



REAL ESTATE PROFESSIONAL

**COMBS**  
• PREMIER REALTY GROUP •



# WHERE WE SERVICE?

**Entire Florida Market With Special  
Geographical Areas Including:**

## **FLORIDA**

- Orlando (Headquarters)
- Miami
- Tampa
- Jacksonville
- Naples
- Palm Beach
- Lakeland

## **GEORGIA**

- Atlanta



# About The Team

Combs Premier Realty Group is led by the broker Emmitt Combs. Emmitt is joined by his wife Tamara Combs who completes The Combs Team. Tamara has been investing in real estate since 2010 and has built a high performing portfolio that she currently manages alongside Emmitt.

Together this dynamic team creates the perfect power house with the corporate structure, attention to detail, investment experience and the financial eye that will turn any house into a mathematical equation with a simplified numeric answer.

## ***Expertise***

### ***FLORIDA***

***Orlando (Headquarters)***

***Miami***

***Tampa***

***Jacksonville***

***Naples***

***Palm Beach***

***Lakeland***

### ***GEORGIA***

***Atlanta***

## **Clients for Life**

About 60% of our business comes from referrals or repeat clients.

## **Communication**

We effectively communicate by Email, Phone and Text.

## **Our Commitment to You**

110% Commitment and Transparency!!!

# Realtor Roles

## **Communication**

Your needs always come first. We provide the service we agree to, in the ways that work for you. Whether once a week, once a day, by phone, email or text message. That's how we'll do it.

You'll always be kept in the loop. From listing to closing, you'll know the status of our marketing efforts, the offers on the table and the steps leading to a successful closing once an offer is accepted. We'll agree on the communication method that works best for you.

## **Experience and Expertise**

The complexities of your real estate transaction will be well-handled. Smoothing the way for your listing and sale, we remove many potential challenges before they have the opportunity to appear.

## **Marketing**

If you are selling your home we will get the exposure it deserves. Our marketing systems maximize your property's exposure to buyers. Neighborhood tracking tools and automated buyer calling systems allow me to reach active buyers who want to know about your listing.

## **Pricing**

Your home will be priced right, adjusted as needed, and will sell quickly. With a keen understanding of both the big picture and the very latest local and neighborhood listing and sales data, the information you need is at our fingertips.

## **Staging**

Your home will put its best foot forward. Homes sell because of correct pricing and great presentation. We know what it takes to make a terrific first impression that will get your home sold.

## **Satisfaction**

We guarantee your satisfaction. Our relationship is dependent on meeting and exceeding your needs. We identify those needs together, and our cancellation guarantee protects your right to end our relationship if you're disappointed.

# Home Buying Process

## Important Dates and Timelines

**Effective Contract Date:** Date all parties sign contract  
(Under Contract)

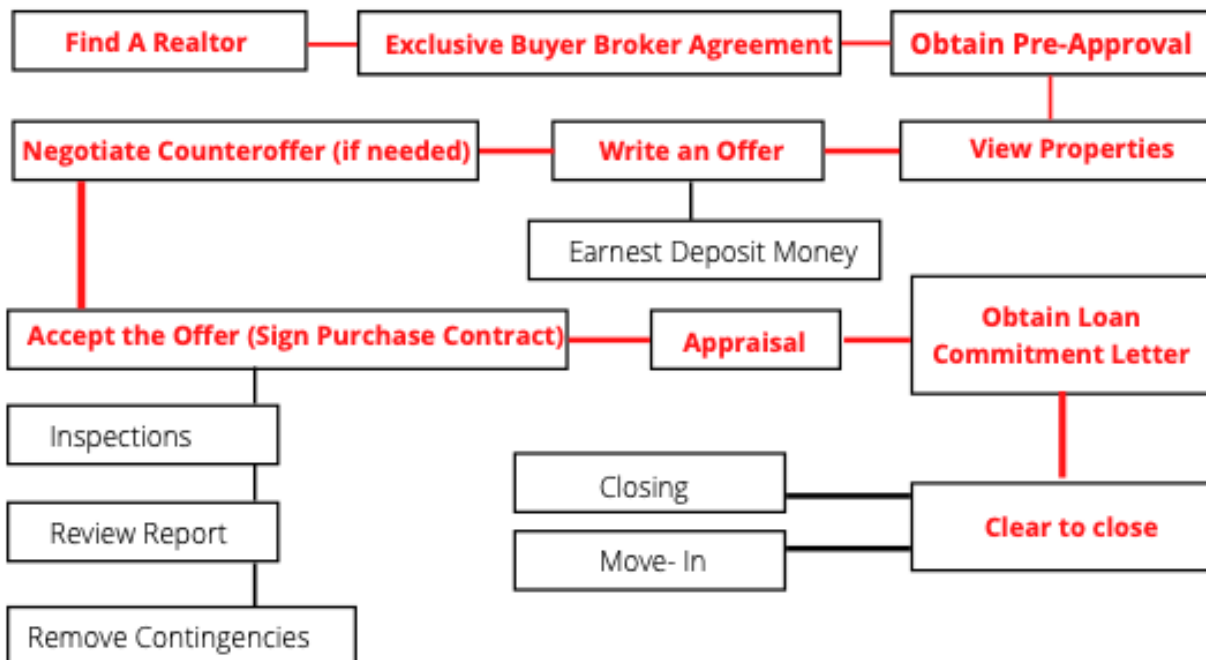
**Escrow Deposit:** 3 days after Under Contract

**Mortgage Application:** 5 days after Under Contract

**Inspection Period:** 5 to 10 days after Under Contract

**Loan Commitment:** 30 days after Under Contract

**Closing Date:** Designated on contract



# Every Buyer Should Know

Buying a house is a common undertaking for many Americans, but it's also one of the most complicated - It's important to understand these 10 essential terms so you understand how much house you can afford and make smart decisions when you buy a home.

**Adjustable - Rate Mortgage (ARM)** : A mortgage with an interest rate that can change over time. It typically has a low, fixed initial interest rate and then may adjust regularly either up or down depending on market conditions. It can't exceed a set rate cap.

**Closing Costs:** Fees from buying a house from both the lender and third parties like inspectors, attorneys, surveyors and title insurance companies. These typically add up between 3% to 6% of the total home price, though some of these charges are negotiable.

**Down Payment:** When you're buying a home and financing it with a mortgage, most lenders require you to put down a certain amount of cash upfront, usually 3% to 20% of the total price. Your mortgage covers the amount remaining after the down payment.

**Escrow:** A neutral, third- party account that protects the money of both buyers and sellers until real estate transactions are finalized For example, if you choose to make a deposit with an offer on a home, it would go into an escrow account first rather than directly to the seller. Once you've bought a home, escrow accounts are also typically used to hold money for homeowners insurance and property taxes until payment is due.

# Every Buyer Should Know

**FHA loan:** A mortgage offered through the Federal Housing Administration that has less strict credit and down payment requirements compared with conventional loans. It's ideal for people with less-than-perfect credit who aren't able to qualify for conventional financing.

**The tradeoff :** Along with paying monthly mortgage insurance fees, you'll also pay a hefty upfront premium.

**Fixed- Rate Loan:** A mortgage with an interest rate that won't change over the course of the loan. The rate may be higher than an Adjustable- Rate Mortgage (ARM), but you'll never have to worry about it increasing.

**Interest:** Money your lender charges for cash you borrow, indicated by an annual percentage rate, or APR (for example 4%). Your interest rate will depend on your credit history and how much you can afford for a down payment.

**Private Mortgage Insurance (PMI):** If you don't put 20% of the home's price in a down payment, some lenders require this insurance to lessen their risk. It's typically paid with a monthly fee added to the mortgage payments. You can often cancel it once you have a certain amount of equity in the home.

**VA Loan:** Mortgages for qualified current or former members of the U.S. military. These typically offer more favorable interest rates and require low to no down payment. They're offered by financial institutions but backed by the Department of Veterans Affairs.

**Home Buying can be confusing, although knowing this important terminology will make it easier to navigate the process.**



# Road Map To Your Home

**"If you don't know where you're going... you'll probably end up somewhere else." -Zig Zagler**

This quote conveys a very simple but important message:  
To Achieve an Objective, Create a Plan!

If you plan to buy a home soon, you will need to know "where you are going". For a most enjoyable home- buying experience, first build a road map to your new home, a list of priorities that will lead you to your objective - A NEW HOME!

The first priority is time frame. Write down the date by which you would like to move in to your new home: \_\_\_\_\_. Keep in mind that it may take 30-90 days (or more) to locate the right home, secure financing, and complete home buying process.

The next priority is to develop a detailed description of the home you hope to find. The following page contains a Home Search Criteria form to help you distinguish between "Need-to-have" and "Nice-to-have" features. Be specific and number your preferences in order of greatest importance to you.

This form, along with the information you share during our initial consultation, will enable me to narrow the home search. I will take this information and enter your requirements into the Multiple Listing Service (MLS) and Listing Information Network (LINK). I will use my personal market knowledge to come up with a list of those homes that best meet your needs and wants.

**During this home search, I will...**

- Discuss benefits and drawback of each home in relation your specific needs.
- Keep you informed on a regular basis
- Check the MLS and other relevant databases and with other brokers regularly for new listings
- Prepare a list of all homes that best meet your needs and wants
- Discuss market trends and values relative to properties that may be of interest to you.



# Neighborhood

There are many factors to consider when selecting a neighborhood that is right for you. Below are just a few of the many factors -- You may think of others that are important to you. Please write them on the Home Search Criteria form so they do not get forgotten.

Neighborhoods have characteristic personalities designed to best suit single people, growing families, two-career couples, or retirees. Investigate to determine if the neighborhood matches your lifestyle and personality.

## **Scout out the Neighborhood!**

It is important that you scout the neighborhood in person. You live in more than your house!

- Talk to people who live there.
- Drive or walk through the entire area at different times of the day, during the week and on weekends
- Travel to and from places that you would typically frequent to be sure you are comfortable.
- Look for access to major thoroughfares, highways and shopping
- Check with local civic, police, fire and school officials to find information about the area.
- Look at traffic patterns around the area during different times of the day and drive from the area to work.
- Is the neighborhood near parks, places of worship, recreation centers, shopping, theaters, restaurants, public transportation, schools, etc?

# New or Resale Homes

## Why should you have an Agent to Purchase a new Home?

The advantages of having an agent help you purchase a new home are the same as those for purchasing a resale home:

- Knowledge of the market
- Help in finding the perfect home quickly
- Expertise in contract writing/ negotiation
- Closing Assistance

The builder has a professional representative watching out for his/her interest, and you need the same expert representation.

Buying a new home or newly renovated property is a little more difficult and time consuming than buying a resale. I can professionally guide you through this process.

It is very important that your interests be professionally represented when you are entering into a contract for a semi-custom or a build-to-suit home. **These transactions are complex and the contract details must be exact in order to protect you and to ensure you get exactly the home you want!**

We have prepared a list of questions to help ensure that you are dealing with a reputable builder and will review them with you should you be interested in pursuing a new construction or a completely renovated property.

**Remember:** The Builder often requires that your Agent accompany you on your first visit to the Builder's sales office in order for your representative to participate in the process.

# Home Search Criteria

Name				
Current Address				
Phone Number / Email				
Best Time to Reach? (Check Box)	Morning	Night		
Deadline for locating a home?				
Move- In Date Goal?				
Condition of Home? (Check Box)	Un-Renovated	Renovated	New Construction	No Preference
Property Style? (Check Box)	Condo	Townhome	Multi-Family	Single Family
Parking Style? (Check Box)	Street	Garage	Carport	Valet
(Check Boxes that apply)	Criteria That Is Important			
Pet Friendly	Den/ Study	Fireplace	Hardwood Floors	Patio/ Garden
No HOA	Central HVAC	Deck	Gas Cooking	Eat-in-Kitchen
Handicap Accesible	Separate Dining	Laundry (in unit/ building)	Separate Storage	Separate Dining Room
Cities you are interested in				
“Need-To-Have” Features				
“Would-Not-Consider” Features				
Other Details About Your Home Search				

# Making an Offer

Once you have found the home you wish to purchase, you will need to determine what offer you are willing to make for the home. It is important to remember that the more competition there is for the home, the higher the offer should be - sometimes even exceeding the asking price. Remember, Be Realistic. Make offers you want the other party to sign!

To communicate your interest in purchasing a home, we will present the listing agent with a written offer. When the seller accepts an offer it becomes a legal contract. When you write an offer you should be prepared to pay an earnest money deposit, typically \$1,000 for every \$100,000. This is to demonstrate that your intention is to purchase the property. The offer forms used are standard documents approved by our local Board of Realtors.



After we present your offer to the listing agent it will either be accepted, rejected, or the seller will make a counter offer. This is when we will negotiate terms of the contract if necessary.

Once an offer has been successfully negotiated and executed by both parties, it is customary for the seller's attorney to draft a Purchase and Sale Agreement; the legal terms of which your attorney will negotiate on your behalf.

# Home Inspections

If you are purchasing a resale property, we highly recommend that you have a professional home inspector conduct a through inspection. The inspection will

<b>Appliances</b>	<b>Ventilation</b>
<b>Plumbing</b>	Roof and Attic
<b>Electrical</b>	Foundation
<b>HVAC System</b>	General Structure

include but may not be limited to the following:

The inspection is not designed to criticize every minor problem or defect in the home. It is intended to report on major damage or serious problems that require repair. Should serious problems be indicated, the inspector will recommend that a structural engineer or some other professional inspect it as well.

A home cannot "pass or fail" an inspection, and your inspector should not tell you whether he/she think the home is worth the money you are offering. The inspector's job is to make you aware of repairs that are recommended or necessary so that you can continue to make an informed decision.

The seller may be willing to negotiate completion of repairs or a credit for completion of repairs, or you ay decide that the home will take too much work and money. A professional inspection will help you make a clear-headed decision. In addition to the overall inspection, you may wish to have separate tests conducted for termites or the presence of radon gas.

In choosing a home inspector, consider one that has been certified as a qualified and experienced member by a trade association. As your Buyer's Agent, i can recommend several professional home inspectors for you to consider, and I will attend the inspection.

If possible I recommend being present at the inspection and hiring an inspector that is familiar with the type of property you are intending to purchase and its immediate surroundings. You will be able to clearly understand the inspection report, and know exactly which areas need attention. Plus, you can get answers to many questions, tips for maintenance, and a lot of general information that will help you once you move into your new home. Most important, you will see the home through the eyes of another objective third party.

# Prepare For Closing

The closing process finalizes the purchase of your home and makes everything official. Also known as settlement, the closing is when you receive the deed to your new home.

***Here are a few things to bring to the closing:***

- Driver License
- Secondary ID

***What can you expect?***

Pre-paring for closing, you should be sure to review your closing disclosures with your agent prior to closing. The closing disclosures will have the amount you will be required to bring to closing and it will also list the mortgage payment amount.

Plan for a final walk thru before closing and check for any repairs that was agreed to be completed during the inspection period.

# After The Closing

## Ongoing Relationship

While the Closing may mark the end of the purchase process. I hope it will mark the beginning of our ongoing relationship. I make concerted effort to keep in touch with clients and to continue to be a resource for their real estate and neighborhood needs. As a client, you can look forward participating in any philanthropic events we hold in the community and email updates about the market.

## Your Referrals are Key!!!

Maintaining ongoing client relationships is part of my commitment to provide a level of real estate service well above and beyond expectations. My clients share their positive experience with friends and associates who then seek me out. This has allowed me to build a successful real estate practice based on referrals. As a result, I can devote more of my time to my helping clients and less time looking for new ones. If you are happy with my service, I hope you will spread the word and send people my way so I can help them the way I helped you. That's a win-win all around!

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