

FROM **DREAM** TO **KEYS**

# home BUYER GUIDE



**BARBARA WALSH**  
YOUR TRUSTED REAL ESTATE PARTNER

**REALTOR®, ABR, PSA, RENE,  
NOCATEE & EVERRANGE CERTIFIED AGENT  
CERTIFIED GOLD KEY EXCELLENCE IN  
PROFESSIONALISM (GKC)**

📞 904-885-1167  
✉️ [BWALSH@WATSONREALTYCORP.COM](mailto:BWALSH@WATSONREALTYCORP.COM)  
🌐 [WWW.BARBARAWALSHREALTOR.COM](http://WWW.BARBARAWALSHREALTOR.COM)  
📍 205 MARKETSIDE AVE., PONTE VEDRA, FL 32081



Watson Realty Corp., REALTORS®



# THE WATSON REALTY ADVANTAGE

LOCAL KNOWLEDGE, GLOBAL REACH WITH LEADING RE

As your dedicated local real estate partner, I offer market insights and personalized guidance to help you achieve your real estate goals. With a track record of success, strong negotiation skills, and an extensive professional network, I'll ensure a smooth and rewarding home buying journey for you and your family.

## WHAT YOU CAN EXPECT

- LOCAL INSIGHT
- GLOBAL REACH
- STRATEGIC MARKETING
- PERSONALIZED SERVICE
- OPEN COMMUNICATION
- SKILLED NEGOTIATION
- DEDICATED SUPPORT
- SMOOTH TRANSACTIONS
- EVIDENCE BASED PRICING
- EXTENSIVE MARKETING PLAN



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This is not intended to solicit currently listed properties



Watson Realty Corp., REALTORS®



# I'M LOCAL I'M GLOBAL<sup>®</sup>

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FROM COAST TO COAST AND  
EVERYWHERE  
IN BETWEEN,  
WE'VE GOT IT COVERED

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As an affiliate of Leading Real Estate Companies of the World,<sup>®</sup> we have a real estate professional ready to help you find your ideal home throughout our continent and to points around the globe. Whether it's a country house, a property in a resort location, or an in-town apartment, we can help you find the perfect property when you work with the best names in real estate — Leading Real Estate Companies of the World.<sup>®</sup>

REAL ESTATE IS STILL A LOCAL BUSINESS — Our network is comprised of the very best locally and regionally branded real estate professionals in the United States. With a local focus and a national/global view, our associates will ensure the best personal attention with the finest access to quality real estate connections.

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550 companies	4,800 offices	135,000 sales associates	70+ countries
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*Leading*  
REAL ESTATE COMPANIES  
OF THE WORLD

*meet*  
**OUR TEAM**

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We are dedicated to offering outstanding service to every home buyer and seller. Our team is here to guide you through the entire process, from listing to closing. With the support of skilled professionals, we ensure a smooth transaction and a successful outcome. We combine expertise, passion, and a commitment to excellence to help you find your dream home.



**BARBARA WALSH**  
REALTOR®



**KIMBERLY ARD**  
VICE PRESIDENT/MANAGING BROKER



**JOANNA HOLMES**  
ADMINISTRATIVE ASSISTANT



**CASEY SORENSEN**  
MORTGAGE LOAN OFFICER



**TRUDY BROOKS**  
WATSON TITLE SERVICES  
TITLE LIAISON

# *unlocking* YOUR REAL ESTATE ADVENTURE

We're thrilled you've chosen us to guide you through the exciting process of finding your dream home. This document details the terms of our Buyer Representation Agreement, which we encourage you to review carefully. We're dedicated to providing exceptional service and ensuring a seamless and successful home buying experience! Please review the terms of our Buyer Agreement outlined in this document.

## SERVICES WE PROVIDE

## BUYERS AGREEMENT

### CORE SERVICES

- Property Search and Acquisition: Find and secure the best properties.
- Market Analysis and Insights: Provide market data for smart decisions.
- Exclusive Property Access: Offer early access to off-market listings.

### CLIENT SUPPORT AND GUIDANCE

- Property Showings: Arrange and conduct viewings.
- Offer Strategy and Negotiation: Craft strong offers and advocate for your interests.
- Transaction Management: Handle the entire buying process.

### COMPREHENSIVE CLIENT CARE

- Due Diligence Support: Assist with inspections and evaluations.
- Financial Coordination: Help with mortgage and financial planning.
- Closing and Post-Sale Services: Manage closing and offer ongoing support.

### DEDICATED PARTNERSHIP

- Trusted Advisor: Guide you throughout the homebuying journey.

### COMMUNICATION

- Open and Timely Communication: Maintain open and timely communication throughout the process.

### AVAILABILITY AND COOPERATION

- Accessibility: Be available for property showings, discussions, and decision-making.
- Decision-Making: Make timely decisions and fully cooperate, including providing necessary documentation and property access.

### FINANCIAL RESPONSIBILITY

- Financial Commitment: Provide accurate and timely financial information, including your pre-approval.

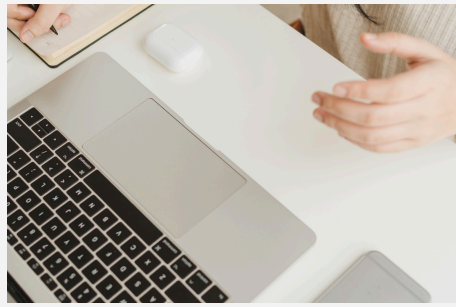
### EXCLUSIVE REPRESENTATION

- Exclusive Agreement: Grant exclusive representation which allows my full dedication to your home search.

By signing the Buyer Agreement, you confirm that you have read, understood, and agreed to the terms and conditions. We are excited to help you find your new home.

# WHY YOU NEED A BUYER'S AGENT

Navigating today's competitive market requires a skilled professional who can advocate fiercely for your interests. Here's why I'm your secret weapon for a successful and stress-free home buying journey.



## •FINANCIAL ASSESSMENT AND PRE-APPROVAL:

We'll help you get pre-approved, giving you a stronger position in negotiations.

## •NEEDS AND WANTS EXPLORATION:

I hold an ABR® (Accredited Buyer's Representative) certification from the National Association of Realtors which signifies specialized training and expertise in representing buyers.

- We'll discuss your lifestyle needs and preferences to narrow your search and find the perfect home.

## •MARKET ANALYSIS AND STRATEGIC SEARCH AND WINNING OFFERS:

My PSA® (Pricing Strategy Advisor) certification from the National Association of Realtors means I'm trained to accurately assess market value and price homes strategically, helping you make informed decisions.

- Using my deep knowledge of the local market, I'll identify properties that match your criteria and budget.

## •PERSONALIZED TOURS AND INSIGHTS:

Enjoy personalized tours with insights into local amenities, schools, and neighborhoods.

## •NEGOTIATION POWERHOUSE:

My RENE® (Real Estate Negotiation Expert) certification from the National Association of Realtors means I'm specially trained in advanced negotiation strategies, ensuring you get the best deal when buying. As a skilled negotiator with local trend knowledge, I'll:

- Craft strategic, compelling offers.
- Navigate multiple bids with favorable tactics.
- Uncover seller motivations for potential concessions.
- Protect your interests with necessary contingencies.

## •DISCLOSURES EXPLAINED:

I'll simplify complex legal language in disclosures for you.

# WHY YOU NEED A BUYER'S AGENT

Navigating today's competitive market requires a skilled professional who can advocate fiercely for your interests. Here's why I'm your secret weapon for a successful and stress-free home buying journey.



**•INSPECTION REPORTS DEMYSTIFIED:**

I'll clarify technical inspection reports and use them for negotiating repairs or price adjustments.

**•MARKET INSIGHTS AND TRENDS:**

Stay informed about local market trends for data-driven decisions.

**•PAPERWORK MANAGEMENT:**

I'll handle all necessary documents, ensuring a smooth transaction.

**•COMMUNICATION AND COORDINATION:**

I'll manage all communication with sellers' agents, inspectors, and other parties, keeping you informed.

**•PROBLEM-SOLVING AND ANTICIPATION:**

My experience allows me to foresee potential hurdles and develop solutions.

**•CLOSING COORDINATION:**

I'll guide you through the closing process, ensuring you understand all documentation.

**•POST-CLOSING SUPPORT:**

I'm here to assist and answer questions related to your new home even after closing.

# POTENTIAL OBSTACLES

## WHEN BUYING A HOME



I've noticed that buyers who try to purchase a home without the right support often feel stressed, overwhelmed, and may end up with a home that doesn't quite meet their needs. Let's explore the common challenges of buying a home and what they might mean for you.

### ○ ACCESS TO LISTINGS

Without an agent, you will need to rely on public listings and your own research to find available properties online.

→ Since public listings are not always updated in real time, you might spend time exploring homes that are already under contract or no longer on the market.

### ○ UNDERSTANDING THE MARKET

Without an agent, you will need to do your own research to understand market conditions, pricing trends, and neighborhood details.

→ You'll need to research market conditions, pricing trends, and neighborhood details on your own. This requires extra time and effort to ensure your offer is competitive, whether a list price is reasonable, what similar homes have sold for, and how to increase your chances of having your offer accepted.

### ○ MANAGING PAPERWORK

Real estate transactions involve a significant amount of paperwork.

→ Handling this on your own might require extra effort to ensure all documents are correctly completed and submitted on time.

# POTENTIAL OBSTACLES

## WHEN BUYING A HOME



### ○ **NEGOTIATING TERMS**

Negotiating a home purchase involves discussions about price, repairs, and closing costs.

→ Negotiating a home purchase involves discussing price, repairs, and closing costs. Without an agent, you'll need to handle these negotiations yourself, which means you'll need to skillfully manage offers, market research, and repair requests to secure the best terms and pricing.

### ○ **HANDLING LEGAL REQUIREMENTS**

Real estate transactions are subject to various legal requirements and regulations.

→ Real estate transactions involve various legal requirements and regulations. You'll need to make sure you understand and comply with all relevant laws and contractual obligations to avoid potential issues.

### ○ **COORDINATING INSPECTIONS AND REPAIRS**

Arranging home inspections and interpreting the results can be challenging on your own.

→ You'll need to manage the scheduling and review of inspections, and then decide how to address any issues that arise. This could mean additional effort to negotiate repairs or adjustments with the seller, potentially impacting the overall cost & condition of the home.



# BUYERS AGENT *compensation*

A buyer's agent is your dedicated advocate during the home buying process. They offer expert advice, market knowledge, negotiation skills, and handle all the paperwork. By using their services, you can save time, money, and reduce stress, making them a valuable asset in your home buying journey.

## HOW ARE BUYERS AGENTS *compensated?*

### •**OPTION 1:** SELLER IS OFFERING COMPENSATION TO BUYER'S AGENT

Historically and commonly, the seller pays your buyer's agent a commission, which covers the buyer's agent services. You won't usually owe additional fees beyond standard closing costs and admin fees. If desired, your agent will verify in advance that the homes you wish to view offer compensation for their services.

### •**OPTION 2:** SELLER IS OFFERING SOME COMPENSATION BUT NOT ALL

Sometimes, sellers offer a lower commission than standard. In these cases, your agent may:

- YOUR AGENT NEGOTIATES WITH THE LISTING AGENT TO SECURE THE FULL COMMISSION
- BUYER AGREES TO INCREASE THE OFFER PRICE TO COVER BUYER AGENT COMMISSION GAP
- BUYER AGREES TO PAY THEIR AGENT DIRECTLY AT CLOSING TO COVER THE DIFFERENCE.

### •**OPTION 3:** SELLER IS **NOT** OFFERING ANY COMMISSION TO BUYER'S AGENTS

In rare instances, a seller may choose not to offer a commission to a buyer's agent. When this occurs, your agent's compensation structure may change.

- YOUR AGENT NEGOTIATES WITH THE LISTING AGENT TO SECURE THE FULL COMMISSION
- BUYER AGREES TO INCREASE THE OFFER PRICE TO COVER BUYER AGENT COMMISSION GAP
- BUYER AGREES TO PAY THEIR AGENT DIRECTLY AT CLOSING TO COVER THE DIFFERENCE.

IT'S IMPORTANT TO DISCUSS POTENTIAL COMPENSATION ARRANGEMENTS WITH YOUR AGENT UPFRONT TO UNDERSTAND HOW THEY'LL BE PAID IN SUCH SITUATIONS.

# *the* HOME BUYER

## ROADMAP

1

### CONSULT & BUYER AGREEMENT

Discuss your needs and sign a contract

2

### LENDER & PRE-APPROVAL

Meet with lender and get pre-approved for a loan

3

### BEGIN YOUR HOME SEARCH

Start looking for homes within your specifications

6

### ESCROW & LOAN APPLICATION

Open an escrow account & submit a loan application

5

### WRITE AN OFFER

Make an offer on a home

4

### HOME SHOWINGS

Tour potential properties

7

### INSPECTIONS & NEGOTIATE

Conduct inspections and negotiate terms

8

### APPRAISAL & INSURANCE

Get a home appraisal and secure insurance

9

### CLEAR TO CLOSE & FINAL WALK THROUGH

Ensure everything is in order and do a final inspection

10

### CLOSING & HOMEOWNERSHIP

Sign papers, complete the purchase, and receive your keys

*our signature*

# HOME BUYING PROCESS



1

## **STEP ONE** CONSULT & BUYER AGREEMENT

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We'll start with a consultation to discuss your home-buying goals, budget, and preferred location. After that, we'll create a Buyer Agreement that covers our partnership, your needs, and my compensation. This agreement guarantees my commitment to prioritizing your needs and offering clear, supportive guidance throughout the process.

2

## **STEP TWO** LENDER & PRE-APPROVAL

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After we set up your home-buying plan, I'll connect you with reliable lenders for pre-approval. This will clarify your budget and strengthen your negotiating position. Pre-approval signals to sellers that you're financially prepared, making the process smoother and more confident for you.

3

## **STEP THREE** BEGIN YOUR HOME SEARCH

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With your pre-approval ready, we'll start a customized home search. I'll leverage my local knowledge to find properties that match your preferences and budget, while keeping you informed about market trends and neighborhoods. This way, you'll feel confident and supported throughout the process.

4

## **STEP FOUR** HOME SHOWINGS

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Once we've narrowed down your choices, I'll schedule showings for you to visit each property. We'll review the condition, layout, and neighborhood features together. I'll offer expert advice and answer your questions to help you feel confident in your decision.

5

### **STEP FIVE** **WRITE AN OFFER**

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When you find a home you love, I'll help you make a strong offer. We'll assess the property's value, your budget, and key negotiation points. I'll work with you to craft an offer that maximizes your chances of success and aligns with your goals.

6

### **STEP SIX** **ESCROW & LOAN APPLICATION**

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Once your offer is accepted, I'll coordinate the opening of the escrow account and keep things on track. I'll also help with the loan application, ensuring all documents are submitted on time. My aim is to make the process smooth and stress-free.

7

### **STEP 7** **INSPECTIONS & NEGOTIATIONS**

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Once escrow is open, we'll schedule inspections to check the property's condition. If any issues arise, I'll negotiate with the seller for repairs or resolutions. I'll ensure your interests are fully represented throughout this process.

8

### **STEP 8** **APPRAISAL & INSURANCE**

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A professional appraiser will evaluate the property to ensure its value matches the loan amount. I'll also help you secure homeowner's insurance to protect your investment.

9

### **STEP 9** **CLEAR TO CLOSE & FINAL WALK-THROUGH**

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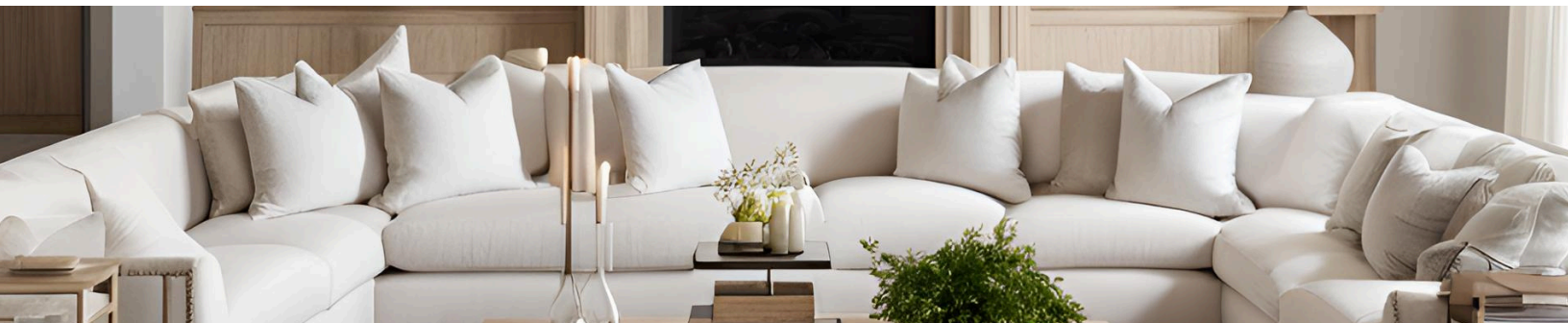
We'll coordinate with the lender and title company to make sure all documents are complete and there are no issues before closing. I'll also arrange a final walk-through to confirm that the seller has met any agreed-upon repairs or conditions.

10

### **STEP 10** **CLOSING & HOMEOWNERSHIP**

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Congratulations! At closing, you'll sign the final documents, pay any remaining costs, and get the keys to your new home. This is the exciting moment you officially become a homeowner.





## CONSULT & BUYER AGREEMENT

# your ADVOCATE



Buying a home is one of the biggest decisions you'll make. It's crucial to have an experienced agent on your side, looking out for your best interests. A buyer's agent is dedicated to protecting you and ensuring your needs are met. Having a buyer's agent offers invaluable support and protection throughout the process.

- Prioritizes Your Needs
- Solves Problems Quickly
  - Skilled Negotiator
- Knows the Local Market
- Communicates Regularly

## GETTING YOU IN THE DOOR

We will narrow down the homes that fit your unique wants and needs and get you in the door. I look at dozens of homes every week, and I can help you identify potential problems within a home. When repairs or changes in price need to be made, I will be your guide and handle requesting any repairs or changes in price to the sellers.

## STAYING ON TOP OF THE PAPERWORK

Buying a home involves many types of documentation. I have the experience and knowledge to navigate real estate contracts. Ensuring that nothing is overlooked, and that you truly understand what a paper means before ever signing on the dotted line.

## ON YOUR SIDE

A buyer's agent will represent your best interests. With a pulse on the local market and a sound understanding of how various amenities effect the value of a home, we will make sure we submit a competitive offer on the right house for you.

## NEIGHBORHOOD EXPERT

I work daily in neighborhoods with inspectors, contractors, and negotiating with sellers. I have the market knowledge you need to get you the home of your dreams at the best price! Understanding the local real estate market is essential when it comes time to make an offer on a house.

## PROBLEM SOLVER

I will work hard to protect all of your interests and take on any issues that may arise throughout the entire process. I work tirelessly to make sure buying a home is a fun and stress-free process.



2

LENDER & PRE-APPROVAL

# FINANCING

## PREPARING FOR YOUR HOME LOAN

Before you officially begin your home search, I always recommend to begin with talking to a lender and getting pre-approved. A lender will be able to answer all of your questions regarding finances and give you a clear understanding of the exact price range you will be pre-approved for and an estimate of the expenses to expect.

### UNDERSTANDING PRE-APPROVAL

#### **WHAT IS PRE-APPROVAL?**

A pre-approval letter from a lender indicates your estimated borrowing capacity. It strengthens your negotiating position when making offers.

#### **FACTORS LENDERS CONSIDER:**

- Credit score
- Income
- Debt-to-income ratio
- Employment history
- Assets

### BEFORE YOU GET PRE-APPROVED

#### **IMPROVE YOUR CREDIT SCORE:**

- Check your credit report for errors
- Pay bills on time and avoid excessive debt
- Limit new credit inquiries
- Consider paying down high-interest debt

#### **SAVE FOR A DOWN PAYMENT:**

- Set a realistic savings goal
- Utilizing down payment assistance if available
- Explore loan options for the best loan product

# QUESTIONS TO ASK YOUR MORTGAGE LENDER

**Q. WHAT WILL MY FEES AND PAYMENTS BE?**

Get details on payments, rates, closing costs, and down payment

**Q. WHAT TYPES OF MORTGAGE TERMS DO YOU OFFER?**

Explore fixed, adjustable, FHA, and VA loans.

**Q. WHAT CREDIT QUALIFICATIONS DO YOU REQUIRE?**

Understand the credit score and financial criteria needed

**Q. DO YOU OFFER MORTGAGE POINTS?**

Ask about points to lower interest rates and benefits.

**Q. WHAT IS THE INTEREST RATE AND APR?**

Get details on interest rates and annual percentage rate (APR)

**Q. DO YOU OFFER A MORTGAGE RATE LOCK?**

Check if you can lock in your interest rate to avoid market changes



## COMMON LOAN TYPES *and qualifications*

<b>CONVENTIONAL</b>	For most borrowers, typically require 20% down to avoid PMI	Credit score generally required: 620 or higher
<b>FHA</b> Federal Housing Administration	For borrowers with no or lower credit scores and down payments	Credit score generally required: 580 or higher
<b>VA</b> Department of Veterans Affairs	For veterans and eligible military members	Credit score generally required: 580 or higher
<b>USDA</b> U.S. Department of Agriculture	For borrowers in rural areas	Credit score generally required: 640 or higher
<b>ADJUSTABLE-RATE</b>	For borrowers who expect short-term homeownership or believe interest rates will decrease	For short-term ownership or income increases may consider ARMs

*find your*  
**DREAM HOME**



### START TOURING HOMES IN YOUR PRICE RANGE

Time to start shopping! We will take notes on all the homes we visit. It can be hard to remember all the details of each home, so take pictures or videos to help you remember each home, and review the notes you have written. Once we have found THE house for you, we will present an appropriate offer based on recent sales and current buyer activity in the area, as well as the value of the property in its current condition. Negotiations may take place after the offer is presented.

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## TIP:

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We will make sure to check every little detail of each house

- Test the plumbing
- Test the electrical system
- Open and close the windows & doors to make sure they work properly

Evaluate the neighborhood and surrounding areas

- Are the surrounding homes well maintained?
- How much traffic is on the street?
- Is it conveniently located to schools, shopping, restaurants, & parks

# *your* HOME PREFERENCES

Understanding your preferences is crucial. It helps us focus on properties that align with your needs and tailor our approach for a more efficient and successful home-buying process.

What factors will influence your home buying decision?

- Neighborhood:

- Schools:

- Size:

- Location:

*needs*

*wants*

Best days and times for showings?

Are you looking for specific amenities or features in the neighborhood?

Do you want a move-in-ready home or are you open to doing renovations?

Do you have any specific style or design preferences for your new home?

# HOME FEATURE CHECKLIST

## EXTERIOR:

*want need*

- Landscape lighting:
- Newer roof:
- 3 car garage:
- Front porch/patio:
- Deck:
- Fence:
- Security system:
- \_\_\_\_\_
- \_\_\_\_\_

## LIVING ROOM:

*want need*

- Open floor plan:
- Fireplace:
- Large windows:
- Built-in bookshelves:
- \_\_\_\_\_
- \_\_\_\_\_

## KITCHEN:

*want need*

- Granite/quartz countertops:
- Stainless steel appliances:
- Island with seating:
- Walk-in pantry:
- Breakfast nook:
- \_\_\_\_\_
- \_\_\_\_\_

## LIVING ROOM:

*want need*

- Open floor plan:
- Fireplace:
- Large windows:
- Built-in bookshelves:
- \_\_\_\_\_
- \_\_\_\_\_

## DINING ROOM

*want need*

- Formal dining room:
- Open to kitchen:
- Space for large table:
- \_\_\_\_\_
- \_\_\_\_\_

## DINING ROOM

*want need*

- Formal dining room:
- Open to kitchen:
- Space for large table:
- \_\_\_\_\_
- \_\_\_\_\_

## BEDROOMS:

*want need*

- Number of bedrooms: \_\_\_\_\_
- Primary with ensuite bath:
- Primary on main floor:
- Laundry room connected:
- Walk-in closet in primary:
- Guest room:
- \_\_\_\_\_
- \_\_\_\_\_

## BATHROOMS:

*want need*

- Number of bathrooms: \_\_\_\_\_
- Double vanity in primary bath:
- Separate shower and tub:
- Walk-in shower:
- \_\_\_\_\_
- \_\_\_\_\_

## BASEMENT:

*want need*

- Finished basement:
- Additional bathroom:
- Walk-out:
- \_\_\_\_\_
- \_\_\_\_\_

## ADDITIONAL FEATURES:

*want need*

- Home Office:
- Home Gym:
- Media Room:
- Wine Cellar:
- Safe Room:
- Swimming Pool:
- Sunroom:
- Hot Tub:
- \_\_\_\_\_
- \_\_\_\_\_



# crafting A WINNING OFFER

## STRATEGIES TO A WINNING OFFER

- OFFER A COMPETITIVE PRICE
- PAY IN CASH
- LIMIT CONTINGENCIES
- INCLUDE AN ESCALATION CLAUSE
- INCREASE YOUR EARNEST MONEY DEPOSIT
- OFFER A FLEXIBLE CLOSING DATE
- COVER SOME SELLER COSTS
- REMOVE NON-ESSENTIAL REQUESTS
- BE READY TO ACT FAST



## AFTER YOU SUBMIT AN OFFER

THE SELLER COULD...

1

- ACCEPT THE OFFER 🤝
- DECLINE THE OFFER 🙅
- COUNTER THE OFFER

WE CAN THEN...

2

- ACCEPT THE OFFER 🤝
- DECLINE THE OFFER 🙅
- COUNTER THE OFFER

3

YOU CAN NEGOTIATE AS MUCH AS NEEDED UNTIL YOU REACH AN AGREEMENT OR SOMEONE DECIDES TO WALK AWAY

6

## ESCROW & LOAN APPLICATION

# *navigating* ESCROW AND SECURING YOUR LOAN

- ① **Offer Acceptance:** Once your offer is accepted, you move into escrow.
- ② **Escrow Process:** A neutral third party keeps the funds until all sale conditions are met.
- ③ **Submit Loan Application:** Complete loan application and provide all required documents.
- ④ **Loan Underwriting:** The lender reviews your finances and the property's value.
- ⑤ **Final Approval:** Once verified, the lender gives final approval for closing.

7

## INSPECTIONS & NEGOTIATE

# *key* HOME INSPECTIONS

Inspections are an essential part of buying a home. A professional inspector checks the property for issues like structural damage, plumbing, or electrical problems. This helps you understand the property's condition and negotiate any necessary repairs or price changes with the seller, ensuring you make an informed decision before buying.



## TYPES OF INSPECTIONS

- General Home Inspection
- Pest Inspection
- Mold Inspection
- Sewer and Septic Inspection
- Chimney Inspection
- Lead-Based Paint Inspection
- Asbestos Inspection
- HVAC Inspection
- Roof Inspection

A TYPICAL INSPECTION PERIOD IS  
BETWEEN 10-15 DAYS

# APPRAISAL AND INSURANCE



## PROPERTY TITLE SEARCH

A property title search is the process of examining public records to determine the legal ownership and any outstanding liens or encumbrances on a property. It is performed during the home-buying process to ensure clear ownership and address any issues before the sale. It is typically done by a title company or real estate attorney.

## HOME OWNERS INSURANCE

You'll need insurance for the new home before closing. This will protect against things like fire, storms, and flooding. Homeowner's insurance is important because it provides financial protection against losses or damage to your property, liability coverage, is often required by mortgage lenders, and provides peace of mind.

## CLEAR TO CLOSE & FINAL WALK THROUGH



# CLEAR TO CLOSE *and* FINAL WALK THROUGH

AS YOU APPROACH THE CLOSING OF YOUR HOME PURCHASE,  
THERE ARE A FEW FINAL STEPS TO COMPLETE.

1

### FINAL LOAN APPROVAL

First, you need to ensure that all financial documents and conditions are met for the "clear to close" from your lender. This means your mortgage has been fully approved, and you're ready to sign the final paperwork.

|

2

### FINAL WALK THROUGH

Next, you'll conduct a final walk-through of the property. This typically happens a day or two before closing and allows you to confirm that any agreed-upon repairs have been completed and the home is in the expected condition.

Take your time during this walk-through to ensure everything is in order. Once satisfied, you'll proceed to closing, where you'll sign the necessary documents and officially become the owner of your new home.

# SCHEDULING

*your move*

## AFTER CONTRACT SIGNING

- Finalize Home Mortgage
- Schedule Home Inspection
- Declutter! Sort through every drawer, closet, cupboard & shelf, removing items you no longer need or like. Donate or sell items that are in good condition
- Get copies of medical records and store them with your other important documents
- Create an inventory of anything valuable that you plan to move
- Get estimates from moving companies

## 4 WEEKS TO MOVE

- Give 30 days notice if you are currently renting
- Schedule movers/moving truck
- Buy/find packing materials
- START PACKING

## 3 WEEKS TO MOVE

- Arrange appraisal (Mortgage Lender will do this)
- Complete title search (Title company will do this)

## 2 WEEKS TO MOVE

- Secure Home Warranty
- Get quotes for home insurance
- Schedule time for closing
- Contact utility companies (water, electric, cable)
- Change address: mailing, subscriptions, etc.
- Minimize grocery shopping
- Keep on packing

## 1 WEEKS TO MOVE

- Obtain certified checks or wire transfer of funds for closing
- Schedule and attend a final walkthrough
- Finish packing
- Clean
- Pack essentials for a few nights in new home
- Confirm delivery date with the moving company. Write directions to the new home, along with your cell phone number



*Closing Day*

## A GUIDE TO THE FINAL STEP

As you prepare for closing day, here's a quick guide to the final steps. Follow this checklist to ensure a smooth transition into your new home and get ready to receive your keys!

### CLOSING DISCLOSURE:

Receive at least three days before closing. Compare with your Loan Estimate.

### GATHER DOCUMENTS:

- ID
- Insurance
- Bank Statements
- Other Paperwork

### HOMEOWNERS INSURANCE:

Obtain a policy and provide proof to your lender.

### STAY IN CONTACT:

Keep in touch with your agent, lender, and closing agent.

### ANTICIPATE COSTS:

Be prepared for additional expenses like taxes, HOA fees.

### FINAL WALK-THROUGH:

Inspect the property 24 hours before closing.

### CERTIFIED FUNDS:

Confirm the amount needed and arrange for a certified check or wire transfer.

### CLOSING DAY:

Review documents, ask questions, sign to finalize the purchase, and receive your keys.

# client TESTIMONIALS

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*Barbara was extremely helpful and responsive all throughout the process of the sale of our home in Nocatee. Due to our need to move quickly out of state to start a new job, we needed someone to be our "boots on the ground" for final prep and tying up loose ends. Barbara was fantastic at helping us line up house cleaners, floor cleaners, and others. She helped ensure the house was ready to be put on the market, and ensured we got the right value for our home. Barbara reliably kept us up to date on home showings, open houses, and steps that needed to be taken along the way. It was great to know that we did not have to worry about anything because Barbara was on top of it!*

**Randall & Nikki Barnes, - Home Seller**

*We had the pleasure of meeting with Barbara, and we couldn't be more impressed. Barbara's extensive knowledge of the Nocatee area and St. John's County is unparalleled. She answered all our questions about living in the area, including taxes, fees, amenities, schools, perks and so much more, with great expertise. Barbara spent a generous amount of time educating us, making us feel well-informed. Not only is she incredibly intelligent and knowledgeable, but she is also a wonderful conversationalist and very friendly. Her warm personality made the entire experience enjoyable. If you're looking for a realtor who truly knows the area and cares about her clients, look no further than Barbara. She is exceptional!*



**Scott & Becki Heemstra - Open House Attendee**



*Working with Barbara was an absolute pleasure. She was very patient in helping us find our perfect home. I never felt pressured. She gave great advise and the time we needed. Her help with closing and setting up all the services was well done. We were very fortunate to have had her as our agent.*

**Patricia Hall - Home Buyer**

# client TESTIMONIALS

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*Barbara was diligent, professional, informed and, most importantly, always pleasant. Our house-search with her could not have been better.*

**Greg Imperi - Home Buyer**



*Excellent from start to finish.*

**Jeanne Prossen - Home Seller**



*Barbara assisted us from start to finish on our new build, and continues to check in after closing! It gave us such peace of mind knowing she was in our corner when going through the building process. We can't recommend Barbara enough to anyone looking for a real estate agent who is professional, courteous, and willing to go the extra mile for their client!*

**Bill & Amy Flood - New Construction Home Buyer**

*We are retired living in the Northeast and planned to relocate close to our daughters and their families. Barbara was very patient in showing us properties both new construction and established properties in person when we were in Florida and via web site back home. We finally decided on a new construction Townhome but unable to be there during the purchase process, dealing with the sales agents, walk-throughs, reviewing the paperwork involved, inspectors, and much more. The buying process and all that is involved these days is so different since our last house purchase almost forty years ago. We are very pleased with Barbara's devoted help and made the process go smoothly. Would highly recommend her services.. She definitely goes the extra mile for her clients.*

*We still keep in touch.*

**Bob and Jackie Poliquin - New Construction Home Buyer**



# client TESTIMONIALS

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*Barbara goes above and beyond the call of duty! She is extremely knowledgeable, friendly, helpful, and drives to get the job done!*

*Thank you so much for ALL of your efforts. Whomever uses Barbara, is in the best hands!*

**Paul Schlicht - Rental Customer**

*Barbara was great, she was in tune with what we were looking for and showed us properties that matched our preferences. She also helped us through the entire buying process, and helped us negotiate additional concessions with the seller.*

**N. Le - New Construction Home Buyer**



*We met Barbara at an open house and were not looking for an agent. She was so knowledgeable about the market and communicative. A month later after failing to find a home on our own we reached out to Barbara for help. We are so glad we did! Barbara is a Nocatee resident and expert, but she has also done transactions at nearby communities so she was able to help us check out Nocatee alternatives before settling on Nocatee. Barbara was always in the loop on properties coming soon and hitting the market. She always made sure to get us in as quickly as possible to anything that fit our criteria. She is professional and communicative. She is a pricing strategist as well, so she has insight on market value and can help guide you even in a crazy-hot seller's market. We felt like Barbara was our advocate. Her goal was not to get us in a home, but to get us in the right home. We would work with Barbara again as a buyer or seller in a heart beat.*

**Courtney W James - Home Buyer**



Thank you for considering me to be a part of your home-buying journey! I'm here to guide you every step of the way. If you have any questions, feel free to reach out. From listed to sold, I'm honored to partner with you throughout the process

- ACCREDITED BUYER REP (ABR)
- CERTIFIED PRICING STRATEGY ADVISOR (PSA)
- CERTIFIED REAL ESTATE NEGOTIATION EXPERT (RENE)
- NOCATEE & EVERRANGE CERTIFIED AGENT
- CERTIFIED GOLD KEY EXCELLENCE IN PROFESSIONALISM MEMBER

**BARBARA WALSH**  
**REALTOR®**

**YOUR TRUSTED REAL ESTATE PARTNER**

📞 904-885-1167 *mobile*

✉️ [bwalsh@WatsonRealtyCorp.com](mailto:bwalsh@WatsonRealtyCorp.com)

🌐 [www.BarbaraWalshRealtor.com](http://www.BarbaraWalshRealtor.com)

📍 205 Marketside Ave., Ponte Vedra, FL 32081



Watson Realty Corp., REALTORS®

## A Bit About Me:

I love calling this area home—and I'm confident you will too! Whether you're buying, selling, or relocating, the right Realtor® can make all the difference. My role is to be that trusted guide: knowledgeable, resourceful, and committed to your success.

## Why Work With Me?

Buying or selling a home is one of the biggest decisions you'll make. You deserve a Realtor® who brings both experience and insight to the table. Here's how I can help:

- Local Expertise – I know Northeast Florida inside and out and love helping people discover all it has to offer.
- Up-to-Date Knowledge – I stay current on the latest real estate rules and contracts, ensuring your transactions are smooth, compliant, and in your best interest.
- Marketing Power – With 15+ years in sales and digital marketing, I know how to position your home for maximum visibility and top-dollar results.
- Buyer Advantage – I provide real-time listing access and neighborhood insights to make your search seamless—especially for those relocating.
- Broad Skill Set – From running a marketing firm to teaching computer science and writing nationally, I bring creativity, strategy, and problem-solving to every transaction.
- Trusted Support – Backed by Watson Realty's resources and technology, I guide you with professionalism, integrity, and care.

**Bottom line:** Whether you're buying or selling, I'll help you move forward with confidence.

# INSPECTOR

*recommendations*

JEFFREY SMITH

GOOD MEASURE INSPECTIONS



(904) 735-7407 - **MOBILE**

(GOODMEASUREHOMESERVICES@GMAIL.COM - **EMAIL**

WWW.GOOD MEASUREINSPECTIONS.COM - **WEBSITE**

JOE GALISON

HOME PRO - RESIDENTIAL INSPECTOR OF AMERICA



(904) 867-2080 - **OFFICE**

(WWW.JACKSONVILLE.RESIDENTIALINSPECTOR.COM-**WEBSITE**

## WHAT HAPPENS AFTER A HOME INSPECTION?

After a home inspection, it's common for some issues to arise. These findings might lead to another round of negotiations between the buyer and seller. Having a skilled real estate agent by your side is crucial at this stage, as they can help you navigate and negotiate the best possible outcome.

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## HERE ARE YOUR OPTIONS IF ANY PROBLEMS ARE DISCOVERED:

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- **REQUEST REPAIRS:** Ask the seller to fix the issues before closing.
- **NEGOTIATE CREDIT:** Request a price reduction or credit to cover repair costs.
- **ACCEPT AS-IS:** Decide to accept the home without any further negotiations or repairs.
- **WALK AWAY:** If the issues are too significant, you have the option to back out of the deal, if within the Inspection Period timeline listed on the contract.

# LENDER AND INSURANCE

## *recommendations*

As the preferred mortgage lender for Watson Realty Corp., First Federal Bank is dedicated to delivering streamlined, tailored mortgage solutions to Watson Realty clients. This partnership combines First Federal Bank's extensive lending expertise and advanced technology with Watson Realty's deep commitment to guiding clients through the home-buying process. Together, they offer a seamless experience for buyers, helping them secure financing with confidence in today's complex market.

CASEY SORENSEN

MORTGAGE LOAN OFFICER



(904) 962-4329 - **MOBILE**

[sorensenc@ffbf.com](mailto:sorensenc@ffbf.com) - **EMAIL**

[www.info.ffbf.com/loan-officer/casey-sorensen](http://www.info.ffbf.com/loan-officer/casey-sorensen) - **WEBSITE**

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(321) 984-1309 - **OFFICE**

[www.FLInsConcepts.com](http://www.FLInsConcepts.com) - **WEBSITE**

470 S Wickham Rd. West Melbourne, FL 32904

