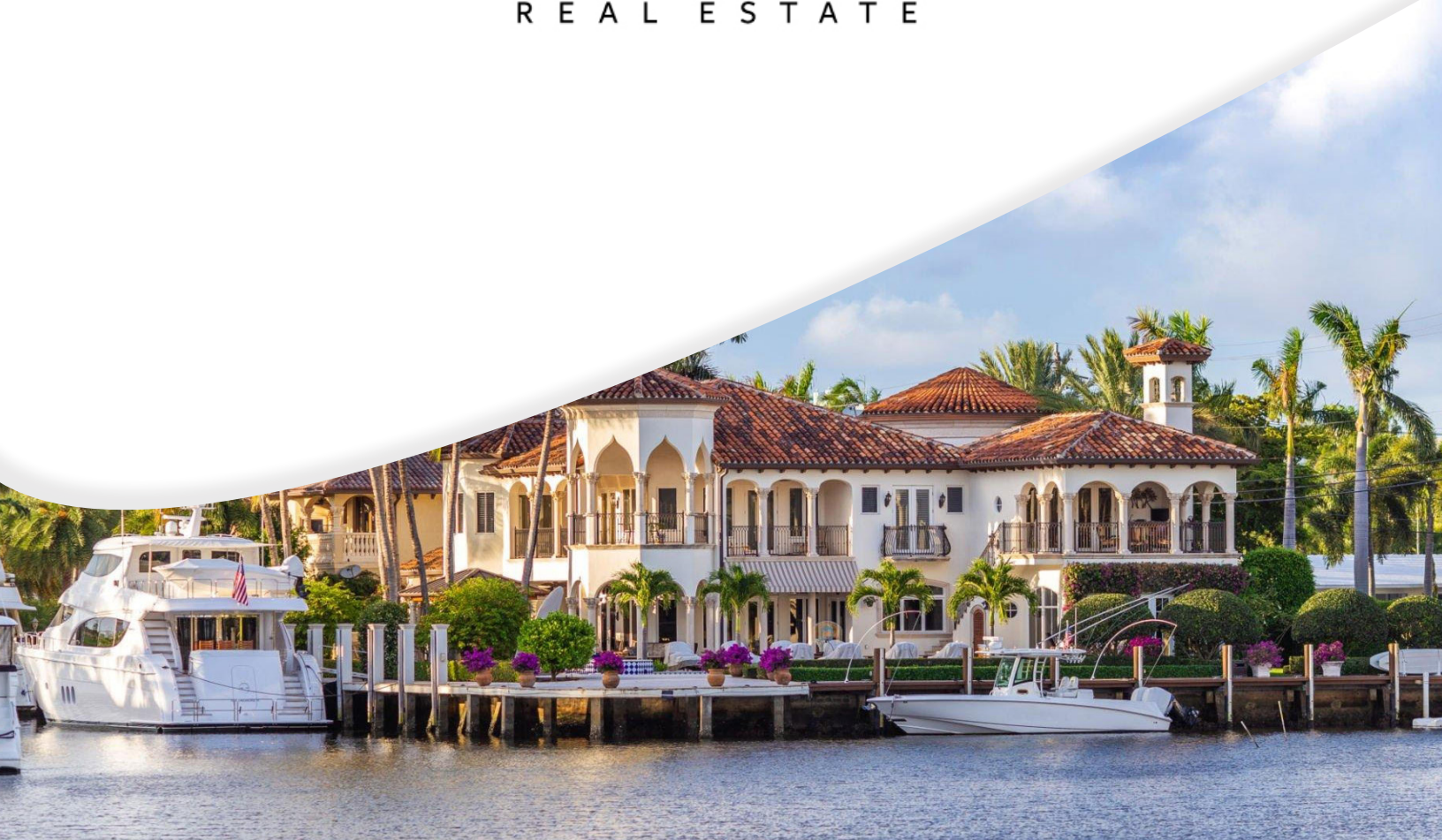




**Better
Homes**
and Gardens.
REAL ESTATE



A word cloud centered around the word "Passion" in a large, bold, green font. The word "Passion" is the most prominent. Surrounding it are various other words in white, of different sizes and orientations, including: "Authenticity", "Commitment", "Ethical", "Proactive", "Quality", "Caring", "Strength", "Innovation", "Partnerships", "Honesty", "Relationships", "Growth", "Dependability", "Value", "Responsibility", "Excellence", "Respect", and "Professionalism". The background is dark blue with diagonal stripes.

Authenticity
Commitment
Ethical
Proactive
Quality
Caring
Strength
Innovation
Partnerships
Honesty
Relationships
Growth
Dependability
Value
Responsibility
Excellence
Respect
Professionalism
Passion

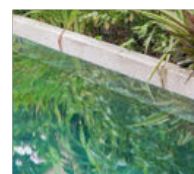


YOUR TRUSTED TEAM

Your Trusted Team

Here at Better Homes & Gardens Real Estate, we believe in providing our customers with exceptional, around-the-clock customer service. Our team is dedicated to *meeting and exceeding* every client's expectations, regardless of the size of their transaction. In addition, our team has an unprecedented understanding of the product and marketplace.

Our team is consistently one of the top teams in South Florida. We owe our success to our commitment to enhancing the Real Estate profession, customer service, and the community. As *full-time, dedicated Real Estate professionals*, we understand the unique challenges that buyers and sellers face in our market and know how to overcome them. Our *#1 priority* is to assist our customers in their Real Estate transactions and ensure they have a wonderful and exciting experience along the way.



WHY BHGRE

- **Full-Service Team** - Marketing Department, Relocation Department, In-House Attorneys, Mortgage Department, Title Company, Managers, Admins, and Hands-on Broker
- **Specialized Buyer's Agent** - Expert Knowledge for First Time Home Buyers, VA and FHA loan Programs, Conventional Home Purchases, Luxury, Investments, and much more.
- **Connected to Every Resource** - Vendors, Inspectors, Insurance Brokers, Contractors, Roofers, Electricians, Plumbers, and Much More!
- **Multiple Offices** Throughout South Florida.
- **First-class** Showings, Consistent Updates, and Exceptional Around-The-Clock Customer Service
- **No Expense Spared** - State of the Art Technology, 400+ Sources to Search for Your Dream Property, and Complimentary Trainings and Educational Classes Offered Directly to You.
- **We have one of the Highest Per Agent Productivities** "Ppp" in South Florida, Meaning Our Agents Sell More Homes and are More Productive than the Industry Average
- **Off-market listings** - With Over 300 Agents within our Company, Your Realtor will have Access to Off-Market "Pocket" Listings that are here at BHGRE.

**"The only real estate brand that is relevant
365 days a year with the consumer."**



Roadmap to Becoming a HOMEOWNER

01 Consult with a Real Estate Agent

Be specific about your home wish list, including the type of property that meets your needs and the neighborhood you desire.

Homebuyer Benefit: Generally, your real estate agent's commission is paid by the Seller. This allows you to obtain the resources of an agent at no expense.

03 The House Hunt

Let the house hunt begin! Your agent will send you listings and schedule home tours until you have found your dream home.

Exclusive Search: Your real estate agent is equipped to narrow your hunt to listings that meet your desired criteria, including properties that are off-market. This is an advantage that saves you time and emotional energy.

05 Negotiate Contract Terms

The Seller may make a counteroffer. Your agent will navigate the negotiation, proposing terms that suit your needs.

Contract Terms:

It is important to have a full understanding of the terms of the contract, specifically your rights and responsibilities. If you have any questions or concerns regarding the contents of the contract, consult with your real estate agent or a real estate attorney before you sign it.

07 Prepare for Closing

Prior to closing, an appraisal is ordered, the property is inspected, and financing is secured with a mortgage lender. A title search is also conducted to ensure clear title before the property is transferred to you.

Signing Appointment:

An appointment will be scheduled for you to sign documents and bring in certified funds to close. Several documents will need to be notarized, which will require you to present a valid form of identification.

02 Mortgage Loan Pre-Approval

Obtaining pre-approval prior to house hunting will set your search up for success. Lenders look at income, assets and credit score. You will need to submit your paystubs, bank statements, W2s and tax records.

04 Submit an Offer

Your agent will submit a written offer based on discussions about your budget, the condition of the home and the local market.

06 Choose Fund Attorney Title Agent, Sign Contract & Pay Deposit

We can act as a neutral third party or represent your interest in the transaction. Once the contract is fully executed, we ensure all terms of the transaction are met. You or your agent will deliver the earnest money deposit.

08 Closing

The mortgage loan is funded, documents are recorded with the county recorder's office, and title insurance is issued. The property is officially transferred to you.

Congratulations! You are a Homeowner!



CONTRACT TIMELINES

What to Expect

1. **Effective Date** - When all parties have signed, initialed, and have a copy of executed contract
2. **Deposit #1** - Typically due within 3 days
3. **Inspection period** - Typically within a 7-10 day period
4. **Deposit #2** - Typically due 10-12 days from effective date
5. **Loan approval** - Typically due within 20-30 days after effective date
6. **Closing date** - Typically 30-45 days after effective date

Things to Consider When Financing

1. **Complete a pre-approval** - the following documents must be reviewed by a mortgage lender:
 - 2 years of W2's
 - 2 years of personal tax returns and 2 years of corporate tax returns if self-employed
 - 30 days of recent Pay stubs
 - 2 months of bank statements for proof of down payment and closing costs
 - Identity docs- Driver's license, perm resident cards, etc
2. **Appraisal** - The appraisal is the only fee paid before closing; it is paid at time of appraisal order.
3. **Insurance** - We can help you shop for insurance! Ask us how. It is important that the LO and client do this together, as insurance can throw off your payments. Having a good insurance partner is important to make your deal work.
4. **Taxes** - If you are financing with a conventional loan, you may choose to escrow your property taxes or pay in full every year out of pocket. (FHA must escrow taxes and insurance, and conventional must escrow flood insurance)
5. **Opening new lines of credit** - From time of loan application to closing, it is important to not open any new lines of credit or make large purchases, as this could cause your loan to be denied. If you need to buy a new car or open a new credit card for move-in expenses, talk to your loan officer before doing so.



COMMON QUESTIONS

Questions & Answers

1. How long do pre-approvals take? 1-3 days.
2. How much are closing costs? It varies, but an easy estimate is 3-5% of purchase price.
3. How much are property taxes? It varies, but for simplicity, 2% of the new purchase price.
4. What additional costs can I expect besides closing cost and down payment? Home inspection, appraisal and moving expenses.
5. How much are the deposits? Deposits vary on every transaction due to factors such as purchase price, type of financing, timing, and more; ask your agent to learn more.
6. What is the inspection period? The inspection period is once you have a property under contract, you hire an independent 3rd party to inspect the home. You may cancel the contract anytime during the inspection period.
7. What if issues arise during inspection period? If issues arise, your agent will work with you and the seller to the best of their ability to have them repaired or credited to you at closing.
8. What is the loan approval contingency? This is typically a 20-30 day period from the effective date that protects the buyer's ability to get a mortgage.
9. What if the home value is under appraisal? Your agent will work with you and the seller to try and reduce the purchase price and make it work for both parties. Ask your agent to learn more.
10. What if the home value is over appraisal? Nothing changes, and you got a great deal!
11. What is Florida Homestead Tax? This means you can claim your primary residence as your "homestead" and receive lower property taxes. This will also limit how much your property taxes can increase each year; ask your agent to learn more.
12. How is my agents' commission paid? Commission for your agent, who is representing you for your purchase is typically paid for by the seller.

WANTS VS NEEDS HOMEBUYING CHECKLIST

The Basics

of Bedrooms:

of Stories:

Preferred City:

of Bathrooms:

Hometype:

Price Range:

of Garages:

Year Built:

Any Pets:

Location

Want

Need

Additional Information

Close to Work:

☐
☐

Close to Schools:

☐
☐

Walkable:

☐
☐

Gated Community:

☐
☐

On a Cul-de-Sac:

☐
☐

Waterfront:

☐
☐

Interior

Want

Need

Additional Information

Formal Living Spaces:

☐
☐

Bonus/Loft Space:

☐
☐

Open Floor Plan:

☐
☐

Modern Fixtures:

☐
☐

Eat-In Kitchen:

☐
☐

Laminate/Hardwood:

☐
☐

Walk-In Closets:

☐
☐

Exterior

Want

Need

Additional Information

Fenced Yard

☐
☐

Pool

☐
☐

Screened Lanai:

☐
☐

Fully Landscaped:

☐
☐



CONSULTING A REAL ESTATE AGENT

Why Work with a Real Estate Agent?

- 1. Market Knowledge and Expertise:** Real estate agents have extensive knowledge and expertise about the local housing market. They can provide valuable insights into the current market conditions, property values, and neighborhood trends. This information helps you make informed decisions when buying a home.
- 2. Access to Listings:** Agents have access to multiple listing services (MLS) and other resources that provide comprehensive information about available properties. They can save you time and effort by narrowing down the options based on your preferences, budget, and requirements.
- 3. Negotiation Skills:** Experienced agents are skilled negotiators who can advocate for your best interests. They can negotiate with sellers on your behalf, helping you secure the best possible price and terms for the property. Their expertise in negotiations can save you money and prevent potential pitfalls.
- 4. Paperwork and Documentation:** Purchasing a home involves a significant amount of paperwork and legal documentation. Real estate agents are well-versed in handling these complex documents and can ensure that everything is completed accurately and in a timely manner. They can also explain the terms and conditions of contracts, ensuring you understand what you are agreeing to and keeping you within your timelines.
- 5. Network and Connections:** Agents have a vast network of professionals, including lenders, home inspectors, contractors, and attorneys. They can recommend reliable and trustworthy individuals or companies for various services needed during the home-buying process. This network can streamline the process and help you find the right resources.
- 6. Support and Guidance:** Buying a home can be an emotional and stressful process. Real estate agents provide support and guidance throughout the journey. They can answer your questions, address your concerns, and provide information for you to be able to make smart decisions.



FINDING YOUR PROPERTY

400+ Global Sources

AD

ARCHITECTURAL DIGEST

HomeGain.
Your Real Estate Connection

CoreLogic®
Matrix™

Robb Report

THE HOUSING BLOCK

YAHOO! REAL ESTATE

Better
Homes
and Gardens.
REAL ESTATE

hotpads.

Zillow.com®
Your Edge in Real Estate



HomeWinks™
The EASY Way to Find Homes for Sale

Greater
FORT LAUDERDALE
REALTORS®
The Difference is Greater.®

ZOOCASA
home search with smarts



THE WALL STREET JOURNAL.

HomeFinder.com

The New York Times

At BHGRE, we recognize the significance of connecting with a global audience in your search for the perfect home. With our extensive network, we are committed to finding a property that suits your preferences and aspirations.



MORTGAGE AND CREDIT BASICS

What Lenders are Looking at

1. **Income and Employment:** Lenders evaluate your income and stability of employment. They may request pay stubs, tax returns, and employment verification to verify your income level and job security.
2. **Debt-to-Income Ratio (DTI):** Lenders analyze your debt-to-income ratio, which is the percentage of your gross monthly income that goes toward paying debts. They consider your existing debts, such as credit card payments, car loans, and student loans, along with the potential mortgage payment. Generally, lenders prefer a lower DTI ratio to ensure you can comfortably manage your mortgage payments.
3. **Credit History and Credit Score:** Lenders review your credit history and credit score to assess your creditworthiness. A good credit score demonstrates your ability to manage debt responsibly and increases your chances of obtaining a larger mortgage amount at a favorable interest rate.
4. **Down Payment:** The amount you can contribute as a down payment affects your maximum mortgage amount. A larger down payment typically leads to a smaller loan amount and potentially more favorable loan terms.
5. **Interest Rates:** Current interest rates play a significant role in determining the maximum mortgage amount. Higher interest rates generally reduce the loan amount you can qualify for, while lower rates can increase your purchasing power.
6. **Loan-to-Value Ratio (LTV):** Lenders consider the loan-to-value ratio, which is the percentage of the home's value that you are borrowing. Most lenders have specific LTV limits, and they may require private mortgage insurance (PMI) if your down payment is below a certain threshold.
7. **Other Factors:** Lenders may also consider additional factors, such as your savings, assets, and financial reserves. These can contribute to your overall financial strength and influence the maximum mortgage amount you can obtain.

It's important to note that lenders may have different criteria and policies, so it's advisable to consult with multiple lenders to understand your specific situation and explore different mortgage options.



FINDING YOUR PERFECT HOME

Tips to Finding Your Perfect Home

1. **Define Your Priorities:** Make a list of your must-haves and deal-breakers. Consider factors like location, size, number of bedrooms and bathrooms, amenities, proximity to schools or workplaces, and public transportation.
2. **Set a Realistic Budget:** Determine your budget early in the process and stick to it. Consider the purchase price and ongoing expenses like property taxes, insurance, and maintenance costs.
3. **Choose the Right Location:** Research different neighborhoods to find the one that suits your lifestyle. Consider factors like safety, nearby amenities, school districts, and future development plans.
4. **Work with a Real Estate Agent:** Enlist the services of a reputable real estate agent who has a good understanding of the local market. An experienced agent can provide valuable insights and help you navigate the home-buying process.
5. **Attend Open Houses and Tours:** Visit potential homes in person to get a better feel for the property. Take note of the layout, condition, and any repairs or renovations that might be needed.
6. **Consider Resale Value:** Even if you plan to stay in the home for a long time, it's essential to consider its resale value. Opt for a property in a desirable location and with features that appeal to a wide range of buyers.
7. **Inspect the Home:** If you find a home you're seriously interested in, schedule a professional home inspection to identify any potential issues or hidden problems.
8. **Research the Market:** Keep an eye on the local real estate market trends, including price fluctuations and inventory levels. This knowledge will help you make informed decisions during negotiations.
9. **Be Flexible but Stay True to Your Must-Haves:** While it's essential to be flexible, don't compromise on your non-negotiables. Finding the perfect home might require some patience, but it's worth waiting for a property that meets your key criteria.
10. **Get Pre-approved for a Mortgage:** Obtaining pre-approval for a mortgage gives you a competitive edge when making an offer, as sellers are more likely to consider serious buyers with pre-approved financing.
11. **Trust Your Instincts:** Buying a home is a significant decision, and it's crucial to trust your instincts. If a property feels right and checks most of your boxes, it might be the one for you.
12. **Research Homeowners' Associations (HOAs):** If the property is part of an HOA, review the rules and regulations to ensure they align with your lifestyle and preferences.



BEFORE YOU MOVE IN

Move In Checklist

Moving to a new home can be an overwhelming process, but with proper planning and organization, you can make it a smooth transition. Remember to stay organized, stay flexible, and enlist the help of friends or family if needed. Moving can be stressful, but with a well-planned checklist, you'll be better prepared to tackle the process efficiently.

✓ **ARRANGE MOVING HELP**

Hire a moving company, rent a truck, or gather boxes. Keep in mind rental vans and trucks are busiest on the first and last of the month when most leases and rental periods end.

✓ **FORWARD MAIL**

Stop by the post office to forward your mail to your new address or do it online at [USPS.com](https://usps.com) (it's free). It's best to allow two weeks' notice.

✓ **PACK STRATEGICALLY**

Pack room by room, labeling each box with its contents and the room it belongs to. Keep essential items, a change of clothes and important documents, in a separate box that you'll keep with you during the move.

✓ **LINE UP INSURANCE**

Lock in your insurance provider and plan so you'll have coverage the day you officially take ownership.

✓ **CONTACT UTILITIES**

Have electric, gas, water, and internet services placed in your name and new address.

✓ **PREPARE YOUR NEW HOME**

Before moving in, make sure your new home is clean and ready for your arrival. If needed, schedule any repairs, painting, or installations ahead of time. Schedule any repairs or installations ahead of time.



IN-HOUSE MORTGAGE



We take pride in offering our customers a wide variety of loan products and commitment to helping them achieve their dream of home ownership.

In-House Lending

Discover the power of Motto Mortgage, the nation's 2nd largest Mortgage Brokerage, with an extensive network of over 800 Loan Officers. Our influence and buying power in the industry, along with our strong collaboration with 12 different wholesale lenders in the Motto Mortgage Network, we are confident that we can secure unbeatable rates for you.

At *Motto Mortgage Excelsior*, we take immense pride in offering a diverse range of loan products tailored to meet your unique homeownership goals. Our commitment to customer satisfaction drives us to go above and beyond, assisting you in making your dream of owning a home a reality.



Lawyers 1st Title

IN-HOUSE PARTNER



The professionals at Lawyers 1st Title will make your next real estate sale or purchase as seamless as humanly possible. You deserve a professional, well-organized closing in your time frame and at a reasonable price. Choose Lawyer's 1st Title for your real estate transactions anywhere in Florida.

In-House Title

The professionals at Lawyers 1st Title will make your next Real Estate sale or purchase as seamless as possible. You deserve a professional, well-organized closing in your time frame and at a reasonable price. Choose Lawyer's 1st Title for your Real Estate transactions anywhere in Florida.

Here at BHGRE, we are partnered with one of the best title companies in South Florida. Lawyer's 1st Title is an attorney-owned and operated title office with the on-site resources and staff needed to handle every aspect of your closing. Due to our partnership with them, they make sure each transaction is serviced with priority and care. The experts at Lawyer's 1st Title ensure your home purchase and sale are as smooth and stress-free as possible while protecting you and your transaction.



SPECIAL RATES FOR YOUR MOVE



Better Homes and Gardens® Real Estate customers can save 10% on your next move or storage project.



Better Homes and Gardens® Real Estate customers can save 20% Sunday – Thursday and 15% Friday – Saturday with your discount.



Better Homes and Gardens® Real Estate customers are eligible to receive up to 20% off at Choice Hotels properties. Whether you are searching for your perfect home or transitioning into your new home.

STRESS-FREE MOVE

BETTER HOMES & GARDENS®

A BRAND THAT REACHES **38 MILLION** READERS, FOLLOWERS AND FANS¹

1 IN 6 ADULTS
IN 5 HOMEOWNERS
IN 5 WOMEN¹

8.5M MILLENNIALS
READ BH&G³

MOST TRUSTED LIFESTYLE BRAND²



WITH ACCESS TO MORE THAN **175 MILLION** CONSUMERS³

BETTER HOMES AND GARDENS® REAL ESTATE

THE BHGRE®
NETWORK HAS

410 OFFICES

SPANNING 4 CONTINENTS

5

MARKETING PROGRAMS TO FIT YOUR UNIQUE REAL ESTATE NEEDS

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COLLECTION

by
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REAL ESTATE®

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REAL ESTATE

WATERFRONT
COLLECTION

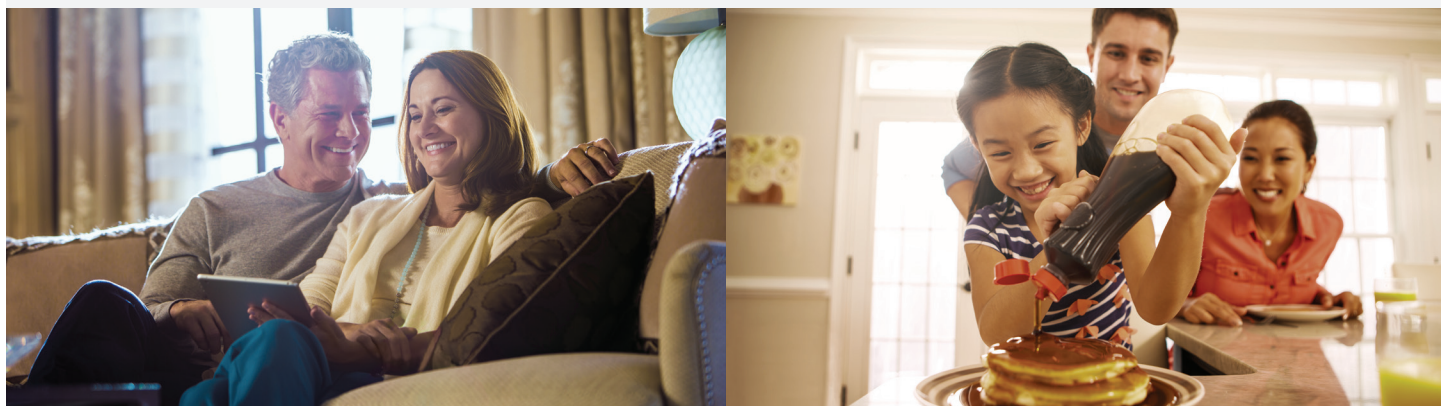
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URBAN
PROPERTIES

BHGRE
COMMERCIAL®



1. MRI Spring 2020, Base: Adults (<https://bhgmarketing.com/research#adult>)

2. Brandspark Most Trusted Media Brands

3. GfK MRI Fall 2020

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WE ARE ALWAYS A PART OF SOMETHING BIG

REBUILDING BROWARD COUNTY AND NEW STORY

In partnership with the community, our primary goal is to eliminate unsafe and deplorable living conditions for low-income homeowners who are elderly, veterans, and/or have disabilities. However, our impact extends beyond the individuals served to revitalize and stabilize vulnerable neighborhoods and communities across the county. Rebuilding Together works to make a sustainable impact in our community by addressing quality-of-life issues through the provision of critical home repairs and improvements at no cost to the homeowner. Rebuilding together's activities directly impact the retention of low-income home ownership, improvement of affordable housing stock, health, safety, independence of vulnerable populations, and community and neighborhood revitalization.





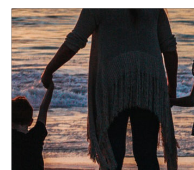
OUR PROMISE TO BE BETTER

Why Choose Us?

Our team's expert knowledge of the South Florida market helps our clients attain their Real Estate goals. When you're in the market to buy or sell a home, you want a representative and trusted advisor who knows your market, understands your specific needs, and has the expertise to help you achieve your goals.

Better Homes and Gardens Real Estate understands and is ideally positioned to deliver on your expectations for the highest levels of real estate service and innovation. Our brand is built upon one of America's most iconic, trusted brands. In addition, BHGRE'S network of more than 10,000 agents across the country has exclusive access to 100 million consumers, putting us in a strong position to identify and match the right buyers and sellers.

*We promise to **Be Better** at
Better Homes and Gardens.*





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