

GUIDE

To Home Buying



YOUR FUTURE HOME AWAITS

By Tashania Brown
Radius Realty Group

KNOW YOUR REALTOR!



Radius Realty Group



Tashania Brown - Realtor®
312-442-2512
tashania@myrrghome.com

Tashania Brown is an esteemed Realtor with more than 8 years of experience and has established strong roots in the area since 1988 when she moved to Poinciana. She's become an integral part of the vibrant communities of Kissimmee, Florida, and its surrounding areas, including Davenport; and has a deep understanding of the local Real Estate market with a passion for helping individuals and families find their perfect homes.

Tashania loves assisting clients in buying and selling properties, ensuring their needs and preferences are met with utmost care and professionalism. She is someone who goes above and beyond to make your dreams of homeownership a reality.



Tashania Brown

RADIUS REALTY GROUP

Tel: 312-442-2512

tashania@myrrghome.com | www.myrrghome.com

MISSION STATEMENT

Guided by a truthful dedication to professionalism, Tashania exemplifies reliability, ethics, and attentiveness in every real estate endeavor. As a loyal and trusted agent, she offers organized and resourceful assistance, ensuring her clients receive the utmost care and support throughout their property transactions.

R E A L T O R
e t t o r r e
l h t y u g s
i i e a s a o
a c n l t n u
b a t e i r
l l i d z c
e v e d e e
f
u
l



Tashania Brown

RADIUS REALTY GROUP

Tel: 312-442-2512

tashania@myrrghome.com | www.myrrghome.com

KNOW THE HOME BUYING PROCESS!

1. Choose a Realtor

Having a Realtor makes things easier by using their market knowledge. They can negotiate and handle legal stuff, making the selling process smooth and less stressful.

2. Sign an Exclusive Buyer Brokerage Agreement

This will provide you with a dedicated representation, making the Realtor put your interest first, ultimately enhancing your overall home-buying experience.

3. Determine how much you can Afford

If you are not paying cash, contact local lenders and get pre-approved for a home loan.

4. Make a list of Needs/Wants

Think about what is important to you in your next home: location, type (house/condo), lot size, how many bedrooms and bathrooms, amenities, etc.

5. Home Search

Narrow down the list of available homes to only those where you can see yourself living. Tour homes and take notes. You will know when you find the right one.



Tashania Brown

RADIUS REALTY GROUP

Tel: 312-442-2512

tashania@myrrghome.com | www.myrrghome.com

KNOW THE HOME BUYING PROCESS!

6. Negotiations

Your Realtor will apply the knowledge, tools, and techniques to get you the best possible price and terms.

7. Offer to Purchase

Work with your Realtor to determine the best offer strategy that will give you the best chance of getting a home.

8. Contract Signed

Details of the purchase have been successfully negotiated and both parties agree to all terms

9. Due Diligence Period

Schedule professional home inspections to verify the condition of the home. The Lender Appraisal will determine the home's value and ensure the ability to finance the purchase.

10. Closing Day

Sign purchase documents and loan documents.
Congratulations on your new home!



Tashania Brown

RADIUS REALTY GROUP

Tel: 312-442-2512

tashania@myrrghome.com | www.myrrghome.com

WHAT TO BUY?

NEW CONSTRUCTIONS?

- Most new constructions come with a 10-year structural, 2-year on electrical and plumbing, and 1-year on the complete house.
- New homes may offer you the opportunity to customize the home to match your personality.
- New homes tend to be built in accordance with the latest building codes and safety regulations.

RESALES?

- Established neighborhoods.
- Golf course communities.
- Known property condition.
- Negotiation opportunities.
- Cost savings.
- Immediate occupancy.
- Mature landscape.
- Historical charm.



Tashania Brown

RADIUS REALTY GROUP

Tel: 312-442-2512

tashania@myrrghome.com | www.myrrghome.com

WHERE TO BUY?

- Pick an area you like and would enjoy: Orlando, Kissimmee, Davenport, Haines City, etc.
- Check for the School District.
- Check if the neighborhood has an HOA.
- Check if the neighborhood is a gated community.
- Check for amenities nearby like parks, lakes, restaurants, theme parks, and other attractions.
- Check the criminality score.



Tashania Brown

RADIUS REALTY GROUP

Tel: 312-442-2512

tashania@myrrghome.com | www.myrrghome.com

SELECT THE PERFECT HOME!

MAKE YOURSELF THESE QUESTIONS

- Will it be your primary residence?
- Will it be a vacation home?
- Will it be an investment home?
- Will it be a house, condo, townhome, etc?
- Will you flip it?
- Will you rent it out long-term or short-term?
- Will it be a TLC home you will repair?

HOME DESCRIPTION

- Home Style.
- Age of Property.
- Floor Plan.
- Kitchen.
- Dining Room.
- Number of Beds/Baths.
- Pet friendly.
- Living Room.
- Family Room.
- Lots Size.
- Water View.
- Pool.
- Fencing.
- Garage Spaces.



Tashania Brown

RADIUS REALTY GROUP

Tel: 312-442-2512

tashania@myrrghome.com | www.myrrghome.com

LOVE YOUR PERFECT HOME!

IT SHOULD MEET YOUR:

- Dreams.
- Needs.
- Concerns.
- Lifestyle.
- Finances.
- Future vision.
- Resale considerations.
- Pets requirements.
- Public service access.



Tashania Brown

RADIUS REALTY GROUP

Tel: 312-442-2512

tashania@myrrghome.com | www.myrrghome.com

GETTING A MORTGAGE

1. Check on the Loan types.

- FHA 3.5% down.
- VA 100% financing.
- Conventional (financing varies).
- USDA 1.0%.
- 203 K (Rehab loan).

2. Get pre-approved - For those who qualify

By any financial institution or lender (you can pick your own lender).

3. Fill in the Application and provide additional information.

When applying with a lender you'll require:

- Last 2 years W2/1099.
- Last 2 years Tax Returns (all pages).
- One month of the most recent pay stubs.
- Valid identification.
- Credit report (buyer is responsible for the payment of the credit report).
- Most recent bank statements.
- Buyer is responsible to abide by the deadlines within the contract.
- The lender will ask you for any additional information depending on each client's situation.



Tashania Brown

RADIUS REALTY GROUP

Tel: 312-442-2512

tashania@myrrghome.com | www.myrrghome.com

GETTING A MORTGAGE

4. Buyer's responsibilities - For those who qualify

- Appraisal (estimated value of the property).
- Home Inspection (Detailed information about the overall condition of the home).
- It's the buyer's due diligence to do both an appraisal and a Home Inspection at the buyer's expense and these are not reimbursed whether or not the property is purchased.

5. Earnest Money Deposit.

When purchasing a home you will be required to put down an Earnest Money Deposit which is paid by wire transfer or however the Title or Escrow company requires. Earnest Money Deposit is made payable to either the Title or the Escrow company.

6. Home Insurance.

It's the buyer's responsibility to get a home insurance (Some insurance companies require a 4.0 inspection and a wind mitigation)

7. Title Insurance.

This will help protect both the lender and the homeowner from unexpected problems with the property's ownership history. The insurance covers things like hidden liens or ownership issues that could come up after the purchase.



Tashania Brown

RADIUS REALTY GROUP

Tel: 312-442-2512

tashania@myrrghome.com | www.myrrghome.com

OUR TRUSTED LENDER!



Hector Ortega
Mortgage Loan Originator

407-729-1137
NMLS #18880516
hortega@mmi.biz

At My Mortgage, Inc., we pride ourselves on being a leading and expert team of professionals dedicated to empowering our clients through every step of their mortgage transaction. With a dependable and responsive approach, we leverage our extensive network to ensure a remarkable experience for each client we serve. We truly care about every loan transaction and believe in helping everyone fulfill their goals, no matter what hardships they may face.



Tashania Brown
RADIUS REALTY GROUP
Tel: 312-442-2512
tashania@myrrghome.com | www.myrrghome.com

YOU ARE FREE TO CHOOSE

Even though we have a trusted lender keep in mind you can choose whomever you'd like to be your lender. Same thing applies to the Home Inspection, the Home Insurance, or the Title companies. We suggest a few below for those who don't have one and don't know where to begin:

Lenders

Kristin Jamieson
NMLS #1097663
352-242-1535

Damon Van Dyke
NMLS# 355447
407-883-5980

Home Inspections

Systemco Services Inspector
Cesar Vergara
407-832-9124
Email: systecoservices@gmail.com



Tashania Brown
RADIUS REALTY GROUP
Tel: 312-442-2512
tashania@myrrghome.com | www.myrrghome.com

YOU ARE FREE TO CHOOSE

Florida Home Inspector

David Shockley

321-287-6007

Email: dave@shockleyhomeinspections.com

Closer Look Inspections,INC

Carol Wilson

407-319-4608

Email: carol@cliorlando.com

Home Insurance

Igee Insurance

Erlic Reyes

904-718-5076

Email: erlic@igeeinsurance.com

Goosehead Insurance

Christine Posso

786-744-5633

Email: christine.posso@goosehead.com



Tashania Brown

RADIUS REALTY GROUP

Tel: 312-442-2512

tashania@myrghome.com | www.myrghome.com

YOU ARE FREE TO CHOOSE

Home warranty

Choice Home Warranty
866-218-4119

First American Home Warranty
844-326-3551

Home Warranty of America
407-341-8090

Remember, these are only suggestions you can always choose your company, even if they are not listed here.



Tashania Brown

RADIUS REALTY GROUP

Tel: 312-442-2512

tashania@myrrghome.com | www.myrrghome.com

DO'S AND DON'T'S

DO'S

- Continue to make your mortgage or rent payment on time.
- Stay current on all existing accounts.
- Continue to work for the same employer.
- Continue to use the same insurance company.
- Continue to live at your current residence.
- Reduce credit card debt.
- Keep credit card balance at or below 30% of credit limits.
- Call lender before doing anything regarding your employment, your credit cards or your assets.



Tashania Brown

RADIUS REALTY GROUP

Tel: 312-442-2512

tashania@myrghome.com | www.myrghome.com

DO'S AND DONT'S

DONT'S

- Make major purchases that will affect your income to expenses ratio (car, boats, etc).
- Apply for new credit card, a new loan or borrow money (ask your lender if you really need to).
- Close credit card accounts.
- Pay off any collections or charge off before consultation.
- Dispute any account.
- Change bank account or banks unless advised.
- Consolidate your debt into a single debt.
- Start any home improvement projects.
- Deposit cash or non-traceable funds.



Tashania Brown

RADIUS REALTY GROUP

Tel: 312-442-2512

tashania@myrrghome.com | www.myrrghome.com

NAPLES, FL



**WHERE EVERY STEP BRINGS YOU
CLOSER TO HOME SWEET HOME!**

www.myrrghome.com

Tashania Brown - Realtor®

312-442-2512

tashania@myrrghome.com