

Bringing your dream,

Home



ENGEL & VÖLKERS®

Melbourne Beachside • Melbourne Central

THE BEST JUST KEEPS GETTING BETTER

Introducing **Engel & Völkers Melbourne Beachside—Melbourne Central**

We are an elite group of real estate Advisors who want to personally re-create the perceptions of this industry by exceeding your expectations and be a resource to you, for life.

Since opening the doors to **Engel & Völkers Melbourne Central** in August of 2018, we have grown from one shop to two exciting shop locations filled with more than twenty Advisors.

At **Engel & Völkers Melbourne Beachside—Melbourne Central**, we do more than provide great real estate services. We deliver excellence and we do it with passion!



In the back of this Guide, we have prepared detailed lists of all of our preferred Inspectors, Lenders, Partners, Attorneys, Utility services, and much more!

When you see:  remember that you will be able to find more on the subject and ways to keep you organized and informed during your search.





MORE THAN JUST A REAL ESTATE AGENT

OUR **ADVISORS** DELIVER PEACE OF MIND

Real estate agents help their clients buy and sell homes, **Engel & Völkers Advisors** do more! They offer you guidance and insight in ways not every agent can. In fact, we designate our agents as “**Advisors**”, to better define the higher level of service they provide.

Engel & Völkers maintains consistently high levels of service experience throughout the world by managing performance at every level. We are highly selective of the agents who join us. We approach top performers with proven track records and real estate professionals who are well respected within the community and have a deep understanding that client service is essential.

First and foremost, they are experts. They can recommend restaurants, movie theaters, financial institutions, popular tourist attractions and cultural events. More importantly, they can talk about the real estate market and where homes you're looking at are in the bigger picture.

Being experts, our **Advisors** provide more than facts. They will provide you with valuable insight that is relevant to your personalized needs and see to every detail throughout the process so you won't have to worry.

OUR **ADVISORS** START OUT GREAT AND ALWAYS STRIVE TO BE BETTER.



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YOU'RE IN GOOD HANDS

WHEN YOU'RE OUT LOOKING AT PROPERTIES

Your home buying experience is special to us. Being your real estate **Advisor** is not only our business but our passion and we are committed to providing you with exemplary, personalized service beyond your expectations.

From the beginning of your search, we listen to identify and truly understand your needs—a quality of business conduct that seems to have been forgotten in today's highly automated society.

EVERY DETAIL THAT IS IMPORTANT
TO YOU, IS IMPORTANT TO US.

While we schedule showings, we will be timely and professional while keeping in mind that this is an exciting time.

We make it fun as well! You will enter a warmly lit home and have time to ask your questions while envisioning your life there.

Together we'll take notes to help you keep track of what makes one home different from the next, so in the end, your decision is the right one.



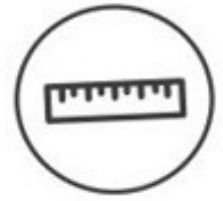
When you've found **The One**, we will go to bat for you. We'll be honest with you and set realistic expectations, allowing you to submit your offer confidently.





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Choose
Your
Advisor

Get
Pre-approved

Find Your
Home

Write
Purchase
Agreement

Inspection

THE HOME BUYING PROCESS

Whether it's a first home, an investment property, or a vacation home, **Engel & Völkers Melbourne Beachside—Melbourne Central Advisors** will work with you to determine and achieve your home buying goals.

Following a consultation with one of our expert **advisors**, who will ask questions that will shape the service to follow, we will show you properties that best match your criteria. We will always work to find you the best value within your time frame while providing the most convenience for you as possible.

We maintain an active list of available homes in our area and have access to listings worldwide through **Engel & Völkers'** global network.

We also maintain relationships with trusted partners to provide the essential services you'll require throughout the purchasing process, including finance, insurance, inspections and legal representation.

BEFORE THE SEARCH BEGINS

Know the reasons why you're buying and make sure it's the right choice. Reasons to buy vary.

Good marketing conditions, a life change, a desire to invest, a location change, etc., can all affect the path you might take in finding the right property for you.

Your Engel & Völkers Melbourne Beachside—Melbourne Central Advisor can help you look deeper into these factors to facilitate the process.



VIEWING PROPERTIES

As you begin your search for a new home, keeping track of what makes one different from the other will help you make better decisions in the end.

Take notes of the homes you visit and stay organized so you can easily compare information.



Executed PA

Appraisal

Title
Commitment

Final
Docs to
Lender

Closing

Also consider

- The **style** of the homes that you will see:
single family homes, multi-family, condos, co-ops
- The **condition** of the home you would accept: **new home, older home, renovation required**
- The **resale value**
- The **number of bedrooms & bathrooms**
- The **neighborhood**

MAKING THE OFFER

Based on your research, notes, finances and the properties you've viewed, you've finally found the home that meets your criteria.

You're ready to make an offer.

An **offer** includes the **price** you would like

to pay for the home in question. How much you will **offer** could depend on finances, comparative prices of other homes in the market, as well as private property and appliances to include in the sale.

The **offer** also includes an **earnest money check** or **good faith deposit**, which is an amount of money that demonstrates your commitment to the property. A **good faith deposit** is not the same as a **down payment**, which is considerably more.

The amount of the deposit might be between 1-3% of the purchase price and should go to a third party which might be a legal firm, escrow service, title company, or brokerage **not to the seller**.

(A receipt is always recommended.)

And if the transaction is not completed for whatever reason, the **deposit** should be returned.

Also in the **offer** are items in the house, including appliances that would be part of the sale and repairs you would require the seller to make, prior to the closing. Dates should also be mentioned in the offer including the **closing date** and the **move-in date**.

Fees associated with the sale and who will be responsible for each, should be determined. The **offer** will also declare what the consequences would be as a result of a breach of contract.



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Contingencies help offer protection on the way toward finalizing a deal. While a seller could accept a competing offer without contingencies and a speedier process, you should consider certain risks.

For example, you can ensure that a contract could be finalized **contingent** upon receiving written loan approval, and that you can cover the cost of the purchase. You can also make the deal **contingent** on successful inspection results and the completion of any major repairs or deductions equal to the value of those repairs. If you own a home and need to sell it prior to purchasing a new home, the purchase can be **contingent** on the successful sale of your previous home. **Deadlines** should be assigned to each **contingency**.

THE CLOSING

This is the process that takes place during a meeting of all the parties involved in which the transaction is completed and the title of the property is passed from seller to new owner. Before the **closing**, the buyer conducts a **final walk-through** of the home to make sure that the property is as it was when you viewed it and that all repairs that may have been stipulated in the offer have been completed to satisfaction.

During the **closing**, paperwork that has been prepared by all parties involved, including the agents, the bank providing the mortgage, attorneys and title companies, are signed.



COMMON MORTGAGE QUESTIONS

Am I better off renting or buying a home?

The decision to rent or buy a home differs for everyone, as there can be benefits to both—depending on how long you plan to live in your home. We can help you weigh the pros and cons to see which option is best for you. If you decide buying a home is in your future, we have amazing lender connections throughout Brevard & Indian River Counties to refer you to.



What are the advantages of a home purchase?

The American Dream, right!? Buying a home gives you a sense of investing in a community you love and pride for achieving home ownership. Additionally, financial benefits comes into play such as tax savings, building home equity and no longer paying rent to someone else. Interest rates are still at record lows and with many unique down-payment options available, a home purchase may be easier than you think!

What's my first step?

The ***Mortgage Pre-Approval***. Unless you are paying cash, you will need to get a ***mortgage***. In order to know how much home you can afford, you will need to get ***pre-approved*** for a loan.

Ask for recommendations, and meet with a lender to get the process started.

How much can I afford to borrow?

Everyone's financial situation differs and its important to recognize what you can comfortably afford to borrow. Your loan officer will help you determine this while (in general) factoring in:

- **Your debt-to-income ratio.** This is your total monthly payments as a percentage of your gross monthly income.
- **Your credit history**
- **The value of the property you want to purchase.**



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How much do I need for a down payment?

Your down payment requirements will depend on your lender, the type of home loan you choose, and the type of property you are buying. Your required down payment can range anywhere from 3%-20% of the home's purchase price. Lenders offer a variety of different loan programs and each program has different rules regarding the down payment required.

How long does it take to buy a home?

With newer guidelines designed to simplify and consolidate some of the required loan disclosures, it changes the timing of some activities in the mortgage process.

Forty-five days is the new normal but each situation is different.

What other fees can I expect, besides the down payment?

Mainly loan origination and the cost to close.

The down payment is usually the largest cost associated with buying a house. Lending fees are the second largest costs to homebuyers.

Most lenders will charge between 2-4% of the loan amount for loan origination fees, depending on the loan type. Conventional loans usually have lower loan origination fees but requires more money down. Your loan officer will be able to help you determine how much you can expect to pay towards loan origination and closing costs.

What are the closing costs?

Closing costs include items such as appraisal fees, title insurance fees, attorney fees, pre-paid interest, and documentation fees. These items are different for each customer due to differences in the type of mortgage and the property location, etc. You will receive an estimate of your closing costs in advance of your closing date.





THE MOVING EXPERIENCE

Moving is change. Whether you do it yourself or have it done for you, it is the removal, relocation and replacement of all your treasured possessions to a completely new surrounding. It is an opportunity to shed belongings and an opportunity to acquire new ones. Above all, moving is a process with many steps.

AS SOON AS POSSIBLE:

- Decide how you're going to move your furniture and personal belongings, either by hiring a moving company or renting a truck, and do the research. Get recommendations from your real estate **Advisor** when getting estimates. Be sure to ask about **availability** and **additional costs** of materials and tools such as boxes, tapes, covers, packing material, and a hand truck or appliance dolly if you're moving yourself.
- Start gathering the necessary moving supplies.

- Take stock of your possessions and decide what will be moved and what could be removed.

This is an opportunity to sell unwanted items online or through a yard sale.

- Notify others of your new address: Charge accounts, subscriptions, relatives & friends and your past/current employer to make sure that you receive W-2 forms and retirement account information. Save your old address labels to speed up filling out change-of-address forms for your new address.
- Notify federal and state taxing authorities or any governmental agency necessary.



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Two weeks before moving:

- Notify and get refunds from your present utilities: gas, electric, water, cable, and phone. Arrange for services at your new address.
 - Transfer your address with the US Postal Service.
 - Begin using up what you can't move, like cleaning supplies, food, etc.
- Recruit people to help and arrange for someone to take care of your pets and children during the move.
- Confirm moving company or rental-truck arrangements.
 - Transfer your bank accounts.
 - Draw up a floor plan of where your furniture should go.
 - Purchase moving insurance. Your mover's liability for lost or damaged goods will not equal their replacement cost.

Two days before moving:

- Keep moving materials in a separate location from where the packing is happening.
- Gather all valuables, jewelry, important papers (birth certificates, deeds, documents) to take with you personally.

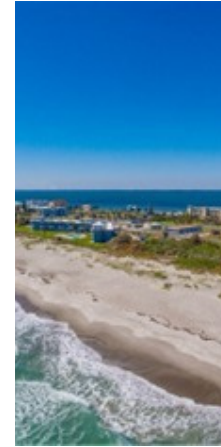
On moving day:

- Plan on spending the entire day with the movers. Don't leave until they have gone.
- Record all utility meter readings (gas, electric, water, etc.)
- Make a final walk-through of the house, including storage areas and attic to make sure everything is empty.
- Lock all windows and doors and drop off keys with your landlord or Advisor. If you have been renting, consider taking pictures or a video of the vacant house for your records and proof of condition.





AREA HIGHLIGHTS



Many come to Florida's East Coast with warm sun and miles of beaches on their minds. And while with its warm climate, cool breezes and sparkling ocean is a geographical gem, there is so much more to discover.

With an average yearly high temperature of 81 degrees and an average low temperature of 63 degrees, every day is a great day for outdoor recreation. Brevard County & Indian River County has every leisure activity imaginable. World-class surfing, smooth sailing, a day of fishing and a rousing game of tennis are just a small sampling of the great activities they have to offer. From executive to challenging championship courses designed by pros, golf enthusiasts will delight in the many courses on the Space Coast & Treasure Coast.

After a round of golf or maybe a relaxing day at the beach, Brevard County & Indian River County

locals often enjoy a night out in the town where there are many Art Galleries, Downtown Murals and top of the line restaurants!

Brevard County & Indian River County are home to a number of community theaters offering diverse entertainment throughout the year.

Many nationally known visual artists have made there homes here where art galleries and juried art shows are plentiful.

For more information, ask your Advisor about our Welcome to Brevard Guide & our Welcome to Indian River Guide



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HOME BUYER QUESTIONNAIRE

Last Name(s): _____ HomePhone: (____) _____
First Name: _____ Cell Phone: (____) _____
E-mail _____@ _____
Spouse/Other Name: _____
Cell Phone: (____) _____
E-mail _____@ _____

Home Address: _____
City: _____ State _____ Zip _____

To help you achieve your goals in relation to buying a home, I need to ask you some questions that will help me to understand how I can serve you best. Tell me, what is the primary reason why you are interested in finding a new home?

How many children do you have? _____ Please list their Names: #1
_____ Birthdate _____ Age _____ #2
_____ Birthdate _____ Age _____ #3
_____ Birthdate _____ Age _____ #4
_____ Birthdate _____ Age _____

Do you have any special school requirements? ☐ Yes ☐ No Please explain:

Do you have any pets? ☐ Yes ☐ No Type of pets: _____

Pets Names: _____

Approximately how many square feet are you looking for in a home? _____

Number of bedrooms? _____ Number of bathrooms? _____

Is having a yard important to you? ☐ Yes ☐ No Yard size you prefer? _____

What is the price range you would like to stay within? _____

Please rate the importance of each feature that you would like in a home.

Choose the number that best fits your desires:

1 being Not Important ... 5 being Very Important

Fireplace	1	2	3	4	5	Closet Space	1	2	3	4	5
		2	3	4	5	Den	1	2	3	4	5
Entertainment Room							1	2	3	4	5
						Modern Kitchen	1	2	3	4	5
1	1	2	3	4	5		1	2	3	4	5
						Pool / Spa		2	3	4	5
Family Room Carpet		2	3	4	5						
						Large Yard					
Color Open Concept	1	2	3	4	5	Low Maint. Yard					
						BBQ Area					
Family Neighborhood						Screened Porch					
	1	2	3	4	5	Close to Shopping	1				
	1	2	3	4	5						
Single Story	1	2	3	4	5						
	1	2	3	4	5						
Double Story											
	1	2	3	4	5						
Split Plan											
	1	2	3	4	5						
Dining Room											
Florida Room											
Close to Schools						Location					
Close to Work											

Is there a special feature I have not mentioned that is important to you?



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What you would consider an ideal home for you? Tell me about the floor plan, decor, yard, etc.

_____ What do you see yourself doing in your new
home? (Entertaining, relaxing, raising a family,
etc.)_____

_____ Are there any geographic areas you have in
mind you would like to look at?

What attracted you to this area(s)?_____

What do you feel will be the key factors in your purchasing decision? (price, terms, locations,
etc.) _____

What time frame do you have in mind for moving? _____

What will you do if you do not find a home in that time frame?

Do you need to sell another home before moving? ☐ Yes ☐ No

Is that home currently listed for sale? ☐ Yes ☐ No

If yes, how much is it listed for? _____

How long has it been on the market? _____

Agent that you listed with? _____

My goal is to help make buying your home a positive experience. To do that we need open communication between us. That way the little problems that naturally come up in buying a home can be handled easily and without stress. Is there anything that you would like to tell me that you feel might be helpful in our working together?

Do you have a person you would prefer me to use as the main contact? ☐ Yes ☐ No ☐ Either If yes to above, who is the preferred contact? _____ When is the best time(s) for me to call you? During the week: ☐ Day ☐ Night During the weekend: ☐ Day ☐ Night Specific Day / Time: _____ When is the best time for you to look at properties? _____

Anything else you think I need to know to best help you find a home:

Do you understand how the real estate Multiple Listing Service (MLS) service works? ☐ Yes ☐ No
Do you understand how an agent who finds you a home gets paid? ☐ Yes ☐ No After I have shown you a number of homes that are close, but not quite the one you are looking for, and you walk into an open house being held by another agent and say this is the home, what would you do?
Check one:

- ☐ A: Ask the agent at the open house to write up the offer. or
- ☐ B: Call and ask me to write up an offer on the home.

Are you willing to commit to working with only me to help you find a home? ☐ Yes ☐ No

I authorize Realtor® Marcie Bolt to contact me via telephone, e-mail, or text regarding my current and future real estate business.

Signature _____ Date _____

Signature _____ Date _____

PROPERTY COMPARISON

Property #1

Bedrooms:	☐	☐	☐	☐	☐	☐
Bathrooms:	☐	☐	☐	☐	☐	☐
Kitchen:	☐	☐	☐	☐	☐	☐
Living Space:	☐	☐	☐	☐	☐	☐
Exterior:	☐	☐	☐	☐	☐	☐
	1	2	3	4	5	6
Best part: _____						

Notes: _____						

Property #2

Bedrooms:	☐	☐	☐	☐	☐	☐
Bathrooms:	☐	☐	☐	☐	☐	☐
Kitchen:	☐	☐	☐	☐	☐	☐
Living Space:	☐	☐	☐	☐	☐	☐
Exterior:	☐	☐	☐	☐	☐	☐
	1	2	3	4	5	6
Best part: _____						

Notes: _____						

Property #3

Bedrooms:	☐	☐	☐	☐	☐	☐
Bathrooms:	☐	☐	☐	☐	☐	☐
Kitchen:	☐	☐	☐	☐	☐	☐
Living Space:	☐	☐	☐	☐	☐	☐
Exterior:	☐	☐	☐	☐	☐	☐
	1	2	3	4	5	6
Best part: _____						

Notes: _____						

Property #4

Bedrooms:	☐	☐	☐	☐	☐	☐
Bathrooms:	☐	☐	☐	☐	☐	☐
Kitchen:	☐	☐	☐	☐	☐	☐
Living Space:	☐	☐	☐	☐	☐	☐
Exterior:	☐	☐	☐	☐	☐	☐
	1	2	3	4	5	6
Best part: _____						

Notes: _____						

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LOCAL INFORMATION

BREVARD COUNTY

ELECTRICITY

Florida Power & Light
(FPL) 321-723-7795

WATER

Melbourne: 321-608-7100

Palm Bay: 321-952-3420

West Melbourne:
321-727-7700

**Cocoa/Rockledge/Viera/
Suntree/Cape Canaveral/**

Titusville/Cocoa Beach: 321-433-8700

GAS SERVICES

City Gas Company
4180 S US1 Rockledge
1-800-993-7546

TRASH COLLECTION

Waste Management
321-723-4455
Waste Pro
321-837-0055

TV/INTERNET/TELEPHONE

Spectrum Network
321-473-7886
AT&T
888-975-0908

AUTO TAG AGENCIES

Titusville: 800 S Park Avenue
321-264-6969

Melbourne: 1515 Sarno Road
321-255-4410

Indian Harbour Beach: 240 E Eau Gallie Blvd
321-779-4009

Palm Bay: 2050 SE Eldron Blvd
321-952-4540

HOMESTEAD EXEMPTION

To file for Homestead,
take the following to:

**Brevard County Tax
Appraiser Office**

2050 SE Eldron Blvd Palm Bay, FL
*Recorded Warranty Deed Proof of Florida
residency (driver's license,
Voter Registration)*
321-952-6325

VOTER REGISTRATION

**Brevard County Service
Complex**

Melbourne: 1515 Sarno Road
321-255-4410

Melbourne/Viera: 2725 Judge Fran
Jamieson Way 321-633-2124

Palm Bay: 450 Cogan Drive
321-952-6332

Titusville: 400 South Street
321-264-6740

LOCAL INFORMATION

INDIAN RIVER COUNTY

ELECTRIC

Indian River Electric

indianriver.elec@att.net

772-567-5302

WATER

Sebastian Corners Plaza

1921 US Highway 1, Sebastian

772-770-5300

UTILITIES

1801 27th St, Vero Beach, FL 32960

772-770-5300

TRASH COLLECTION

Indian River Shores

Treasure Coast Refuse

772-562-6620

TV/INTERNET/PHONE

Spectrum

772-234-4427

AT&T

772-217-4463

AUTO TAG AGENCIES

Indian River County

VOTER REGISTRATION

Indian River County

Clerk of Circuit Court

(Main)

2000 16th Ave.

Vero Beach, FL 32960

772-770-5185

Clerk of Circuit Court

(North)

11640 US Highway 1

Sebastian, FL 32958

772-388-0656

HOMESTEAD EXEMPTION

To file for Homestead,

take the following to

Indian River County Tax

Collector

1800 27th St, Vero Beach, FL 32960:

Recorded Warranty Deed, Proof of Florida

Residence (drivers license, voters

registration)



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LOCATIONS

Engel & Völkers
Melbourne
Beachside



1165 North Highway
A1A
Indialantic, FL 32903

Engel & Völkers
Melbourne
Downtown

802 New Haven Ave
Melbourne, FL 32935

 Shop: (321)-254-5275
Fax: (321) 473-8668



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BUYERS GUIDE



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