

YOUR GUIDE
TO BUYING
A HOME



Comfort

Home

Value



Professional - Loyal - Dedicated

LAWRENCE & ASSOCIATES
PROFESSIONAL, LOYAL, DEDICATED

Compliments of:

Liz Wright

Buyers Specialist

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www.SoldinFLA.com





LAWRENCE & ASSOCIATES
PROFESSIONAL, LOYAL, DEDICATED

From: Liz Wright

Welcome! You are about to embark on the exciting journey of finding your ideal home. Whether it is your first home or your tenth home, a retirement home, or an investment property, I will make your home-buying experience fun and exciting. I can help you find the ideal home with the least amount of hassle; and I am devoted to using my expertise and the full resources of my office to achieve these results!

Purchasing a home is a very important decision and a big undertaking in your life. In fact, most people only choose a few homes in their lifetime. I am going to make sure that you are well equipped and armed with up-to-date information for your big decision. I am even prepared to guide you through every phase of the home-buying process.

So let's take an exciting journey together! I look forward to meeting your real estate needs every step of the way!

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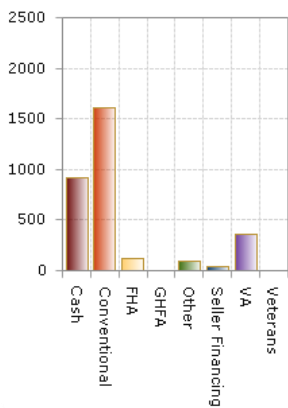
Comfort

Our Market...

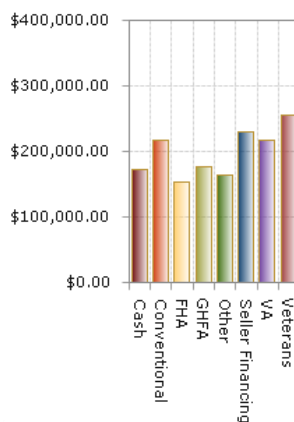
These numbers we're showing you reflect sales for Detached Single Family Homes, Condo's, and Townhomes only. They are also for our local market only.

| Sold Terms | Total | Total List \$ | Total Sold \$ | Avg List \$ | Avg Sold \$ | Avg DOM |
|------------------------------|-------|---------------|---------------|-------------|-------------|---------|
| Cash | 922 | \$158,070,922 | \$148,869,335 | \$171,443 | \$161,463 | 111 |
| Conventional | 1605 | \$349,461,866 | \$333,139,463 | \$217,733 | \$207,563 | 113 |
| Federal Housing (FHA) | 114 | \$17,534,372 | \$16,798,030 | \$153,810 | \$147,351 | 96 |
| Seller Financing | 35 | \$8,023,800 | \$7,616,400 | \$229,251 | \$217,611 | 155 |
| VA | 353 | \$76,692,041 | \$74,676,739 | \$217,257 | \$211,548 | 97 |
| Veterans | 1 | \$254,900 | \$275,000 | \$254,900 | \$275,000 | 11 |
| TOTALS | 3118 | \$624,397,235 | \$595,168,607 | \$200,255 | \$190,881 | 110 |

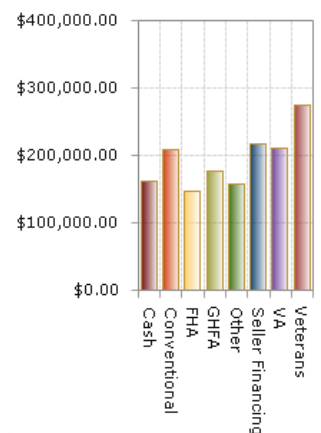
Total Listings Sold



Average List Price



Average Sold Price



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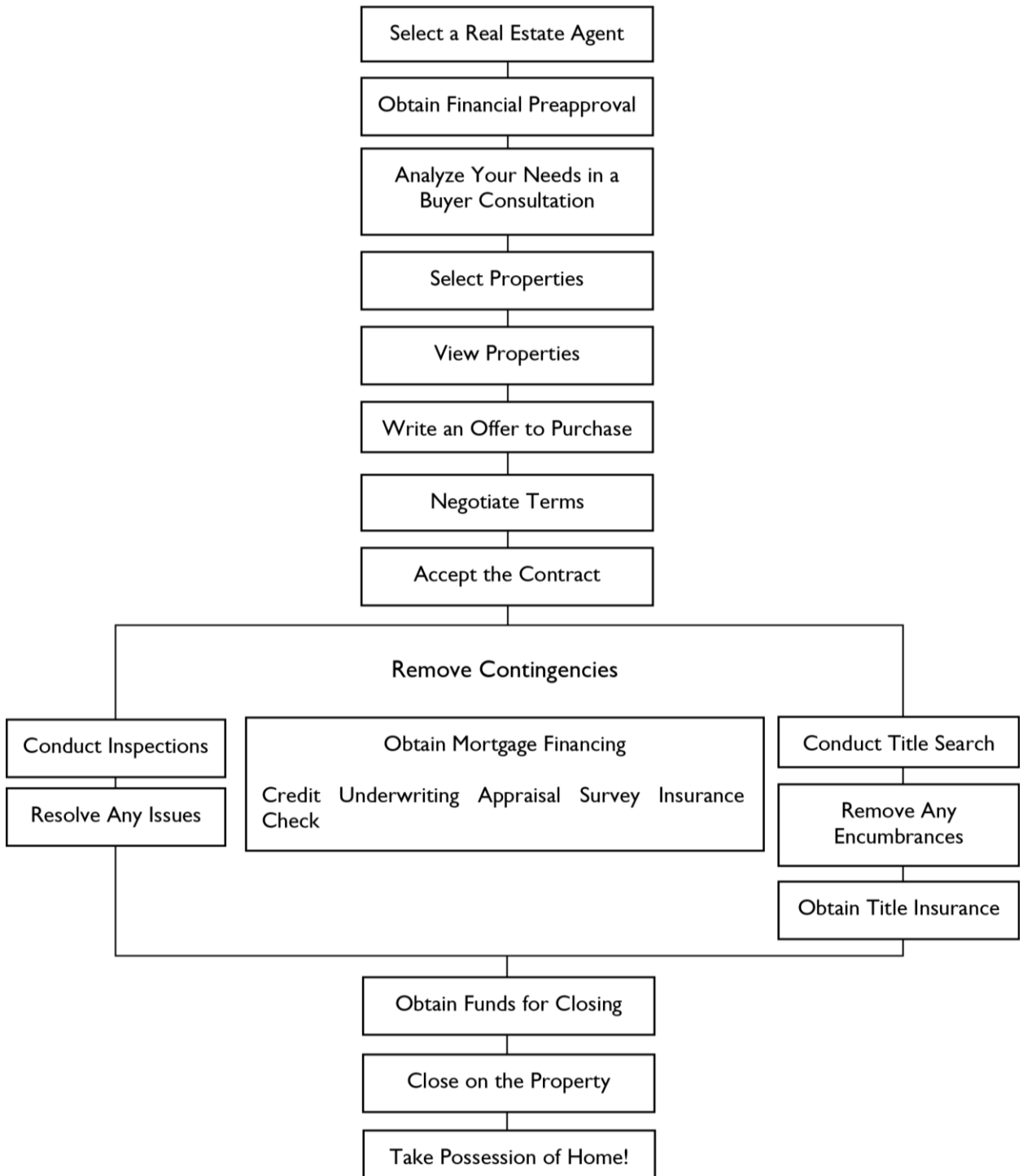
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The Home-Buying Process





The Mortgage and Loan Process

Funding Your Home Purchase

After finding a professional Realtor that you're comfortable with and knows this market, your next step is to get with a local lender who can get you qualified on the price point that best fits you.

Below are several lenders we've done business with in the past and I know will give you great service. Please feel free to call any lender you would like.

Caliber: Bret Henderson 850-481-2063

Trustmark: Nicole Cheesbro 850-481-2063

Once your lender gets you pre-qualified have them email us the letter to Liz.BuyinFLA@gmail.com

This way when we find the right house I'll have the letter ready and can turn it in with our offer. This will make our offer look stronger, showing the seller that they are dealing with a buyer who has been to the bank already and can get the financing.

Why pre-qualify?

We recommend our buyers get pre-qualified before beginning their home search. Knowing exactly how much you can comfortably spend on a home reduces the potential frustration of looking at homes beyond your means.

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Making an Offer

Once you have found the perfect property you want, we will write a purchase agreement. While much of the agreement is standard, there are a few areas that we can negotiate:

The Price

What you offer on a property depends on a number of factors, including its condition, length of time on the market, buyer activity, and the urgency of the seller. We'll discuss with you and show you comparable homes that have sold recently near the home we're putting an offer in on.

Earnest Money Deposit

This is your "good faith deposit". Depending on the home and price point this will range anywhere from \$500-\$2,000.

The Move-in Date

Closing date sometimes can depend on what type of loan you're using to purchase the home. If you're using a conventional loan standard is 30-35 days. If you're using VA, FHA or Rural Development it will be around 35-45 days. Cash closing can typically close in 5-7 days.

Repair Cost

During negotiation we will decide how much the seller is legally responsible for on the repair cost, from the report the home inspector provides us with.

Additional Property/Appliances

Often, the seller plans on leaving major appliances in the home; however, which items stay or go should be addressed.

I will address each of these more in depth in person

Once we have the offer written we'll put my experience and negotiating skills to great use to ensure we get you the absolute best deal possible!!



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The process after you find your next home...

*Our Customer Service is **A step above the rest!***

After we go under contract on your next home there will be a series of events that will need to take place. We'll be sure to handle each of these steps for you! Below is a list of task that will need to be completed.

- Title Search
- Home Inspection
- Termite Inspection
- Appraisal
- Survey

Good service speaks for itself. I'm looking forward to the opportunity to earn your referrals too!

My focus is on your complete satisfaction.

MISSION STATEMENT:

Our goal every day is to put you and your needs at the forefront of our business and in doing so creating a long term client/friend relationship. We promise to not only fulfill your expectations but exceed them. This is how success, in our eyes, is measured. We are not here to just help you buy or sell but to create an experience that will bring you back time after time.

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About Us

When you hire us you get a team of professionals. We are committed to doing one thing, helping you! We will make finding you the perfect home a fun and simple process.

Nathan Lawrence, team owner, brings a wealth of knowledge to his clients with close to 10 years of experience. Nathan is very excited about the growth coming to this area. "I believe Bay County is on the brink of a tremendous amount of growth. I look forward to what the future holds for the world's most beautiful beaches".

As an agent who's an expert in this local area, I bring a wealth of knowledge and expertise about buying real estate

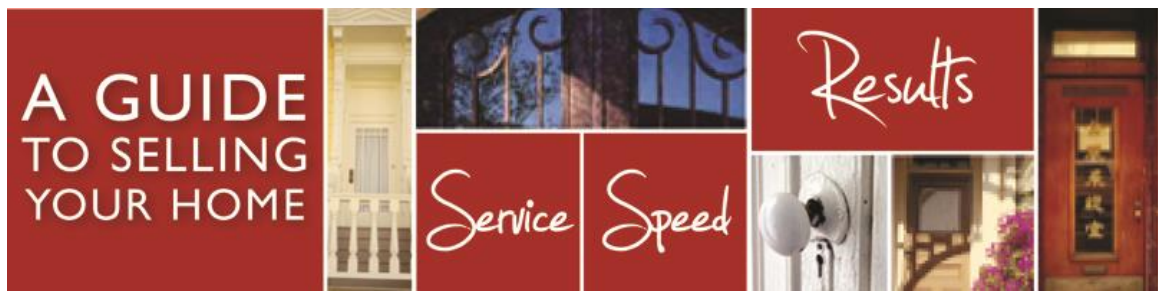
Find Your Next Home

Buying a property will for most people be their single largest purchase they'll ever make. Having a knowledgeable professional who you can trust can make the process an easy, smooth, and fun experience. You need someone who knows this area inside and out! I will work with you to find the right home at the right price for you, including all the neighborhood amenities that matter - not to mention the essential criteria you have for your ideal home.

Clients for Life

A good majority of our business comes from repeat customers and referrals. I believe this is from a job well done! We strive to make the home buying process a huge success for our customers.

Liz Wright • 850-832-2137



Why Lawrence & Associates Keller Williams Realty

Technology

Leading-edge tech tools and training give me the edge in effectively finding the perfect home for you!

Teamwork

Keller Williams Realty was designed to reward agents for working together. Based on the belief that we are all more successful if we strive toward a common goal rather than our individual interests, I'm confident that every Keller Williams professional shares the common goal of serving you, my client, in the best way possible.

Knowledge

Keller Williams Realty helps me stay ahead of trends in the real estate industry through its comprehensive, industry-leading training curriculum and research resources. It's what prepares me to provide you with unparalleled service.

Reliability

Founded on the principles of trust and honesty, Keller Williams Realty emphasizes the importance of having the integrity to do the right thing, always putting your needs first. It reinforces my belief that my success is ultimately determined by the legacy I leave with each client I serve.

Track Record

I'm proud to work for the fastest-growing real estate company in North America and the third-largest real estate company in the United States. It's proof that when you offer a superior level of service, the word spreads fast.

We have also been the #1 real estate company in Bay County for the last 4 years running in residential home sales.

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Frequently Asked Questions

How will you tell me about the newest homes available?

We'll keep you up to date with every new listing that becomes available, that matches your wants and needs. We'll also be keeping an eye on homes that have price reductions and match your criteria. Our team works very heavily with for sale by owners as well. Anytime we have a home that is on our for sale by owner inventor list we'll be sure you know about it. And yes, we can still help you with these as well.

Will you inform me of homes from all real estate companies or only Keller Williams Realty?

I will keep you informed of all homes for sale in Bay County. I want to help you find your dream home, which means I need to stay on top of every home that's available on the market.

Can you help me find new construction homes?

Yes, I can work with all builders and get you the information you need to make a decision. On your first visit with the builder, I will accompany you. By using my services with a new construction home purchase, you will receive the services I offer, as well as those provided by the builder, at no additional cost.

Does the home have to be listed with Keller Williams for you to help us?

Absolutely not. We are more than happy to work along side other companies in town and show you their listings.

Can we go back through our property again once an offer is made, but before possession?

We can notify the seller and schedule a convenient time to visit the property again. Immediately before the closing, we will schedule a final walk-through and inspection of your new home.

Once my offer is accepted, what should I do?

Celebrate and focus on moving into your new home! You will want to schedule your move, pack items and notify businesses of your address change. I will provide you with a moving checklist to help you remember all the details. I will also give you a good faith estimate and HUD statement, which will indicate the amount you will need to bring to closing.

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“In my experience, a home isn't a dream home because of its room dimensions. It's about how you feel when you walk through the front door, and the way you can instantly envision your life unfolding there”.

This is about more than real estate - it's about your life and your dreams.

I understand you are looking for a new home, and I want to be the real estate professional to help you. I work with each of my clients individually, taking the time to understand their unique needs and lifestyle, and I want to do the same for you.

It's incredibly fulfilling to know I am helping my clients open a new chapter of their lives. That's why I work so hard to not only find that perfect home, but also to handle every last detail of the purchase process, from negotiating the terms of sale to recommending moving companies.

This package contains helpful information for home buyers, including an overview of the entire purchase process, answers to frequently asked questions, and an update on our local market.

After you've had the chance to review this information, we'll meet to go over the entire process more in depth and get started on finding your new home. I'll prepare an in-depth, customized package of homes for you to review, highlighting properties that meet your criteria in neighborhoods that suit your lifestyle.

I am so excited to get started on finding you the perfect home.

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