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# THE HOME BUYER ROADMAP

THE MUST-KNOWS BEFORE BUYING  
A HOME IN SOUTH EAST FLORIDA

# WHAT'S INSIDE

## → **WHAT IT'S LIKE TO WORK WITH ME**

No pressure, no guesswork — just strategy, communication, and someone in your corner from start to keys.

## → **HONEST ANSWERS TO YOUR QUESTIONS**

From “how do you get paid?” to “do I have to sell first?” — I break it all down without the jargon.

## → **THE STEP-BY-STEP BUYER ROADMAP**

Because “we’ll figure it out as we go” is not a strategy.

## → **WHAT TO DO IF YOU'RE BUYING LATER**

1–2 years out? Perfect. Let’s set you up with a plan so you’re ahead of the game when the time comes.

## → **HOW TO FIND OFF-MARKET HOMES**

Spoiler: not everything worth buying is listed on Zillow. I’ll show you how I help uncover hidden options.

## → **CHECKLISTS + TOOLS TO KEEP YOU ON TRACK**

From pre-approval to packing, I’ve got resources to help you stay organized and confident from start to close.



# So you're thinking about buying a home in **South East Florida?**

**You're in the right place.**

Hi, I'm Scott Morreau — a local real estate agent here in Fort Lauderdale, and this guide was made to help you feel clear, confident, and in control of the home buying process (no matter where you are on the timeline).

Whether you're planning to move in six months or just starting to think about the idea of owning a home, this resource walks you through what to expect, how to prepare, and what it actually looks like to work with an agent like me.

**Scott Morreau, PA**  
**(954) 562-5111**  
**[scott@scottmorreau.com](mailto:scott@scottmorreau.com)**

## HOW I WORK WITH BUYERS

I'm here to guide you through every step of the process — from setting up a custom home search to connecting you with trusted lenders, helping you understand your financing options, and advocating for your best interest during negotiations.



A tailored VIP Home Search with properties that match your lifestyle and budget



Access to off-market opportunities through my local network, mailers, or targeted campaigns



Step-by-step support once we're under contract (no guessing or Googling required)

# THE FAQs

## **01/ HOW DO YOU GET PAID?**

As of 2024, buyer agent compensation is negotiable and can vary depending on the property and agreement with the seller. I'll walk you through what this looks like upfront so there are no surprises — and we'll discuss your options before we ever tour a home.

## **02/ WHAT IF I'M NOT SURE IF I'M READY TO BUY?**

Totally normal! I can help you explore what's possible, set up a custom search, and share resources to prepare — no pressure, just information to help you feel confident when the time is right.

## **03/ HOW DO I KNOW WHAT I CAN AFFORD?**

Start with a free mortgage pre-approval — I can connect you with trusted lenders who'll walk you through your numbers and help define your price range. I also include a simple home budget calculator in this guide!

## **04/ WHAT IF I HAVE A HOUSE I NEED TO SELL FIRST?**

No problem — I help clients buy and sell all the time. I'll walk you through timing, prep, and pricing so we can make a plan that feels smooth and stress-free. Whether you need to sell first, buy first, or do both at the same time, I've got you.

## **05/ IS RIGHT NOW THE BEST TIME TO BUY?**

The best time to buy is when it aligns with your goals. I'll help you understand what's happening in the [City Name] market and guide you through timing, strategy, and next steps based on your situation.

# THIS ISN'T MY FIRST RODEO...

Buying or selling a home is a big deal — and I don't take it lightly. I've helped people just like you make their move to Fort Lauderdale and surrounding areas for over 19 years! I'm proud to say that most of my business comes from referrals and happy clients coming back again.



**\$52+**  
Million

## HOMES SOLD

From cozy condos to move-in ready single family homes.

**19**

## YEARS IN BUSINESS

Grounded experience, local insight, and a people-first approach.

**60%**

## BUYER REPRESENTATION

Helping clients from first-time home buyers to downsizers find the one.

**100%**

## 5-STAR REVIEWS

Strategic, proactive, and relentlessly focused on helping you find the one.

# THE ROADMAP

WHAT IT ACTUALLY LOOKS LIKE TO BUY A HOME.



01

## LET'S TALK GOALS

We'll chat about your timeline, must-haves, and what buying a home actually looks like right now — no pressure, just real talk.

02

## GET PRE-APPROVED + SET YOUR BUDGET

I'll connect you with a trusted lender to figure out your price range, monthly payments, and the best loan options for your situation.

03

## MAKE IT OFFICIAL

We'll review and sign a buyer agreement so I can fully represent you, advocate for your best interest, and start unlocking off-market opportunities.

04

## START YOUR HOME SEARCH

You'll get a personalized VIP home search (and access to listings you might not find online). We'll tour the good ones and rule out the rest — no wasted weekends.

05

## MAKE AN OFFER + GO UNDER CONTRACT

Found the one? I'll walk you through the offer, negotiations, inspections, and all the fine print — with strategy at every step.

06

## CLOSE + CELEBRATE

Once the paperwork is done and the keys are yours, we celebrate (and yes, I'll still be here if you need anything after closing).



# THE “JUST BROWSING” BUYER BLUEPRINT

## 1–2 YEARS OUT? **PERFECT.**

Buying later doesn't mean you have to wait to get organized. In fact, this is the best time to lay the groundwork so when you're ready, you're not starting from scratch — you're ready to move.



### WHAT TO FOCUS ON NOW:

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- **Check your credit score** and work on improving it (ideally 700+ for best loan options)
- **Open a high-yield savings account (HYSA)** and start putting aside money for your down payment, closing costs, and moving expenses
- **Use a home affordability calculator** to get a ballpark of your budget
- **Explore neighborhoods** and get clear on your lifestyle must-haves
- **Set up a VIP Home Search** with me so you can watch the market in real time and learn what your money can get you

# HOW TO FIND OFF-MARKET HOMES

**Not everything worth buying is on Zillow.**

In competitive markets (or if you're searching for something super specific), waiting for the perfect listing to pop up on the MLS isn't always the move.

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## HERE'S HOW I HELP CLIENTS GET AHEAD OF THE CROWD:



Targeted mailers to homeowners in neighborhoods you're eyeing



Tapping into agent-only networks where homes are shared before they hit the market



Social campaigns to attract potential sellers who haven't listed yet



Personal outreach to past clients or contacts who might be a match

**Because you deserve an agent who doesn't just **set up a search** and hope for the best.**



# THE HOME BUDGET CALCULATOR

This calculator includes a formula for calculating the 28% and 36% housing budget rule.

HOME BUDGET CALCULATOR			
<b>Gross Monthly Income (Before taxes)</b>		<b>Savings/ Investments</b>	
Partner 1	\$5,000.00	Partner 1 Retirement	\$1,000.00
Partner 2	\$6,800.00	Partner 1 Other Investments	\$500.00
<b>Total</b>	<b>\$11,800.00</b>	Partner 2 Retirement	\$1,000.00
<b>Monthly Expenses (Both Partners)</b>		Partner 2 Other Investments	\$500.00
Groceries	\$600.00	Other	\$0.00
Internet	\$80.00	Other	\$0.00
Water	\$50.00	<b>Total</b>	<b>\$3,000.00</b>
Electricity	\$150.00	<b>% of Income</b>	<b>25.42%</b>
Cell Phone(s)	\$70.00	<b>Debts (Monthly Obligations)</b>	
Gas	\$150.00	Rent/ Existing Mortgage	\$0.00
Car Insurance	\$200.00	Student loans	\$0.00
Medical/Prescription	\$400.00	Credit Card Min	\$100.00
Childcare	\$0.00	Property Taxes	\$200.00
Restaurants/Bars	\$400.00	Property Insurance	\$150.00
Travel	\$350.00	Car Loan	\$300.00
Streaming Services	\$50.00	Other debts	\$0.00
Shopping	\$400.00	Other debts	\$0.00
Gym	\$300.00	<b>Total</b>	<b>\$750.00</b>
Entertainment	\$100.00	<b>Debt to Income (DTI) Ratio</b>	<b>6.4%</b>
Gifts	\$50.00		
Other	\$150.00		
<b>TOTAL</b>	<b>\$3,500.00</b>		
<b>% of Income</b>	<b>29.66%</b>		

**Your Monthly Housing Budget**

Following the Rule of 28% \$3,304.00

Following the Rule of 36% \$3,498.00

*\*Remember\* Total Monthly Housing Budget should include: Principal Interest Taxes Insurance HOA, PMI (if applicable)*

\* Your rent/existing mortgage number will be \$0 UNLESS you plan to continue renting or keep an existing home after you purchase a new one

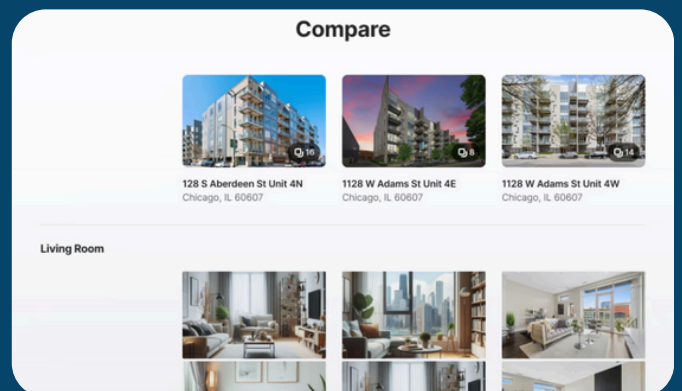
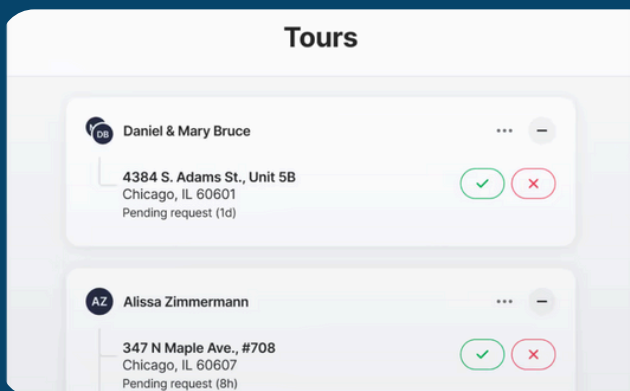
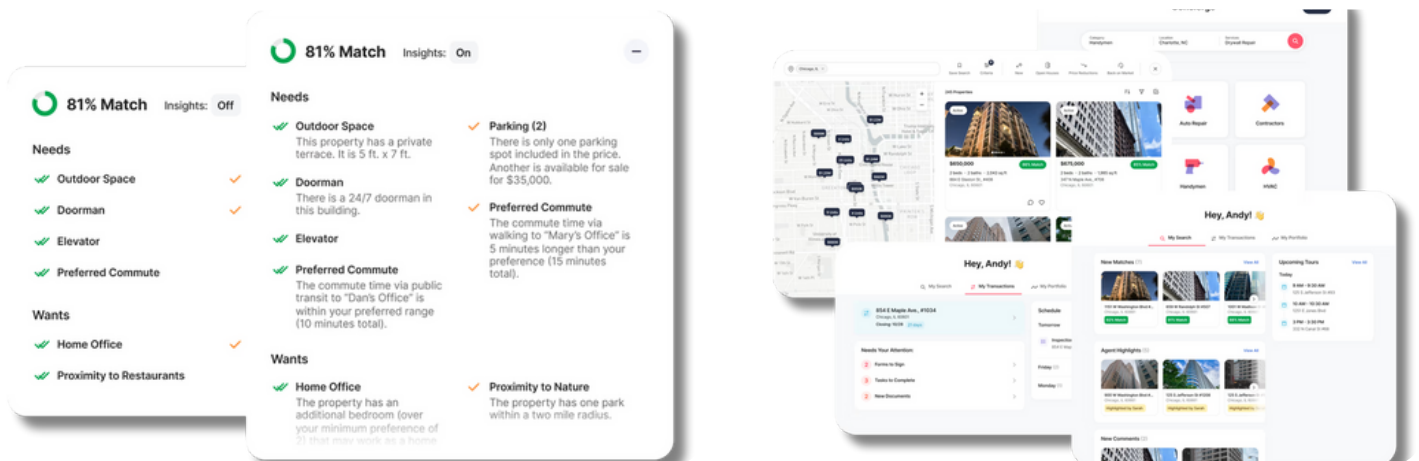
\* Your property taxes and property insurance will be \$0 UNLESS you plan to keep an existing home after you purchase a new one

[Click here for my Home Budget Calculator](#)

To use this Home Budget Calculator, start by entering your total gross monthly income and all recurring monthly expenses, savings contributions, and debt payments. The sheet will automatically calculate your monthly spending breakdown, savings rate, debt-to-income ratio, and recommended housing budget based on standard financial rules (28% and 36% of gross income).

# THE DIGITAL HOME BUYING DASHBOARD

Finally, a way to keep track of everything  
(without losing another PDF).



I use an AI-powered, proprietary, and patent-pending technology to redefine property search. Once we found “the one”, my collaborative transaction management tool creates a seamless, transparent, and delightful experience! From “just browsing” to “we got the keys.” Keeping everything organized, easy to use, collaborative.

# NEXT STEPS

LET'S MAKE A GAME PLAN.

Whether you're ready to start touring homes or just getting your finances in order, here's how we can work together:

1. I'll set up your custom VIP Home Search
2. We'll book a quick intro call to talk timing, goals, and next steps
3. I'll send over prep tools based on where you're at in the process
4. We'll go at your pace — whether that means looking now or prepping for later

**Your next move starts here – and I'll guide you the whole way.**



*Scott Morreau*

954.562.5111

SCOTT@SCOTTMORREAU.COM

SCOTTSELLSFL.COM

@SCOTTMORREAU