



Buyer Handbook

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When you're house hunting, you need more than just a real estate agent—you need someone who's going to show up, hustle hard, and keep it real every step of the way.

I'm here to help you find the home that fits you—your budget, your lifestyle, your vision. I'll dig deep to find the right properties, negotiate like it's my own money on the line, and make sure you always know what's going on.

My goal? To make this journey smooth, stress-free, and (dare I say?) even a little fun. Because helping you find your next home isn't just my job—it's my passion.

Christina



NAR SETTLEMENT UPDATE

There are a few important changes you should know about that will impact the home-buying process since the NAR Settlement in 2024.

You'll Need to Sign a Buyer Agreement First

- Before we check out any homes together, we'll need to sign a written agreement.
- This ensures you understand the services I provide, how compensation works, and what to expect throughout the process.

Let's Talk About Agent Compensation

- The MLS will no longer show buyer agent commissions.
- We'll discuss how my compensation works before we start house hunting.
- Your agent's commission can be covered by the seller, negotiated into the deal, or paid by you—it's all about what works best for you.



NAR SETTLEMENT UPDATE

IMPORTANT CONTRACT UPDATES FOR BUYERS:

- Closing Date Extensions: If we need more time, we must request an extension before 8:00 PM on closing day.
- Emergency Delays: If a state of emergency happens, deadlines will automatically be extended.
- Earnest Money Fees: If your earnest money check bounces, you'll be responsible for any bank charges.

WHAT THIS MEANS FOR YOU

- We'll talk about compensation up front to avoid surprises.
- You'll need to sign a buyer agreement before we start looking at homes.
- We'll keep an eye on contract deadlines to ensure a smooth transaction.

FAQ'S FOR BUYERS

1. Do I have to pay you out of pocket?
 - Not necessarily! Compensation can come from different sources—we'll discuss the best approach for you.
2. Can I switch agents after signing an agreement?
 - Most agreements include a termination clause, so we'll review the terms together.
3. What if I don't sign an agreement?
 - Unfortunately, I won't be able to show you homes without one.

HOME BUYING PROCESS

- 1 MEET WITH YOUR AGENT
- 2 GET PRE-APPROVED
- 3 FIND YOUR HOME
- 4 OFFER & ACCEPTANCE
- 5 ORDER INSPECTION & APPRAISAL
- 6 PREPARE FOR CLOSING
- 7 GET YOUR KEYS

HOME BUYER

WORDS YOU SHOULD KNOW

CLOSING COSTS

Taxes, insurance, and other lender expenses paid at the end of the transaction by the seller, buyer, or both.

APPRAISAL

Property and/or land valuation completed by an appraiser who determines the market value - typically 1-4 weeks.

INSPECTION

A visual and mechanical examination of a home to identify defects and assess the home's condition.

DOWN PAYMENT

Is what you typically pay up front for a house in order to close the sale. Usually 3-20% of the purchase price. Not the same as closing costs.

EARNEST MONEY

Deposit made to a seller showing the buyer's good faith in a transaction. Typically 1-3% of purchase price.

TITLE INSURANCE

Insurance to protect the lender or owner from any claims related to the title of the property. Usually paid for by the buyer.

DEBT TO INCOME

DTI is the comparison of your monthly debt payments to your monthly income before taxes, expressed as a percentage.

CLOSING

Usually a meeting that includes documents, signatures, checks, and everything needed to buy or sell the house.

ESCROW

Funds deposited with a third party and held until a specific date is reached and/or a specific condition is met.

BUYER FAQS

WHAT'S THE FIRST STEP OF THE HOME BUYING PROCESS?

You'll need to get a mortgage unless you're paying cash for a house. To know how much home you can afford, you need to get pre-approved for a loan first.

HOW MUCH MONEY DO I NEED FOR A DOWN PAYMENT?

Usually 3-5% of the purchase price of the house.

HOW LONG DOES IT TAKE TO BUY A HOME?

Typically around 30 to 45 days after acceptance.

WHAT OTHER FEES ARE THERE, BESIDES THE DOWNPAYMENT?

Mainly loan origination and closing costs at about 2% to 4% of the loan amount. Depending type of loan determines what inspections are required.

CAN I BUY AND SELL MY CURRENT ONE AT THE SAME TIME?

Absolutely! Depending on your situation, we'll recommend buying or selling first.

WHAT KIND OF CREDIT SCORE DO I NEED TO BUY A HOME?

A score of 620 or higher can get you better lending terms.

WHEN CAN I EXPECT TO RECIEVE THE KEYS TO THE NEW HOUSE?

You'll get the keys to your new home on closing day once the transaction is complete and fully funded by the title company.

GETTING PRE-APPROVED

Our very first step is obtaining a pre-approval unless you are paying cash for your home or property . I work very closely with your lender to ensure a smooth transaction. If you do not have a lender already, I can recommend some trusted & qualified loan officers.

A pre-approval letter in your hands can turn the home offers you make into irresistible invitations. So before you start looking for a home, getting your finances in order is crucial.

Like the first stage of the buying process, shopping for a loan and getting pre-approved are best done a month or two ahead of your home search. Sorting out your finances can take some time; more importantly, the application for mortgage pre-approval takes approximately 45 days.

PICKING THE PERFECT HOME

Before you look for a home, you should know the type of property you're after.

To help you decide, consider the following factors:

HOW MUCH YOU CAN AFFORD

Take into consideration your annual income, monthly expenses, and debt-to-income ratio, all of which will affect the mortgage loan you can afford.

PROPERTY SIZE

Is there a certain amount of average you're looking for? Do you want to live in a neighborhood in town or away from city?

NON-NEGOTIABLES

List down features that you absolutely need to have in your new house. Consider your proximity to your work and community services, nearby schools, home size and number of rooms. This will help you determine the type of property that meets your needs best.



THE OFFER PROCESS

ONCE YOU SUBMIT AN OFFER

I will write up your offer on the Florida contract form and send it to you to either Docusign or meet with you in person to sign. Once the details are thoroughly reviewed and understood, the seller will have three options:

1 - ACCEPT THE OFFER AS WRITTEN

2 - DECLINE THE OFFER

If they feel the offer isn't close enough to their expectations to further negotiate this offer.

3 - COUNTER OFFER

If they agree to most the offer but want to change a few details, they can counter our offer with the new terms.

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

ONCE AN OFFER IS ACCEPTED BY BOTH PARTIES, YOU ARE OFFICIALLY UNDER CONTRACT.

NEXT STEPS



ORDER THE INSPECTION

Inspections are ordered and completed before your inspection period is over. When buying a home is crucial to avoid potential complications and ensure the home is in good condition. Any issues should be addressed during your inspection period and before finalizing the sale.

ORDER THE APPRAISAL

Ordering an appraisal comes after inspections are complete and satisfactorily. However, it is not always necessary that an appraisal be ordered and the decision should be made based on individual circumstances. Your lender will determine keep you informed of that process.

FINALIZE LOAN APPLICATION

You'll submit all necessary documents, such as income verification and credit reports, to the lender. You will want to make sure to turn in any information they ask for.

CLEARED TO CLOSE

Once your lender has determined you are cleared to close, your file will be sent to the title company and they will call you to schedule a day and time for you to come in and sign the final documents.

THINGS TO AVOID AFTER APPLYING FOR A MORTGAGE

Don't change bank accounts.

Don't apply for new credit or close any credit accounts.

Don't co-sign other loans for anyone.

Don't make any large purchases

Don't deposit cash into your bank accounts before speaking with your bank or lender.

Consistency is the name of the game after applying for a mortgage. Be sure to discuss any changes in income, assets, or credit with your lender, so you don't jeopardize your application.

The best plan is to fully disclose and discuss your intentions with your lender before you do anything financial in nature.

WHAT TO BRING TO CLOSING

THE TITLE COMPANY WILL CALL
YOU TO CONFIRM WHAT IS
NEEDED AT CLOSING. NEVER,
EVER, EVER WIRE MONEY
WITHOUT SPEAKING TO THE TITLE
COMPANY ON THE PHONE. DO
NOT WIRE MONEY BASED ON AN
EMAIL EVEN IF IT SAYS IT'S FROM
THE TITLE COMPANY OR YOUR
AGENT.

CUSTOMER REVIEWS

~ I love Christina! If you're looking for a realtor she's the best around. She helped me navigate through buying my first house and made it very easy for me. She answered all my questions no matter how silly and kept me up to date all throughout the process. She literally held my hand all the way through and she really cares about her job and her clients. Super sweet and funny. She will make your home buy experience memorable! -Michaela

~ Christina was the best agent to work with! She consistently stayed in touch. She always, always answered my phone calls and or text messages. And she always did what she said she was going to do! One of the easiest transactions I've ever had in buying real estate; she's the best! You will not be disappointed! -Glenda D.



~Working with Christina made this real estate purchase simple. I found a piece of property I wanted to look at. She met me at the property (2 hours away) the following day for a walk through and presented my offer to the seller. Within an hour, we had a deal and closed on the property quickly. - Menieca K.

~Christina was wonderful to work with! She is quick to answer any questions and goes above and beyond to help you find the perfect property! I highly recommend her! -Leah V.

Congratulations You did it!

When you choose me as your Realtor, you're not just getting someone to open doors—you're getting someone who truly cares. I'll be by your side every step of the way, making sure you feel confident, informed, and supported from start to finish. Your goals become my mission, and I won't stop until we find the place that feels like home.

- ✓ **HONESTY AND TRANSPARENCY**
- ✓ **COMMUNICATION AND RESPONSIVENESS**
- ✓ **PROFESSIONALISM AND EXPERTISE**
- ✓ **DILIGENCE AND ATTENTION TO DETAIL**