerical Equity Score and the highest numerical score relating to Trust among Real Estate Agency brands included in the 2018 Harris Poll EquiTrend® Study, which is based on opinions of 77,031 U.S. consumers ages 15 and over surveyed online between January 3, 2018 and February 15, 2018. Your opinion may differ. "Highest Ranked" was determined by a pure ranking of a sample of Real Estate Agency brands.

LET'S MAKE YOUR DREAMS *a reality.*

DEFINING YOUR LIFESTYLE

What style home do you love?

What does your dream community look like?

How large of a home do you want?

Will your favorite restaurants or activities be nearby?

Are you a DIY-er or do you want it move-in ready?

How long do you think you will stay in your new home?

HELPING YOU UNDERSTAND THE LOCAL MARKET

Are homes selling quickly in your desired areas?
This will help you decide how aggressive you need to be with an offer and how fast you need to decide.

What are the average prices for the homes you are interested in?
This could help you determine what your monthly mortgage payment could be.

Do market trends indicate an increase in value in the future?
While we don't hold a crystal ball at our fingertips to see the future, this allows your agent to look at market conditions to let you know if this is a wise decision.

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YOU + YOUR ASSOCIATE + OUR TOOLS = EASY-PEASY!

During your search process, you will work one on one with your associate with an open line of communication. We have some extra resources and tools they will show you that we think you're going to love!

BERKSHIRE HATHAWAY BH HS HOMESERVICES

WE ARE EXPERTS ON THE TOOLS THAT LET YOU SEARCH ON YOUR TERMS

Our company is well-known for our technology innovations and we offer powerful local search tools that you will find very helpful in your home search. On our website, you may see new properties that come on the market that may not be available on other platforms. We offer several powerful search options that customize your search to check off all your wants and needs. Don't forget, you can set up a personalized Market Watch account to get notifications of new homes that match your criteria and save homes that are a great fit.

SEARCH BY DRIVETIME

Our website allows you to select up to three locations such as work, school, and the grocery store. You can input your preferred drive times for each of these locations plus select different times of the day. This search option allows you to see the impact of traffic patterns with search results showing homes that fit your criteria. For each home you select, it will also show you the specific drive times to each of these locations.

SEARCH BY SCHOOL DISTRICT

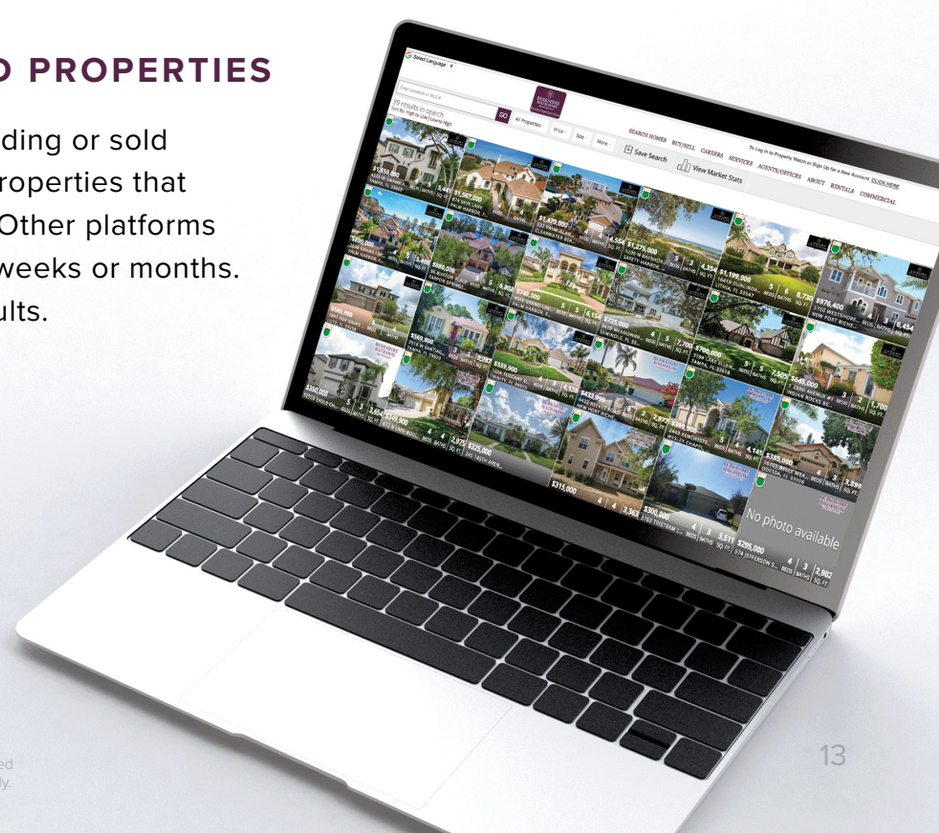
Our website allows you to select home searches for any elementary school, middle school, high school, or even a school district. Schools can be an important factor to consider even if you do not have school-age children.

BUYER'S TOUR

Your associate will prepare a detailed and organized plan that maps out properties you want to view. This allows you to take notes and keep an organized record of your home search.

SEARCH PENDING OR SOLD PROPERTIES

Our website allows you to search pending or sold properties. This means you can see properties that went under contract or sold recently. Other platforms that use tax records may be delayed weeks or months. Better information leads to better results.

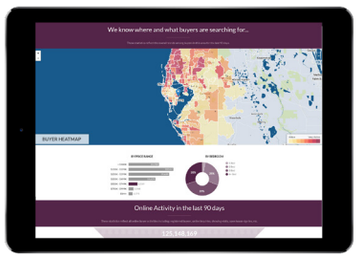


Berkshire Hathaway HomeServices does not endorse any of the products or vendors referenced on this material. Any mention of vendors, products, or services is for informational purposes only.

MARKETING TOOLS

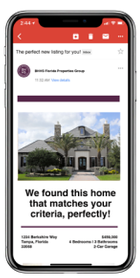
We've equipped our associates with the best tools and technology to find you the perfect home.

WE HAVE THE TOOLS *you need.*



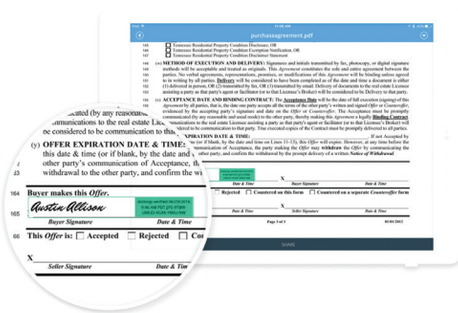
BUYSIDE

This tool allows your associate to communicate with other Berkshire Hathaway HomeServices associates who have a potential match for what you're looking for in a home that may not be available to the public yet.



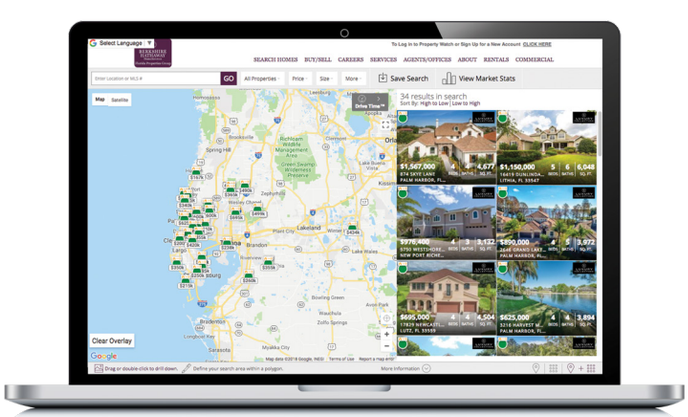
COMING SOON MARKETING

When you take advantage of our Market Watch tool, your agent will receive email notifications of upcoming BHHS Florida Properties Group listings, plus listings that are not available to the general public- so you get first dibs!



DOTLOOP

No more frantic trips all over the area just to complete your paperwork on time. Our associates use Dotloop, an online meeting room that allows you to conveniently complete, review, and sign paperwork no matter where you're at.



MARKET WATCH

Search, save, and view homes for sale from your home computer or mobile device, through BHHSFloridaProperties.com.

MEGA OPEN HOUSE WEEKEND

One weekend a month, our team hosts numerous of open houses throughout the Tampa Bay and Central Florida area giving you the opportunity to see what's available.

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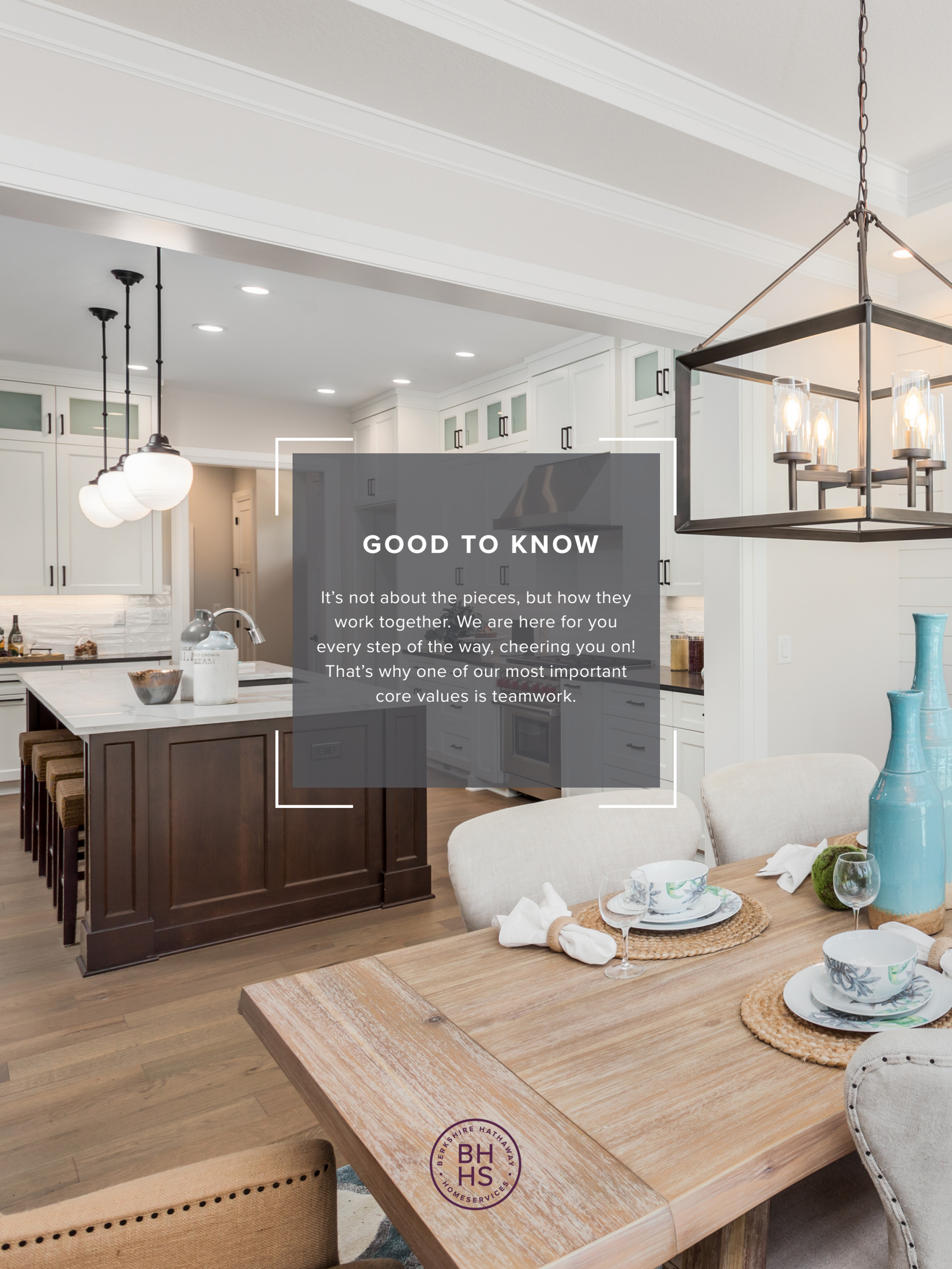

GOOD TO KNOW

It's not about the pieces, but how they work together. We are here for you every step of the way, cheering you on! That's why one of our most important core values is teamwork.

This is the one.

YOU'VE FOUND THE PERFECT HOME!

NOW IT IS TIME TO MAKE AN OFFER.

Your associate will provide you with resources, information, and expert guidance to help you make the strongest potential offer.

OUR UNIQUE APPROACH INCLUDES:

- Gathering information from public records, REALTORS® Property Resource, and Buyside which are not available to the general public.
- Reviewing comparable sold properties to assess your future home.
- Checking historical data from the Multiple Listing Service (MLS) on your future home.
- Reviewing trends of homes in your area that have recently gone under contract to compare.

GOOD TO KNOW

"A home is one of the most important assets that most people will ever buy. Homes are also where memories are made and you want to work with someone you can trust."

WARREN BUFFETT
CHAIRMAN, PRESIDENT & CEO
BERKSHIRE HATHAWAY, INC.

YOU ARE

almost home.

STAYING WITH YOU EVERY STEP OF THE WAY

Inspections, appraisals, and paperwork can seem overwhelming, but your associate will be by your side as you go through the detailed ‘contract to close’ process making sure it’s as smooth as butter. Following these final steps, is when you get the keys to your new home!

HAPPY

closing day!!

MOVING TOWARDS MEMORIES

Congratulations! You did it, you’re a homeowner! This is the day we have all been waiting for! We are happy that we were able to partner with you on your journey to become a homeowner. We want you to know that we are never finished, we want you to rely on us for any future needs!

A SMOOTH TRANSITION TO *your new home!*

Here are some things to consider as you make the move to your new home. Your associate can suggest local professionals for many of these services!

4 WEEKS BEFORE YOUR MOVE

___ Contact and contract with a reputable moving company
___ Transfer school records
___ Notify your homeowner's and auto insurance companies of your new location
___ Hold a garage sale to get rid of unneeded items; arrange to place excess items in storage
___ Keep track of moving-related expenses. (Check with your accountant to find out what expenses will be deductible!)

3 WEEKS BEFORE YOUR MOVE

___ Change your address with the post office, subscriptions, credit card companies, and important contacts

2 WEEKS BEFORE YOUR MOVE

___ Arrange utility, phone, and internet transfer
___ Close or transfer bank accounts
___ Terminate or transfer any delivery subscriptions
___ Update of vehicle licenses and driver's licenses

MOVING WEEK

___ Check in with your sales associate, mortgage company, and title company for any last-minute items that need your attention
___ Keep valuable financial records and personal papers with you; do not pack them with the rest of your household goods
___ We will schedule a final walk-through of the property to make sure everything is in order
___ On closing day, sign the home purchase documents and the home is yours!
___ Move in!

SETTLING IN

___ Change locks
___ Review home security requirements and systems
___ Make your new home yours with new home furnishings, appliances, and interior decorating
___ Consider plans for landscaping design, installation, and maintenance
___ Build memories!

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GOOD TO KNOW

"Price is what you pay.
Value is what you get."

WARREN BUFFETT
CHAIRMAN, PRESIDENT & CEO
BERKSHIRE HATHAWAY, INC.

WE ARE A FULL-SERVICE COMPANY,

making it easy for you.

CAPSTONE TITLE

Capstone Title is a company you can count on in today's ever-changing real estate environment. With a strong heritage in the Tampa Bay and surrounding areas, Capstone Title has a proven track record of successful performance and is a recognized leader in providing quality title and settlement services to you. Our extensive background and years of experience in the title industry have given us a unique appreciation for the client experience when buying or selling a home.
www.capstonetitlellc.com

CAPSTONE INSURANCE

Capstone Insurance has deep roots in the Tampa Bay area and is an independent agency, meaning we work for YOU! We are here to serve personal and commercial insurance needs of families and businesses in the Tampa Bay and surrounding areas. Outstanding service and professionalism is something you can depend on from us. We make it our goal to earn your trust and we are committed to being honest and fair in all dealings while also treating your needs as if they were our very own.
www.capstoneinsurancegroup.com

LUXURY DIVISION

Berkshire Hathaway HomeServices Luxury Collection℠ is a specialized division established with one goal in mind – to deliver our unrivalled customer service and superior knowledge of the luxury market to the world's most elite consumers.

NEW HOMES DIVISION

Our team of New Home Specialists understand the nuances of the home building process and can expertly guide you every step of the way—from selecting the right model and community best suited to your lifestyle and financial needs to understanding the details of how your home is built to move-in day.

PROPERTY MANAGEMENT DIVISION

Our Property Managers handle rentals in our six counties including Hillsborough, Pasco, Pinellas, Hernando, Polk and Highlands. Whether you need help with your residential rentals or you are looking for a house to rent, we want to be your professional guide. We are your Tampa Bay Rental Solution!

2-10 HOME WARRANTY

It is important to know that your home is protected by the most trusted Home Warranty Service Agreement available, 2-10 Home Warranty is here to help you and protect your home. When choosing 2-10, rest easy knowing that you are covered by the industry leader that does things the right way in your time of need.

COMMERCIAL DIVISION

Each commercial real estate transaction has its own unique set of circumstances and opportunities. Our trusted advisors will seek opportunities to create value and help develop customized real estate solutions for office tenants, developers, investors, and owners of office properties.

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HOMESERVICES IS OUR MIDDLE NAME.

We work closely with partners who are the best at what they do and who you can trust through every step of the buying process.

DEFINING *real estate*

Real estate has it's own language, so we've spelled out what certain terms mean to keep you most informed! Be sure to let us know if you have any unanswered questions!

AMORTIZATION
Way of breaking down your monthly mortgage payments to show you your per month game plan.

ANNUAL PERCENTAGE RATE (APR)
Your interest percentage plus loan fees divided by your loan amount.

APPRAISAL
A professional analysis used to determine the actual value of the home.

CLOSING
This means you finally made it! When you sign all the documents the home is now officially yours!

CLOSING DISCLOSURE
A document you get from your lender prior to closing as an estimate of all the costs associated with the purchase of the property.

CLOSING STATEMENT
It provides the sales price and down payment, as well as the total settlement costs required from the buyer and seller.

CONDOMINIUM
The owner of a condo owns the unit itself and has the right, along with other owners, to use the common areas but does not own the common elements such as the exterior walls, floors and ceilings or the structural systems outside of the unit; these are owned by the condominium association.

CREDIT LINE
A line of credit is any credit source extended to a person. This includes a car loan, personal loan, credit cards or any situation where you have borrowed money for the purchase of an item.

CREDIT REPORT
This just lets the bank know how worthy your payment history is and helps determine your best interest rate.

DOWN PAYMENT
Cash you need at closing to buy your home.

EARNEST MONEY DEPOSIT
A deposit to show that you're committed to buying the home. The deposit usually will not be refunded to you after the seller accepts your offer, unless one of the sales contract contingencies is not fulfilled.

EQUITY
The value in your home above what you owe on it! If you owe $100,000 on your house but it is worth $130,000, you have $30,000 of equity.

ESCROW
Account set up to hold money until conditions are met. For example, the deposit by a borrower with the lender to pay taxes and insurance premiums when they become due.

FIXED-RATE MORTGAGE
A mortgage with an interest rate that does not change during the entire term of the loan.

FORECLOSURE
A legal action that ends all ownership rights in a home when the homebuyer fails to make the mortgage payments or is otherwise in default under the terms of the mortgage. Usually sold "as-is".

HOMEOWNERS' ASSOCIATION FEES (HOA)
HOA fees are fees associated with living in a housing development or condo. These fees cover the cost of maintenance and other amenities, like that fancy pool and country club.

HOME INSPECTION
A professional inspection of a home to determine the condition of the property. The inspection should include an evaluation of the plumbing, heating and cooling systems, roof, wiring, foundation, and pest infestation.

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HOMEOWNER'S INSURANCE
This protects your property against loss caused by fire, some natural causes, vandalism, etc., depending on the terms of the policy. The lender will expect the borrower to have a home insurance policy in effect by the closing.

LISTING AGENT/LISTING BROKER
A listing agent represents the interest of the person selling their home. It is their duty to share information about the property with potential buyers and provide assistance to the seller during the process of selling their home.

MORTGAGE INSURANCE (MI)
Protects the lender in case you stop paying your mortgage. MI typically is required if your down payment is less than 20 percent of the purchase price.

REALTOR®
What you need every time you buy or sell a house!

SELLING AGENT/SELLING BROKER/BUYER'S AGENT
A selling agent assists the interests of the person buying their home. It is their duty to provide assistance to the buyer during the process.

SHORT SALE
A situation where the lender agrees to let a home owner sell their house for less that the amount owed on the mortgage.

TITLE INSURANCE
This protects the lender or owner against loss in the event of a property dispute. Lenders often require title insurance. In fact, most title insurance only covers the lender, while paid for by the borrower. The borrower must purchase a separate policy.

TRID
A new rule making the home buying/selling process easier for you! This rule combined many documents and gave the Real Estate Industry specific guidelines on loan and cost disclosures.

WHY YOU SHOULD WORK WITH A REALTOR®

REALTORS® are trained in all aspects of the real estate transaction, from pricing and marketing to closing and legal documents. Working with a REALTOR® can save you time and frustration throughout the buying and selling process. A REALTOR® brings valuable expertise to the table, ensuring a smooth and successful transaction. Here are some reasons it pays to work with a REALTOR®.

EXPERT GUIDANCE
Having an expert to guide you through the process of financial decisions, paperwork, insurance policies, deeds, and much more takes the stress off of you!

SUPPORT WITH FINANCIAL DECISIONS
While this is a home for you, it is our job to protect your money and investment.

FIND THE BEST PROPERTY
Find the best property out there that truly fits YOU.

REAL ESTATE HAS IT'S OWN LANGUAGE
Real estate has its own language, allow your associate to be your glossary instead of having to carry one around!

REALTORS® HAVE DONE IT BEFORE
Laws change, documents change. A REALTOR® will know. Don't feel the need to be an expert, when we have one for you.

BUYING AND SELLING IS EMOTIONAL
You're not just buying four walls and a roof, this is your HOME. Your associate will help you stay on track and focused even during the emotional parts of buying a home.

ETHICAL TREATMENT
REALTOR® is not just a licensed associate, they are individuals who train and adhere to a strict Code of Ethics. Every REALTOR® is an associate, but not every associate is a REALTOR®.

a story of who we are.

home

a collection of things we love.

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