

FLORIDA
SEASIDE
REALTY



YOUR GATEWAY TO PARADISE

HOME BUYING

GUIDE



ANDREW CHERRY
BROKER - REALTOR®

Andrew Cherry | Resume

Affiliation

- Florida Seaside Realty

Experience

- Managing Broker, Florida Seaside Realty, LLC
- Broker, European Equities Corporation (Commercial Real Estate)
- Systems Engineer, Northrop Grumman
- Fraud Investigator, DBPR Division of Real Estate

Education

- BA Business Management, Penn Foster
- Real Estate Brokerage Management, Bob Hogue
- Computer Networking, University of South Alabama

Designation

- Certified Residential Specialist ... Awarded to Only 2% of All Realtors
- Graduate Realtor Institute
- Accredited Buyer's Representative
- Seller Representative Specialist

Certification

- Real Estate Negotiation Expert
- Luxury Homes Certified
- Certified New Home Co-Broker
- Pricing Strategy Advisor
- Inside Sales Agent Certified
- Military Relocation Professional
- Commitment to Excellence Endorsement

Association

- National Association of Realtors
- Florida Association of Realtors
- Real Estate Business Institute
- Real Estate Buyer's Agent Council



HELLO, NICE TO
MEET YOU!

A Partnership Built on Trust:

“My commitment to transparency, honesty, and integrity forms the foundation of our working relationship. You can trust that I'll always prioritize your best interests and provide honest advice.”

LET'S CONNECT

☎ (813) 361-0442

✉ broker@floridaseasideralty.com

🌐 <https://www.floridaseasideralty.com>

YOUR VISION IS OUR INSPIRATION

FLORIDA SEASIDE REALTY IS YOUR GATEWAY TO PARADISE!

We are dedicated to helping clients find their slice of heaven so that they may enjoy the Florida Seaside Lifestyle.

We combine the latest technological advances with an old-fashioned client - centric approach to real estate.

Florida Seaside Realty specializes in the sale of coastal luxury properties in Clearwater Beach, Dunedin, Belair Beach, Sand Key, Reddington Shores, Madeira Beach, Treasure Island, St Pete Beach, Pass A Grille, Westchase, Countryside, Downtown Tampa, Downtown St Pete, Hyde Park, and The Old Northeast.

On our way to a leading market share in many of these markets, Florida Seaside Realty brings passion and commitment to every client we serve. Our founders background in commercial real estate gives us an unparalleled edge in locating the best properties and investors.

Through this rare level of commercial investor connection, Florida Seaside Realty can match some of the most coveted properties with international buyers.



OUR VALUES

Integrity

Upholding high ethical standards and honesty is crucial. This firm prioritizes transparency, truthfulness, and acting in the best interests of clients.

Client-Centric Focus

Placing clients' needs and interests at the forefront is essential. The firm is dedicated to providing exceptional customer service, understanding clients' goals, and working diligently to meet their real estate needs.

Professionalism

Maintaining a professional demeanor and appearance enhances the firm's credibility and reputation. Professional behavior extends to interactions with clients, colleagues, and partners in the industry.

Expertise

A commitment to knowledge and expertise in the local real estate market is paramount. The firm strives to be well-informed about market trends, property values, legal regulations, and industry best practices. A commitment to ongoing education and skill development is important for both individual agents and the firm. This ensures that everyone stays current with industry trends and regulations.

OUR VALUES

Innovation

Embracing innovation and staying up-to-date with technological advancements enhances the firm's efficiency, client experience, and competitiveness in the market.

Ethical Business Practices

Conducting business with fairness, honesty, and adherence to legal and ethical guidelines is fundamental. The firm strives to avoid conflicts of interest and maintain the highest standards of professionalism.

Responsiveness

Being responsive to clients' inquiries, concerns, and needs demonstrates a commitment to providing excellent service. Prompt responses can lead to higher levels of client satisfaction.

Trustworthiness

Fostering and upholding trust is of utmost importance. We take great pride in instilling confidence in our clients, assuring them that our firm is committed to prioritizing their best interests and delivering precise information.

Philanthropy

At Florida Seaside Realty, our commitment to philanthropy is at the heart of who we are. We proudly allocate ten percent of our earnings to support four impactful organizations: The American Cancer Society, Make-A-Wish Foundation, Human Paratuberculosis Foundation, and People Assisting The Homeless.

Customer or Client?

WHAT'S THE DIFFERENCE?

In real estate transactions, buyer-clients are entitled to a higher level of service than buyer- customers. Becoming a client typically involves signing a Buyer Representation Agreement with a buyer's representative, who then owes you fiduciary duties. This means that your buyer's rep is expected to exercise discretion when acting on your behalf, including adhering to very specific responsibilities, obligations, and high standards of good faith and loyalty.

For example, if you're a client, a buyer's agent will seek to negotiate the most favorable transaction terms for you—and will not disclose any material facts about your situation that could hurt your negotiating position.

If, however, you are only a customer, a buyer's rep may not be in a position to answer even basic questions, such as "Why are they selling?" or "Is this home priced competitively?"

YOUR SERVICES WILL VARY, DEPENDING ON YOUR STATUS.

If you are a CUSTOMER an agent will	If you are a CLIENT your agent will
Maintain loyalty to the seller's needs	Pay full attention to your needs
Tell the seller all that they know about you	Tell you all that they know about the seller
Keep information about the seller confidential	Keep information about you confidential
Focus on the seller-client's property	Focus on choices that satisfy your needs
Provide just the material facts	Provide material facts and professional advice
Only provide price information that supports the seller's listing price	Provide price counseling based on comparable properties and their professional insights.
Protect the seller	Protect and guide you
Negotiate on behalf of the seller	Negotiate on your behalf
Attempt to solve problems to the seller's advantage and satisfaction	Attempt to solve problems to the seller's advantage and satisfaction

BROKERAGE RELATIONSHIPS IN FLORIDA

The statute clarifies that the relationship between a licensee and agency can work one of three ways: a transaction broker, single agent, and a no-brokerage relationship.

When you first contact a Florida real estate brokerage or its agent, it is presumed that you are a customer and that the brokerage does not represent you in any capacity.

Presumption of transaction brokerage. —Per Florida statute 475.278, It shall be presumed that all licensees are operating as transaction brokers **unless a single agency is disclosed in writing with a customer.**

TRANSACTION BROKER RELATIONSHIP. — A transaction broker provides a limited form of representation to a buyer, a seller, or both in a real estate transaction but does not represent either in a fiduciary capacity or as a single agent.

Buyers have the option to engage a real estate agent and to change the relationship from them being a customer to being a single agent.

Should buyers choose not to sign this agreement, they are just a customer and no fiduciary relationship exists.

SINGLE AGENT RELATIONSHIP — Buyers who engage a real estate agent by signing an agency agreement disclosed within a buyer's representation agreement may have a single agency form of relationship with the real estate brokerage and its licensed agent, thus giving the buyer a much greater form of protection.

BUYER'S AGENT RESPONSIBILITIES (AFTER AGREEMENT HAS BEEN SIGNED)

Upon signing the buyer agency agreement, a Buyer's Agent acts solely on behalf of the buyer and owes duties to the buyer that include the utmost good faith, loyalty, and fidelity. The agent will negotiate on behalf of, and act as an advocate for, the buyer.

Upon signing the buyer representation agreement, the duties of a real estate licensee owed to a buyer **as a single agent are as follows:**

DEALING HONESTLY AND FAIRLY

LOYALTY

FULL CONFIDENTIALITY

OBEDIENCE

FULL DISCLOSURE

ACCOUNTING FOR ALL FUNDS

SKILL, CARE, AND DILIGENCE IN THE TRANSACTION

PRESENTING ALL OFFERS AND COUNTEROFFERS IN A
TIMELY MANNER, UNLESS A PARTY HAS PREVIOUSLY
DIRECTED THE LICENSEE OTHERWISE IN WRITING

DISCLOSING ALL KNOWN FACTS THAT MATERIALLY
AFFECT THE VALUE OF RESIDENTIAL REAL PROPERTY
AND ARE NOT READILY OBSERVABLE



Home Buying PROCESS

THE 8 STEP
HOME BUYING PROCESS

1

PREPARING TO BUY

2

MEETING WITH A
BUYER AGENT

3

ESTABLISHING YOUR PRICE
RANGE AND FINANCING

4

DETERMINING YOUR
HOUSING REQUIREMENTS

5

HOUSE HUNTING

6

COMPLETING THE
PURCHASE AGREEMENT

7

PRESENTING AND NEGOTIATING
THE PURCHASE AGREEMENT

8

CLOSING THE SALE



Andrew Cherry

REAL ESTATE BROKER



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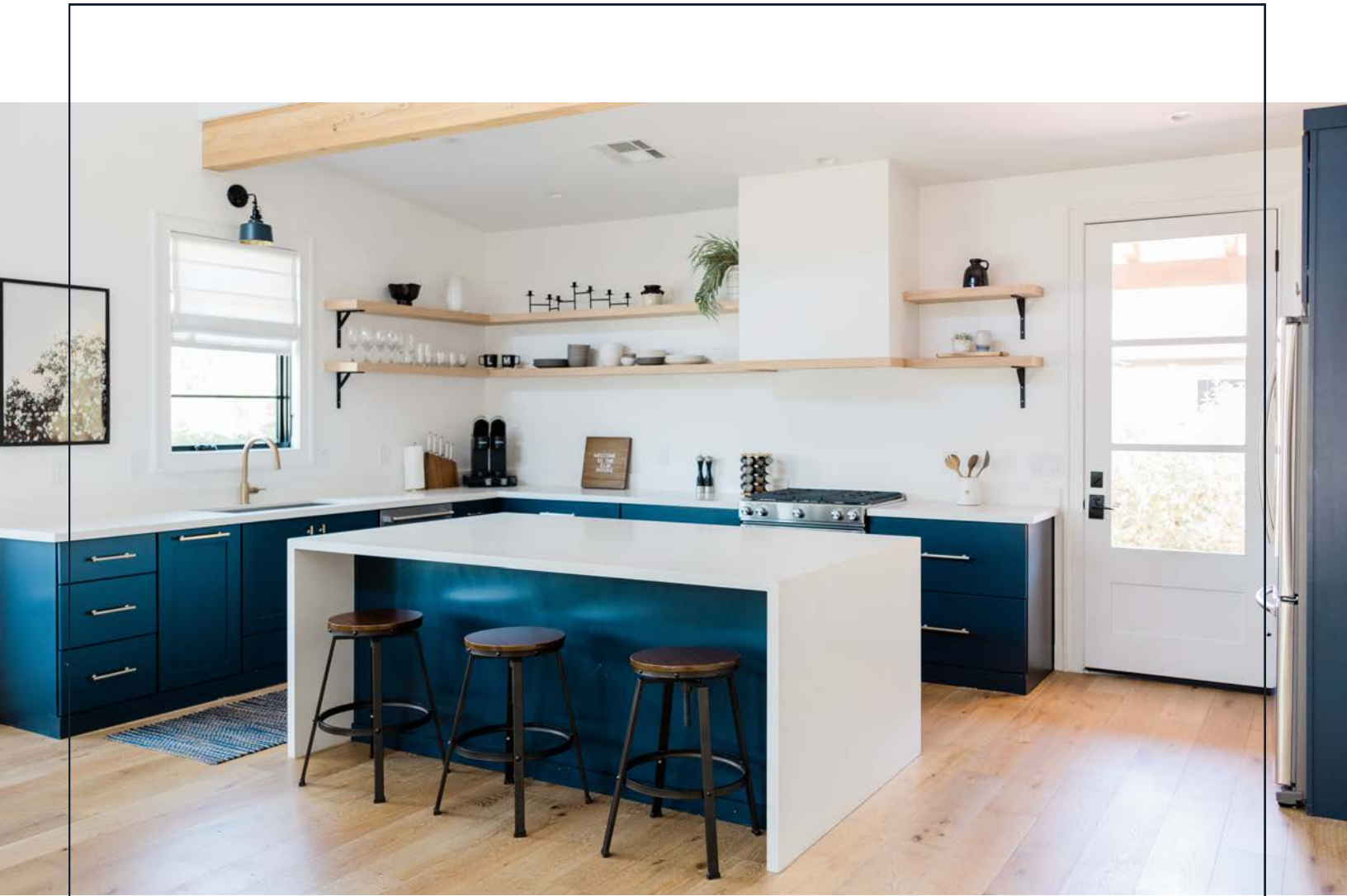


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1

STEP ONE

PREPARING TO BUY

BUYER QUESTIONS

Preparing to buy by answering the following questions:

WHEN DO YOU NEED TO BE SETTLED?

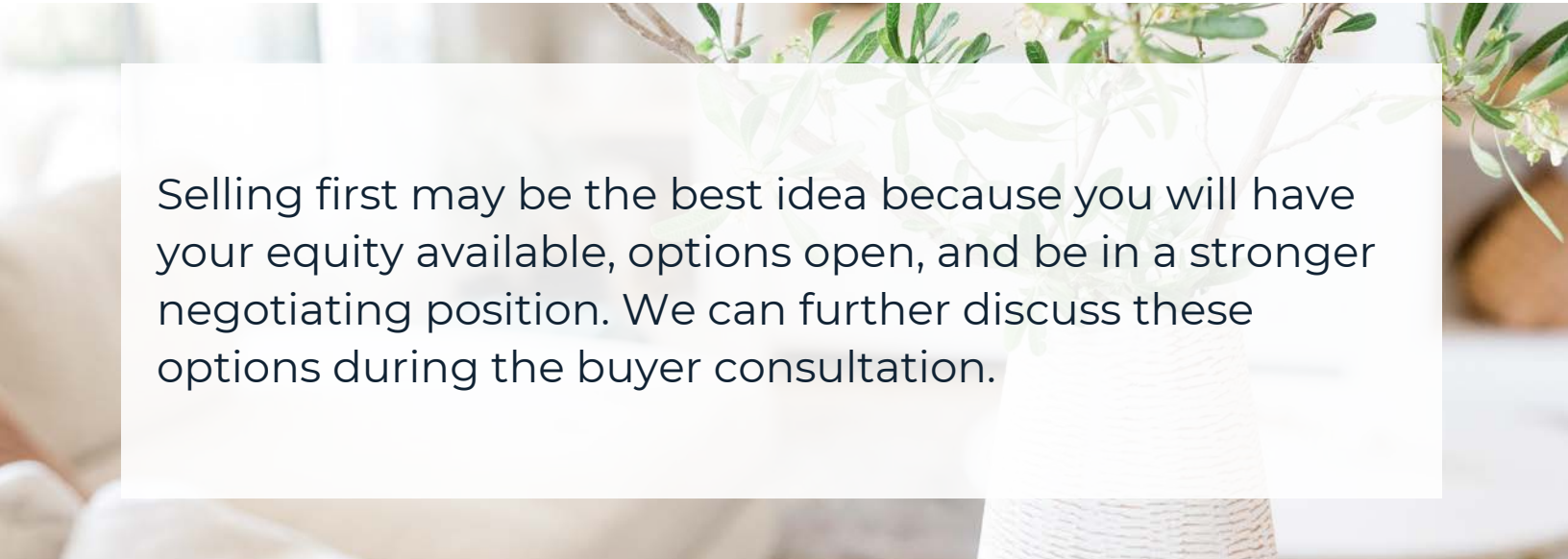
DOES TIMING AFFECT PLANS?

WHO ELSE IS INVOLVED?

CURRENT LEASE OR HOME TO SELL?

WHAT IS YOUR FINANCIAL SITUATION?

SHOULD YOU BUY FIRST OR SELL FIRST?



Selling first may be the best idea because you will have your equity available, options open, and be in a stronger negotiating position. We can further discuss these options during the buyer consultation.



STEP TWO

MEETING A BUYER AGENT

Meet with an ABR (Accredited Buyer's Representative) credentialed real estate agent and sign the buyer agency agreement. Remember, finding a home isn't the most difficult part, it is managing the process and negotiating the contracts.

See the section on Services Provided for more details regarding agent responsibilities.



3

STEP THREE

ESTABLISHING YOUR PRICE RANGE AND FINANCING

Meet with a mortgage broker or lender, determine your budget, and decide on a comfortable monthly payment. Your lender or mortgage broker will determine the maximum monthly payment. There are two main levels when qualifying for financing, pre-qualification, and pre-approval, with pre-approval being the stronger of the two. This process will require documentation indicating employment, income, available cash, and outstanding loans to evaluate your debt-to-income ratio, credit score, and loan options.



PREPARING YOUR FINANCING

1

AFFORDABILITY

Mortgage lenders recommend you do not buy a home that is more than 3 to 5 times your annual household income. If you are not purchasing a home with cash, you will need a mortgage pre-approval provided by your mortgage lender. A lender will work with you to get a loan that meets your needs. Some buyers are concerned with keeping their monthly payments as low as possible, others want to make sure that their monthly payments never increase.

2

CHECK YOUR
CREDIT

A mortgage requires a good credit score. Improve your score by:

- Paying down credit card balances
- Continuing to make payments on time
- Avoid applying for new credit until you have been approved
- Avoid making big purchases until you have been approved
- If possible, avoid job changes until you have been approved

3

DOWN PAYMENT

In order to make your dream of buying a home a reality, you will need to save cash for your down payment, earnest money, closing costs & home inspector.

- A Down Payment is typically between 3.5% & 20% of the purchase price
- Earnest Money is money you put down to show you're serious about purchasing a home. It's also known as a good faith deposit.
- Closing Costs for the buyer run between 2% & 5% of the loan amount
- A Home Inspection costs \$300 to \$500

GETTING AHEAD

IN THE HOME BUYING PROCESS

GETTING PRE_APPROVED

Being pre-approved, unlike being pre-qualified, means you've actually been approved by a lender for a specific loan amount. You will need to provide documented financial information (income, statements, assets, debt & credit reports etc.) to be reviewed & verified by the lender.

WHY SHOULD YOU GET PRE-APPROVED?

KNOW YOUR BUDGET

One of the biggest benefits of getting pre-approved for a home loan is that it helps you understand how much house you can afford. This knowledge can help you set a realistic budget when searching for potential homes and prevent you from wasting time looking at homes that are out of your price range and budget.

NEGOTIATING POWER

When you're pre-approved for a home loan, sellers and their agents know that you're serious about buying a home and that you have the financial backing to make an offer. This can improve your negotiating power and give you an advantage over other potential buyers who may not be pre-approved.

CLOSE FASTER

In today's competitive real estate market, being pre-approved can help you close on your home faster because you've already completed some of the financial checks required to get a mortgage. This can help you beat out other potential buyers who may not be pre-approved and speed up the home buying process

GET QUALIFIED

TYPE OF LOAN	CREDIT SCORE	DOWN PAYMENT
VA LOAN	580+	NO DOWN PAYMENT
USDA LOAN	640+	NO DOWN PAYMENT
FHA LOAN	580+ 500-579+	3.5% 10%
CONVENTIONAL LOAN	640+	5-20%
JUMBO LOAN	680+	20%

INCOME QUALIFICATIONS

QUALIFYING INCOME

W-2 Income/Salary
Income from part-time jobs
Income from a second Job
Overtime & Bonuses
Seasonal jobs
Self-employed Income
Alimony & child support (Documentation required)

NON-QUALIFYING INCOME

Income from the lottery
Gambling
Unemployment pay
Single bonuses
Non-occupying co-signer income
Unverifiable income
Income from rental properties

NEEDED DOCUMENTS

W2'S FROM THE PAST 2 YEARS
3 MONTHS WORTH OF PAY-STUBS
BANK STATEMENTS (PAST 3 MONTHS)
PREVIOUS 2 YEARS OF TAX RETURNS
LIST OF YOUR DEBTS & ASSETS
DIVORCE DECREE
ADDITIONAL INCOME DOCUMENTS

TYPES OF MORTGAGE LOANS

TYPES OF LOANS

	WHO QUALIFIES	DOWN PAYMENT	UPFRONT MORTGAGE INSURANCE	MONTHLY MORTGAGE INSURANCE	MINIMUM CREDIT SCORE
VA Department of Veteran Affairs	Veterans Personnel with honorable discharge Reservists & National Guard Surviving Spouses	NONE	NONE	NONE	580
USDA Department of Agriculture	Someone who is buying a home in a USDA -designated rural area.	NONE	2% of the loan amount. Can be rolled into loan amount.	REQUIRED	640
FHA Federal Housing Administration	Anyone who meets the minimum credit and income levels.	At least 3.5% of purchase price	1.75% of loan amount	REQUIRED	580-640
203K Federal Housing Administration	Anyone who plans to purchase a fixer-upper or needs to renovate their home and meets credit & income requirements	At least 3.5% of purchase price	1.75% of loan amount	REQUIRED	580-640
CONVENTIONAL 97	Depending on the program, available first time home buyers (a buyer who hasn't owned in the last three years) can put 3% down with a Conventional 97 program.	Varies from 3%-20% of purchase price	NONE	REQUIRED	620
SELECT SMART PLUS	Anyone who meets lenders credit, income & debt level requirements	Varies from 3% -20%, but typically ranges from 5-20%	NONE	REQUIRED	620

LENDER

RECOMMENDATIONS

JOE LAKE

CALIBUR HOME LOANS - NEWREZ
Joe.Lake@caliberhomeloans.com
248.390.0871
<https://www.newrez.com/find-loan-officer/joe-lake/>



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TODD L. SINDERGARD

AFFINITY GROUP MORTGAGE
614-561-1947
www.affinitygroupmortgage.com/staff-member/todd-l-sindergard/



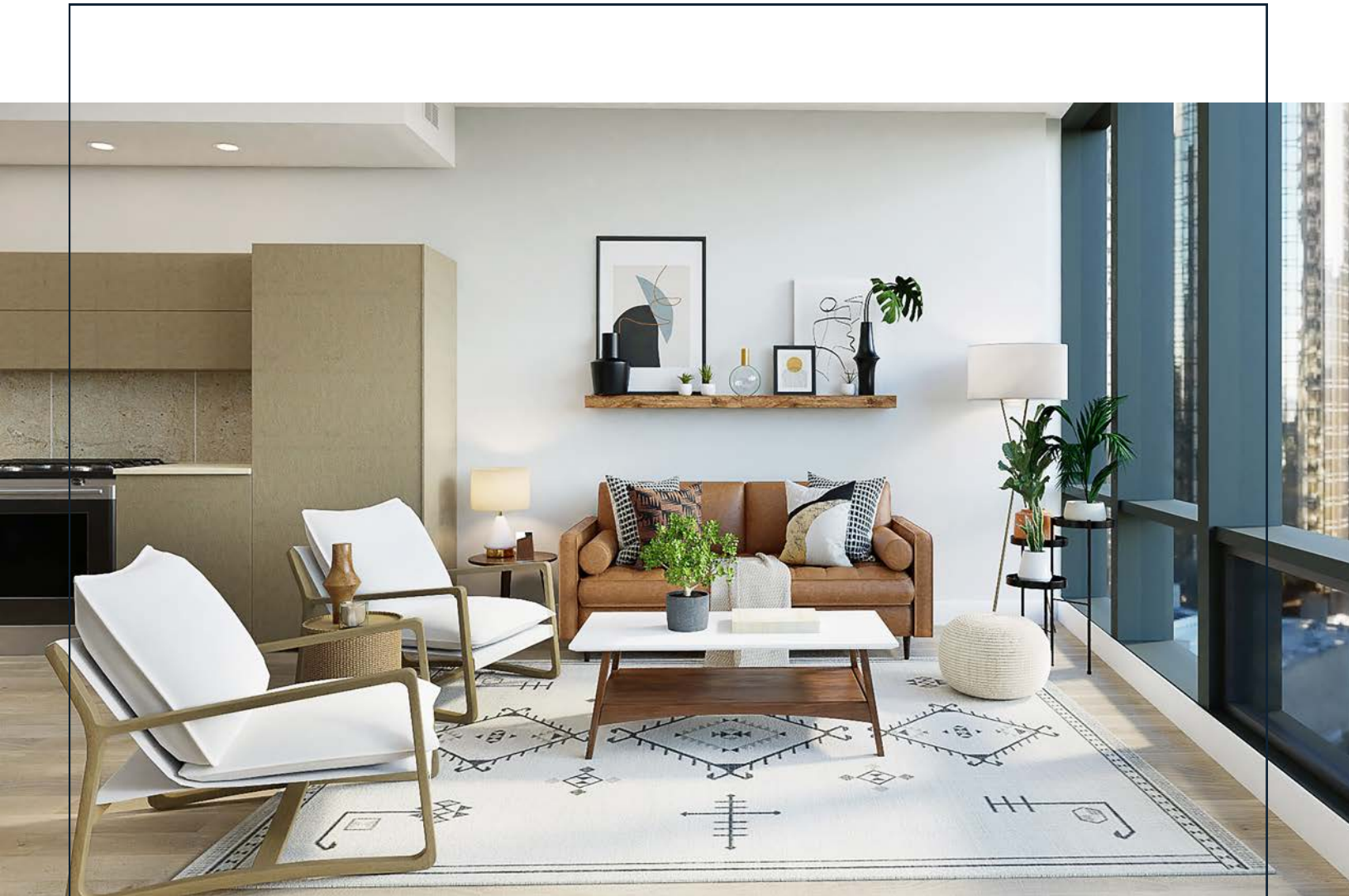
1951 Worthington
Woods Loop Rd.
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43085

DARREN MALONE

PIONEER MORTGAGE FUNDING INC
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Tampa, FL 33606



STEP FOUR

HOUSING REQUIREMENTS



Determining your housing requirements: Consider proximity to work, school, shopping, ...etc., yard size, style – detached, single family, condo ... etc., bedrooms, bathrooms, garage, storage, amenities, and special requirements.

Often people are shown homes that meet all their requirements, yet it simply doesn't "feel right". We all tend to purchase homes based on a particular "feeling". Ask yourself why you want certain features and why certain features are important to you.

You must understand your needs based on your lifestyle. This will be important for your real estate professional to know when helping you find that one particular home. Remember, you're not just buying a physical structure, you're buying how you will feel in that home.

Some people just want to go back to the island and are fine with oysters and beer every day of the year, whereas others are more concerned about canal depth and whether their yacht will run aground. What are the reasons you want the features in your list?

Help us better understand your "why" and let Florida Seaside Realty be your gateway to paradise! Hope you got the song references! I'm a bit of a patriot head.

HOUSING REQUIREMENTS

WHAT IS YOUR BUDGET FOR YOUR NEW HOME?

WHAT ARE YOUR PREFERRED NEIGHBORHOODS OR LOCATIONS?

HOW MANY BEDROOMS AND BATHROOMS ARE YOU LOOKING FOR?

DO YOU HAVE ANY SPECIFIC STYLE OR DESIGN PREFERENCES?

WHAT ARE YOUR MUST-HAVES AND DEAL-BREAKERS FOR A NEW HOME?

notes

BUYER PREFERENCES

WANT NEED



Kitchen:

- Updated appliances (e.g. refrigerator, stove, dishwasher, microwave)
- Ample counter space
- Plenty of cabinet storage
- Pantry
- Island or breakfast bar
- Quality flooring (e.g. tile, hardwood)

Living Room:



- Open floor plan
- Natural lighting
- Cozy fireplace
- Space for a home entertainment system
- Quality flooring (e.g. hardwood, carpet)

Bedrooms:



- Sufficient space for a bed and furniture
- Walk-in closet
- Natural lighting
- Quality flooring (e.g. carpet, hardwood)
- Ensuite bathroom

Bathrooms:



- Updated fixtures (e.g. shower, toilet, sink)
- Adequate storage
- Quality flooring (e.g. tile, stone)
- Good lighting
- Separate shower and bathtub

Outdoor Spaces:



- Backyard or patio
- Pool or hot tub
- Outdoor cooking area (e.g. grill, smoker)
- Outdoor dining area
- Low maintenance landscaping

Other Rooms:



- Laundry room
- Storage space (e.g. attic, basement)
- Office or den
- Garage or off-street parking



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STEP FIVE

HOUSE HUNTING

How many homes should you see during the search? Many times, people purchase the first home they view and that's because I take time to better understand the differences between must haves, desires, and wants. I learn why people are buying a home and that helps me narrow the selection so that they are only viewing appropriately matched homes. Remember, you may have viewed hundreds of homes online before viewing even one person!

Should you choose to buy the home, you will likely have the option to order an inspection outlining any defects. The report will examine elements such as heating, electrical, plumbing, roofing, and materials used in construction. Please be certain to ask about securing a home warranty on the property, as many times they can be negotiated into the transaction.

Its ok to fall in love with the first home we view together and its more than ok write an offer on the spot! Sometimes people lose the home they really love because they wait or give it time. Just because a home has been on the market a few months, doesn't mean another buyer will not be making an offer on the same day! If you really like the home, make the offer!

FIND YOUR DREAM HOME



START TOURING HOMES IN YOUR PRICE RANGE

We will schedule three to five homes per showing with at least one break. I ask that you take note during the showings and give each home a number between 1 and 10. During the showing sit in each room and mentally place family, friends, and furniture. Focus your concerns on the physical home and remember the decorations are typically not part of the transaction. You can change what you don't like, but you can't change the location!

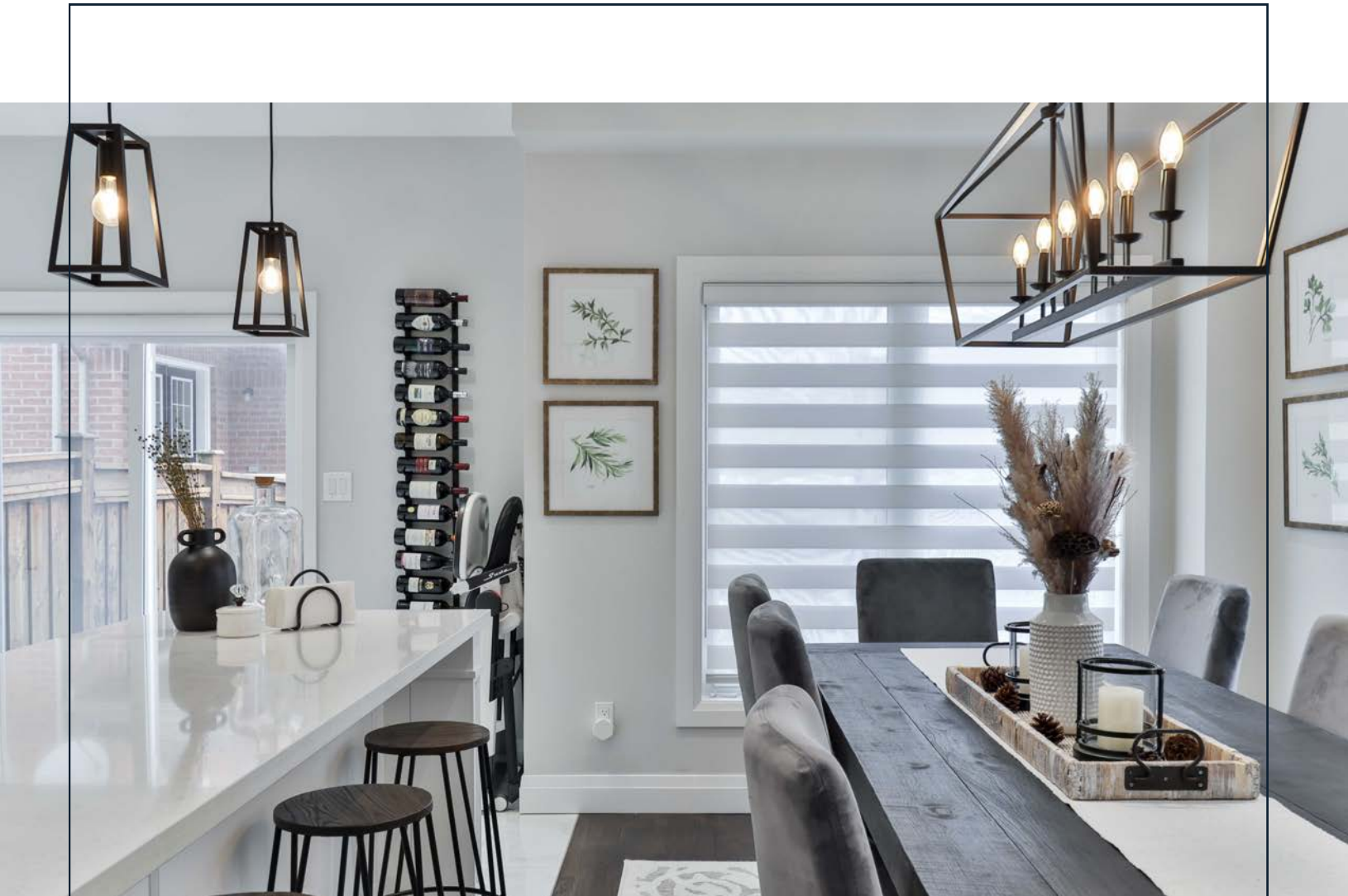


TIP:

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

After the showing, consider driving by the home at different hours, so that you can view the home in both daylight and in the evening and be sure to let your agent know your reaction



6

STEP SIX

COMPLETING THE PURCHASE AGREEMENT

MAKING AN OFFER

WHEN TO MAKE AN OFFER:

So you have found THE house! Congrats! In today's market when the demand is higher than the amount of homes available it is important to act fast!

HOW MUCH TO OFFER:

We will sit down and look at recent sales and current buyer activity in the area, as well as the value of the property in its present condition. Putting all this information together, we will determine the price that you would like to offer.

SUBMITTING AN OFFER

There are some components to an offer that makes it more appealing to the sellers.

- PUT YOUR BEST FOOT FORWARD
We will work together to discuss your options and create your very best offer. Depending on the circumstances, you may have only one chance to make a good impression.
- PUT DOWN A HEALTHY EARNEST DEPOSIT
A large earnest money deposit shows the seller you are serious
- CASH TALKS
A transaction that is not dependent on receiving loan approval is more attractive to a seller
- SHORTER INSPECTION PERIODS
Try shortening the inspection period to 10 days
- OFFER TO CLOSE QUICKLY
Many sellers prefer to close within 30 days.



AFTER YOU SUBMIT AN OFFER

THE SELLER COULD

ACCEPT THE OFFER

DECLINE THE OFFER

This happens if the seller thinks your offer isn't close enough to their expectations to further negotiate.

COUNTER-OFFER

A counter-offer is when the seller offers you different terms. If this happens, you can:

ACCEPT THE SELLER'S COUNTER-OFFER

DECLINE THE SELLER'S COUNTER-OFFER

COUNTER THE SELLER'S COUNTER-OFFER

You can negotiate back and forth as many times as needed until you reach an agreement or someone chooses to walk away.

OFFER IS ACCEPTED - CONGRATS!

You will sign the purchase agreement and you are now officially under contract! This period of time is called the contingency period. Now inspections, appraisals, or anything else built into your purchase agreement will take place.



COMPLETING THE PURCHASE AGREEMENT

This involves making an offer on the home and will typically take place on a digital platform that allows agents to negotiate terms, make changes, and gather signatures electronically. Your agent or broker will serve as an advisor and provide solutions that lead to an agreement, but keep in mind it is not their role to make decisions for you, rather to provide facts, feedback, options, and the anticipated outcomes of your decisions. The goal is to reach an agreement and purchase the home!

Remember, Andrew Cherry is a certified Real Estate Negotiations Expert you can trust!

PURCHASE AGREEMENT KEY ELEMENTS

I will provide a sample purchase agreement during our consultation, so that you may review.

- **PURCHASE PRICE AND DEPOSIT**

The earnest money deposit is a consideration that shows your commitment to the purchase and will be held in escrow by a third party and applied toward the purchase.

- **FINANCING AND CLOSING**

The type of financing you use must be disclosed and spelled out in the purchase agreement.

- **DATES OF CLOSING AND POSSESSION**

Closing and possession dates can be very important to making your offer appealing and competitive to the seller. I will typically learn about the sellers motivation and situation from the listing agent prior to you making an offer.

- **PERSONAL PROPERTY**

Items attached to the property stay with the home and are called fixtures, whereas unattached items may go with the seller if not contemplated in the final contract. Don't get stuck negotiating items of personal property, as you are buying a home, not its contents.

- **CONTINGENCIES**

Other conditions may be added to the offer, such as a home inspection contingency or a request that the seller pay for a buyer's home warranty. Request made will typically depend on which type of market we are in, seller (3 months or less of inventory), buyer (6 months or more of inventory), or stable (3-6 months of inventory).



PRICE VS VALUE

Buyers frequently consider price to be the most important element, but too often they place more importance on getting a good deal than getting a good home, focusing on price instead of value. Remember quality real estate will command market value! If you find a home you love and it's priced at or near market value, you gain nothing by making a low offer. If you don't get the home, it won't matter how much you saved.



WEALTH CREATION

Homeownership is the primary source of wealth creation among families and results in many economic and societal benefits. “For households in the three middle-income quintiles, home equity is the largest single financial asset, representing between 50% and 70% of net wealth” <https://www.brookings.edu/articles/rethinking-homeownership-incentives-to-improve-household-financial-security-and-shrink-the-racial-wealth-gap/> Lastly, if your renting, remember 100% of the money spent on rent will reduce your net worth. Another way to look at it is that rent is the same as a 100% interest.

Homes have historically increased in value and outpaced inflation. You must live in, feel good about, and enjoy the space!

QUALITY REAL ESTATE

Note that in a seller’s market, many times there will be competing offers. In these types of markets, I typically advise you to determine your walk away number and offer that number. Determine your walk away number by asking yourself this: if you didn’t get the home because someone offered more, would you wish you had been the one to offer more? Once you reach a number that you would not go above, you have found your walk away number.

Each situation is different! I will assess each home and each situation independently and advise accordingly.



STEP SEVEN

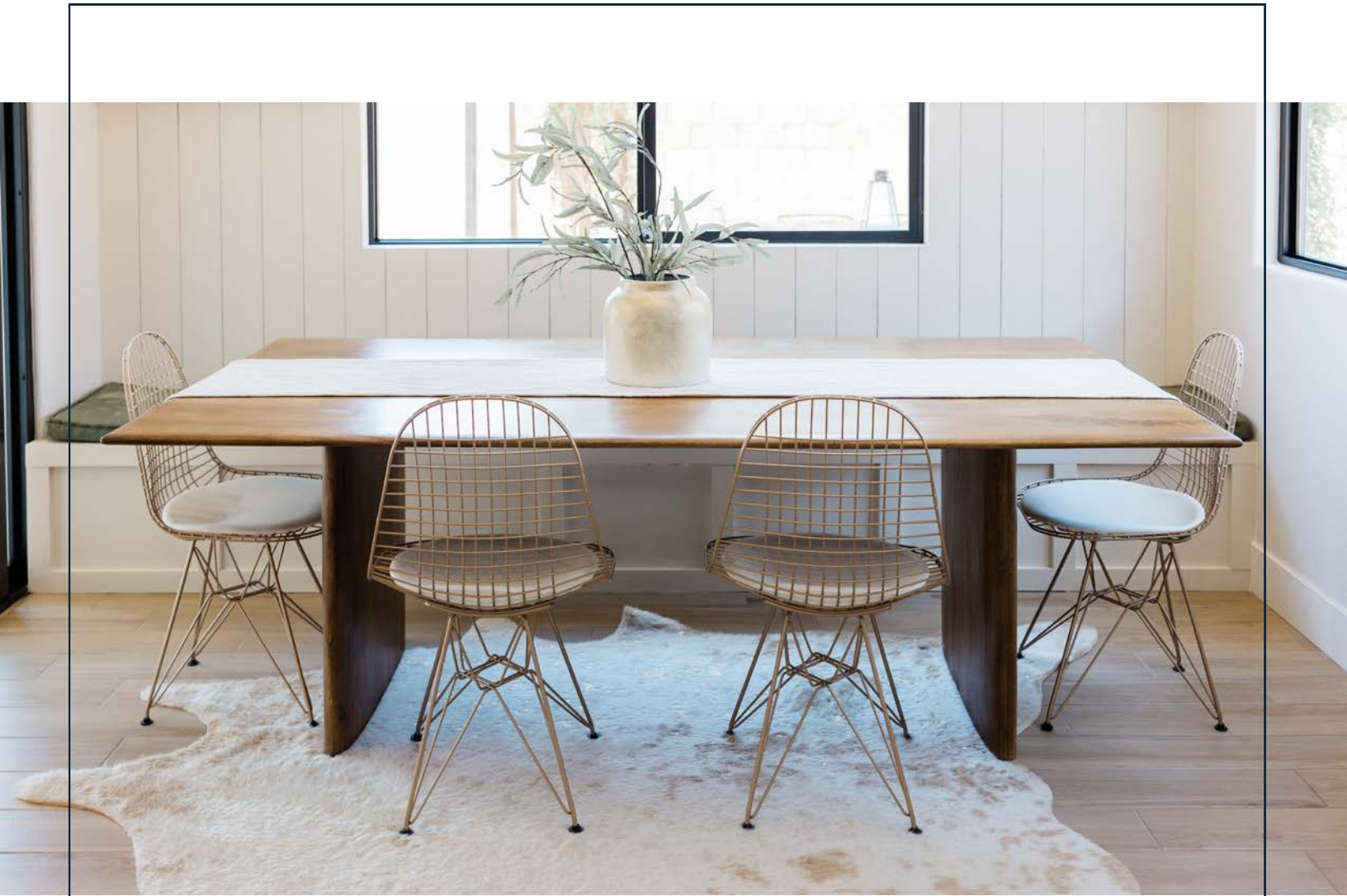
PRESENTING AND NEGOTIATING THE PURCHASE AGREEMENT



During this process I will present the purchase agreement to the seller and or seller's agent and its likely you will feel some anxiety.

The seller has four options. Sellers can accept your offer, counteroffer, accept a competing offer, or all together reject your offer.

Remember, Andrew Cherry is a certified Real Estate Negotiations Expert you can trust!



8

CLOSING THE SALE

Behind the scenes your agent, the title company, and your lender will be diligently working to close the sale. Closing responsibilities include income and deposit verification, credit report, appraisal, inspections, and title search.

BETWEEN CONTRACT AND CLOSING : **ORDER AN INDEPENDENT INSPECTION**



TITLE INSURANCE OR TITLE ABSTRACT PROCUREMENT

For most home purchases, two types of title insurance are required: Lender's and Owner's policies. Lender's insurance safeguards the lending institution and is mandatory, with the borrower bearing the cost. However, this coverage doesn't extend to the borrower. To shield yourself, an Owner's policy is essential. Your chosen Title Company will issue a Title Commitment (refer to Appendix B) outlining the suitable policy prior to closing. This will be included in the settlement expenses.

In certain cases, buyers may opt for a Title Abstract certified by an attorney. This document lists all title claims leading up to the seller's current title. The attorney reviews the abstract and offers an opinion on title chain validity. While this fulfills legal requisites, it lacks financial protection compared to a title insurance policy. I strongly recommend an Owner's title policy. It's a modest investment for considerable peace of mind.

PROPERTY SURVEY

Before closing, the lender and title company order a property survey to ensure there are no encroachments from neighboring properties. Sometimes, an existing survey is acceptable if the property was recently purchased and no changes were made. The responsible party for survey payment can be negotiated, though typically, the buyer covers this cost.

PROPERTY APPRAISAL

As part of the loan process, many times the lender requests an appraisal to confirm the property's market value sufficiently covers the loan amount. The appraiser considers recent selling prices of similar homes, other homes for sale, and overall property condition. Although not a licensed appraiser, I possess extensive experience in appraisal review and can guide you through the process. If an appraisal seems inadequate or flawed, I will promptly inform you and explore alternative options. Lenders should also possess the competence to differentiate between a sound appraisal and a subpar one.

CANCELLATION OF EXISTING HOME SERVICES

Terminate services like Newspaper, cleaning, and lawn services. I'll liaise with the seller to cease unnecessary services and transition the ones you wish to retain. Transferring services might save you some money compared to initiating them from scratch.

CHANGE OF ADDRESS NOTIFICATIONS

Submit your Change of Address notifications, ensuring that your mail redirection lasts for 30 days. Notify institutions sending sensitive information, such as your bank, as a priority.

- Post Office
 - Friends and relatives
 - Professional organizations
 - Clubs, social or civic groups
 - Charge accounts, insurance carriers, and creditors
 - Magazine and mail order subscriptions
 - Driver's bureau for tag notifications
 - Voter Registration officials
- Maintain Comprehensive Records

If your move is job-related, meticulously record all expenses. Several expenses, including house-hunting trips, are tax-deductible. If your move exceeds 35 miles from your previous residence, deductions encompass your family's travel expenses, furniture transport, lodging, and meals. You may also be able to deduct food and hotel bills for up to 30 days in the new city if you're awaiting your new home move-in; and costs linked to selling your old home or leasing the new one. Refer to IRS's Publication 521, "Tax Information on Moving Expenses," for detailed ceiling on deductions (which I can provide). Notably, I am not a tax advisor.

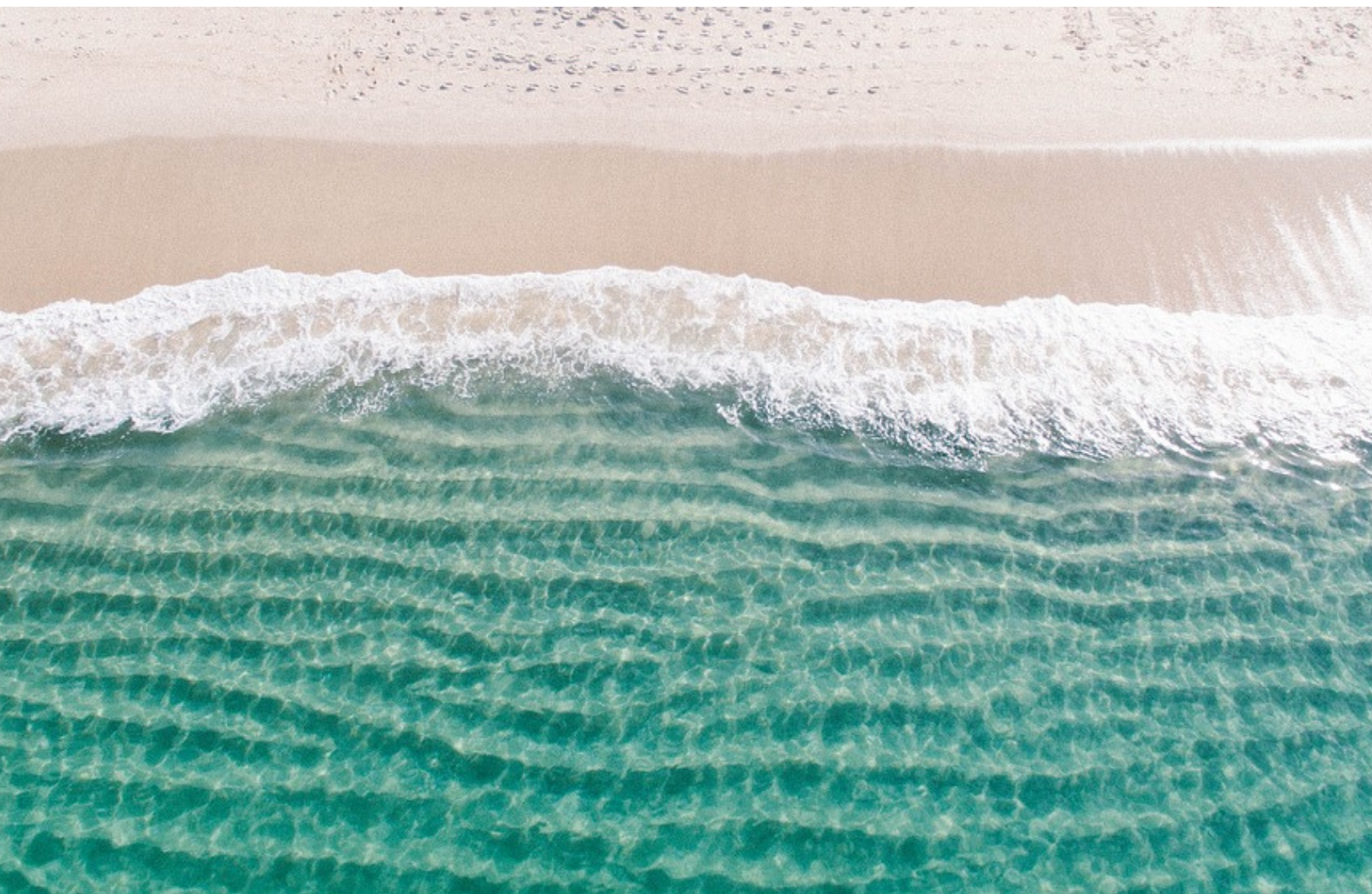
PRE-CLOSING WALK THROUGH

One to two days before closing we'll conduct a joint walk-through of the property to ensure repairs are completed, the house is clean, and personal belongings are removed by the seller. Also, watch for any unintentional damage during the seller's move-out. Detecting issues in advance enables us to rectify them without disrupting the closing or your moving schedule.

CLOSING

You will be responsible for securing homeowners' insurance and making moving arrangements. Closing will be held at an attorney and or title office. Your lender will deposit the agreed upon percentage and you will need to be prepared to pay the balance and closing cost via wire transfer. Remember, closing dates and many times closing cost are part of the contract negotiation.

Once closed, the home is yours and may begin enjoying with family and friends! Remember, if this is your primary residence, it's your responsibility to apply for primary residence status, thus lowering taxes owed on the home.



INSPECTION

TIME

During the inspection period, we will schedule an inspection with a reputable home inspector to do a thorough investigation of the home.

STEP 1: EXTERIOR INSPECTION

Conduct an exterior inspection, examining the roof, gutters, exterior walls, windows, doors, and foundation for damage or wear that could compromise the home's safety and integrity.

STEP 2: INTERIOR INSPECTION

Conduct an interior inspection, examining the condition of walls, ceilings, floors, doors, and windows, as well as major appliances, electrical, plumbing, heating, and cooling systems.

STEP 3: ATTIC AND BASEMENT INSPECTION

Inspect the attic and basement for the condition of insulation, ventilation, and structural components, and check for signs of pests or water damage.

STEP 4: REPORT WRITING AND COMMUNICATION

Inspector will provide a detailed report with a summary of results, concerns, and repair/maintenance recommendations. The inspector may advise on addressing issues found. Buyers can accept or request the seller to address them, with significant issues given priority over smaller ones.



NEGOTIATE

THE FINAL OFFER

Issues typically arise after the home inspection, and those issues tend to result in another round of negotiations for credits or fixes.

STEP #1

ASK FOR CREDIT FOR THE WORK THAT NEEDS TO BE DONE
Likely, the last thing the seller wants to do is repair work.

STEP #2

THINK “BIG PICTURE” AND DON’T SWEAT THE SMALL STUFF
A tile that needs some caulking or a leaky faucet can easily be fixed. Repairs are still up for negotiation and perhaps a small credit would help with closing costs.

STEP #3

KEEP YOUR POKER FACE
The listing agent will be present during inspections and revealing your comfort level with the home could come back to haunt you in further discussions or negotiations.



APPRAISAL

ORDERED

Your lender will arrange for a third-party appraiser to provide an independent estimate of the value of the house you are buying. The appraisal lets all parties involved know that the price is fair. The loan file then moves on to the mortgage underwriter.

If approved you will receive your final commitment letter that includes the final loan terms & percentage rates.



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.

SCHEDULING

YOUR MOVE

AFTER SIGNING	<ul style="list-style-type: none">•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	<ul style="list-style-type: none">•Give 30 days notice if you are currently renting•Schedule movers/moving truck•Buy/find packing materials•START PACKING
3 WEEKS TO MOVE	<ul style="list-style-type: none">•Arrange appraisal•Complete title search (Title company will do this)
2 WEEKS TO MOVE	<ul style="list-style-type: none">•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	<ul style="list-style-type: none">•Obtain certified checks 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

CLOSING DAY

Closing is when you sign ownership and insurance paperwork and you receive your new home's keys! Typically, closing takes four to six weeks. During this time, purchase funds are held in escrow, where your money is held safe until the transaction is complete.

CLOSING DISCLOSURE

Lenders are required to provide you with a closing disclosure, at least three days before closing. This will show you what your final loan terms and closing costs will be. You will have three days to review the statement. This is done to ensure that there are no surprises at the closing table. If there is a significant discrepancy between the loan estimate and the closing disclosure, we must notify your lender and title company immediately.

FINAL WALKTHROUGH

We will do a final walk through the home within 24 hours of closing to check the property's condition. This final inspection takes about an hour. We will make sure any repair work that the seller agreed to make has been done. We will be sure to:

- Make sure all appliances are working properly
- Run the water in all the faucets and check for any possible leaks
- Open and close garage doors with opener
- Flush toilets
- Run the garbage disposal and exhaust fans

CLOSING TABLE

Who will be there:

- Your agent
- The seller
- The seller's agent
- A title company representative
- Your loan officer
- Any real estate attorneys involved in the transaction

The closing typically happens at the title company. You will be signing lots of paperwork so get your writing hand warmed up! Some of the papers you will be signing include: the deed of trust, promissory note, and other documents

CLOSING COSTS

Closing costs can vary depending on your home's purchase price and where you are located. You can generally expect your closing costs to be around 3% to 4% of the home's sales price. These closing costs can sometimes be shared with the seller.

BRING TO CLOSING

- Government-issued photo ID
- Copy of the sales contract
- Homeowner's insurance certificate
- Proof of funds to cover the remainder of the costs


RECEIVE YOUR KEYS

Congratulations! It was a lot of hard work but you are now officially homeowners!! Time to throw a party and get to know your new neighbors!





DEDICATED BUYER AGENCY



Join the Florida Seaside Realty family and experience a home-buying journey like no other. Trust our dedicated team to deliver unparalleled service, exceptional insights, and outstanding results, making your dream home a reality in no time.

1. EXTENSIVE MLS SEARCH

Access an extensive database of properties through the MLS, ensuring you have a wide range of options to explore.

2. HASSLE-FREE SHOWINGS

We handle all the arrangements for property showings, even contacting FSBOs (For Sale By Owners) upon your request.

3. COMPREHENSIVE COMMUNITY INSIGHTS

Receive in-depth community information and guided tours to help you make informed decisions about the neighborhoods you're interested in.

4. EXPERT OFFER MANAGEMENT

Count on us to skillfully draft offers and counter-offers on your behalf, maximizing your chances of securing the property you desire.

5. NEGOTIATION MASTERY

With Florida Seaside Realty, you'll have skilled NAR (National Association of Realty) certified negotiators representing you, ensuring your interests are fiercely protected throughout the transaction.

6. UNCOVERING HIDDEN GEMS

We go above and beyond to bring up essential details that might impact your decision, like identifying vibrant local hotspots near potential beachfront properties.

7. TRANSPARENT DEAL ASSESSMENT

Trust our judgment to inform you when we believe a property represents an excellent deal or when it might not align with your best interests.
Trusted Vendor Recommendations: Rely on our network of reputable vendors, including electricians and moving companies, to assist you during your home-buying process.

8. GUIDING YOU THROUGH THE PURCHASE JOURNEY

We'll provide a step-by-step explanation of the entire purchase process, including closing procedures, so you can navigate with confidence.

9. THOROUGH PROPERTY RESEARCH

We delve into background information on properties ensuring you have a comprehensive understanding before making decisions.

10. BEACHFRONT EXPERTISE

Count on us to educate you on what to look for and avoid when considering beachfront properties, so you can make an informed choice.



11. TAILORED PERFECT MATCHES

We focus on understanding your unique preferences and needs, ensuring you find a home that perfectly suits your lifestyle and desires. Florida Seaside Realty is committed to making your dream home a reality.

12. STREAMLINED HOME SEARCH

Save time and effort with our streamlined approach to home shopping. We help you zero in on properties that truly match your criteria, ensuring you don't miss out on the best opportunities.

13. UNBEATABLE DEALS

Trust us to negotiate on your behalf and secure unbeatable deals. With Florida Seaside Realty, you'll get more than just a home; you'll make a sound investment that meets your financial goals.

14. EXPERT OFFER MANAGEMENT

Count on us to skillfully draft offers and counter-offers on your behalf, maximizing your chances of securing the property you desire.

15. AND PAPERWORK

We assist with the preparation and review of purchase agreements and other necessary paperwork, ensuring that all legal requirements are met.

16. DUE DILIGENCE

We coordinate inspections, surveys, and other assessments of the property to ensure there are no hidden issues or surprises.

17. FINANCING GUIDANCE

We recommend reputable lenders and help buyers navigate the financing process.

18. PRICE GUIDANCE

Based on our extensive market knowledge, we offer insights on the fair market value of the property to avoid overpaying.

19. POST-CLOSING ASSISTANCE

We continue to offer support and advice even after the closing to address any post-purchase concerns.

Experience the difference of a real estate partner who not only hears your aspirations but also translates them into a tailor-made journey towards your dream home. Trust Florida Seaside Realty to guide you through the process effortlessly, leaving no stone unturned as we help you find the home that truly reflects your vision and values.



CLIENT
TESTIMONIALS

REVIEWS



"Thank to Andrew i got my beautiful new home. He was able to get a small discount, suggested me to work with a great lender and make this process more understandable and easy for me."

Natalia Solar Navarro

"Andrew is professional and knowledgeable. He helped us find the perfect place with a beautiful view of the gulf. I recommend him and would work with him again."

Keith Carbonneau

"Andrew Cherry is a real estate expert who is a rare breed of people who really care about making their customers happy. I rented my condo from him and have been so impressed with his knowledge and how hard he worked to get me the exact condo on the beach within my budget. If you prorated the time he gave me, he would make more money if he gave less service. Fortunately for his clients, Andrew is more concerned with doing the best for his clients than he does about himself. I am now having him look for a house for me to buy because I know that no other real estate agent would look out for my best interest the way he will."

Verified Buyer

"Andrew is always on point and goes the extra mile to make sure you are happy. He will provide true insight, instead of lip service. You want someone real, and conscious of your needs. He is up to date or current markets, and a wealth of knowledge above and beyond simply selling. We bought two houses with him in two years!"

Kyle Brewer

"Very helpful and communicative! Helped us with all the hoops for VA loan. We promptly were able to close on our beautiful home. ? Andrew served as our Transaction agent and was very fair and honest with both parties, making for a smooth transaction."

Iris Klein

"I was looking for a rental property in the Clearwater beach area and Andrew did an excellent job helping me find a property I loved. He knew the housing market well (at least he did for the area I was looking in) Despite my very tight schedule, he made himself available to accommodate my crazy work hours and show me the listings I was interested in"

Nadia Bassil

"I was a bit nervous to buy my first property, but Andrew took all the anxiety out of that decision. He spent time looking for a property that perfectly fit my preferences and found my one in a short amount of time. He walked me through every step of the process and was always prompt in answering questions. I couldn't imagine another agent spending the time and resources that Andrew did when helping me find and close on my first property! Andrew goes above and beyond to make sure that the homebuyer is educated, informed, and happy. I am so ecstatic that Andrew found me a Dunedin property that is close to downtown, so I can continue my active lifestyle and enjoy Florida living!"

Hannah Reinsel

"Andrew is professional and knowledgeable. He helped find the perfect place with a beautiful view of the gulf. I recommend him and would work with him again. "

Alindar Metcalf

WHAT TO EXPECT

HONESTY & TRANSPARENCY

INTEGRITY

RESPECT

TIMELY & REACHABLE

ACTING IN YOUR BEST INTEREST





HOME

buying

GUIDE

"Thank you for taking the time to meet with me and discuss your goals of buying a home. It was a pleasure getting to know you and learning more about your unique situation. I would be honored to assist you on your buying journey and provide you with the expertise and support needed to achieve your goals. I look forward to the opportunity of working with you and helping you navigate the process of buying a home."

THE ROAD TO HOME

ANDREW CHERRY

BROKER - REALTOR®

FLOIRDA SEASIDE RELTY

BE IT KNOWN TO ALL HERE PRESENT THAT

Andrew Cherry

having successfully completed the designated curriculum, and having satisfied the practical experience requirements, is hereby awarded the



Accredited Buyer's Representative Designation

The Real Estate Buyer's Agent Council (REBAC) confers the Accredited Buyer's Representative (ABR®) designation, which is an official credential of the National Association of REALTORS® (NAR).

on September 21, 2023

A handwritten signature in black ink, appearing to read "TK".

Tracy Kasper, President
National Association of REALTORS®





Residential Real Estate Council

An affiliate of the National Association of REALTORS®, has designated

Andrew Cherry

Certified Residential Specialist

Signifying commitment to the real estate profession
through advanced training and experience

Awarded on September 22, 2023

President, Residential Real Estate Council

Chief Executive Officer

This certificate is the property of the Residential Real Estate Council
and must be returned to Chief Executive Officer upon termination of membership



Ron DeSantis, Governor



Melanie S. Griffin, Secretary



STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION

DIVISION OF REAL ESTATE

THE BROKER HEREIN IS LICENSED UNDER THE
PROVISIONS OF CHAPTER 475, FLORIDA STATUTES

CHERRY, ANDREW F JR

1517 LITTLE BROOK LANE
BRANDON FL 33511

LICENSE NUMBER: BK3564856

EXPIRATION DATE: MARCH 31, 2024

Always verify licenses online at MyFloridaLicense.com

Do not alter this document in any form.

This is your license. It is unlawful for anyone other than the licensee to use this document.



The Real Estate Business Institute

an affiliate of the
NATIONAL ASSOCIATION OF REALTORS®
has certified

Andrew Cherry

Seller Representative Specialist



Ginny Shipe, CAE
Chief Executive Officer

Certification Date:
March 20, 2018





THE RESIDENTIAL REAL ESTATE COUNCIL

An affiliate of the National Association of REALTORS®

This is to certify that

Andrew Cherry

has successfully completed a comprehensive curriculum to earn the
Luxury Homes Certification



September 24, 2023

A handwritten signature in black ink, appearing to read 'G. M. S.', is written over a thin horizontal gold line.

Chief Executive Officer



THE RESIDENTIAL REAL ESTATE COUNCIL

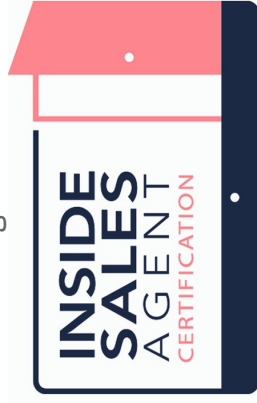
An affiliate of the National Association of REALTORS®

This is to certify that

Andrew Cherry

has successfully completed a comprehensive curriculum to earn the

Inside Sales Agent Certification



September 24, 2023

A handwritten signature in black ink, appearing to read 'G. M. S.', is written over a horizontal line.

Chief Executive Officer

Andrew Cherry

has successfully completed the required curriculum and is hereby
awarded the



**MILITARY RELOCATION PROFESSIONAL
(MRP) CERTIFICATION**

by the NATIONAL ASSOCIATION OF REALTORS®

September 20, 2023

Certification Award Date

A handwritten signature in black ink, appearing to read 'Tracy Kasper'.

Tracy Kasper, President
National Association of REALTORS®



NATIONAL
ASSOCIATION OF
REALTORS®
OFFICIAL
CERTIFICATION



The Real Estate Business Institute

an affiliate of the
NATIONAL ASSOCIATION OF REALTORS®
has certified

Andrew Cherry

Real Estate Negotiation Expert



Ginny Shipe, CAE
Chief Executive Officer

Certification Date:
September 21, 2023

RENE
Real Estate
NEGOTIATION EXPERT

rebi
Real Estate Business Institute

The NATIONAL ASSOCIATION of REALTORS®
recognizes that

Andrew Cherry on Sep 25, 2023

earned the REALTORS® Commitment to Excellence
Endorsement for dedication to practicing real estate
at the highest professional standards.



Kenny Parcell
2023 President, NATIONAL ASSOCIATION OF REALTORS®



Bob Goldberg
CEO, NATIONAL ASSOCIATION OF REALTORS®

