



LET'S FIND

home

YOUR HOME BUYING GUIDE

REAL ESTATE BROKER ASSOCIATE

Jennifer Barriffe

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THE
WORLDWIDE
REALTOR®
Achieve your real estate goals, wherever that may be.



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About your agent



JENNIFER BARRIFFE

Broker Associate

My focus is on delivering results that exceed expectations, and I work closely with each of my clients to understand their unique needs and preferences. Whether searching for a starter home or a dream property, I have the expertise and dedication to help guide you through the complex and ever-changing real estate market.

I believe that communication is key to a successful real estate transaction, and am committed to keeping my clients informed every step of the way. Whether you're a first-time buyer or an experienced investor, I am here to provide you with the guidance and expertise you need to achieve your real estate goals. Contact me today to learn more about how I can help you find the perfect property.

CONTACT ME



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theworldwiderealtor

Home Buying

R O A D M A P

YOU'VE STARTED AT THE RIGHT PLACE BY CHOOSING ME AS YOUR REALTOR!



Discuss the type of home and ideal features you're looking for.

THE BUYERS ADVANTAGE



As the buyer, the agent's commission is often paid by the seller so your representation comes from the seller's proceeds.

GET PRE-APPROVED



Check the links under the client's page for lenders suggestions

SEARCH FOR HOMES



Now, for the fun part! Your agent will schedule showings and help you find the perfect home.

ADVANCED SEARCH



Your real estate professional has tools and system to ensure you see every available home that meets your criteria,

ATTEND HOME SHOWINGS



Go prepared and be ready to keep track of likes and dislikes during your showing.

MAKE AN OFFER



Your event will prepare your offer, and quickly if it's a low inventory market based on the price and terms you choose.

NEGOTIATION & CONTRACT



It may take a few tries, to get it just right, but hang in there. You're on your way!

THE CONTRACT



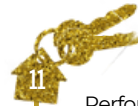
This will provide an estimate of the home's current market, value, a timeline to obtain financing & time yo schedule an appraisal.

UNDER CONTRACT OR IN ESCROW



Look under the client's page for inspector recommendations

FINAL DETAILS



Perform due diligence under the appraisal conduct an inspection. and review terms with the lender.

PREPARING FOR CLOSING



Finalize your loan, review documents, discuss the inspection, and attend a pre-closing walkthrough.

CLOSING



Transfer of funds, and ownership take place as the closing is facilitated by a title company or an attorney.

Congratulations

YOU HAVE PURCHASED A HOME!

Additional details on closing, moving and transitioning to your home is found under the client's page

01 STEP ONE *GETTING Pre-approved*

One of the biggest mistakes first time home buyers make is starting their home search without connecting with a lender first. Here's why, you might find the perfect home and then face major disappointment when you find out you do not qualify to buy it. This can be a huge let down and a major waste of your time. Connecting with an experienced lender will not only help you discover what you qualify for but they will also make sure you do not have any red flags that would stop you from getting a home before you invest your nights and weekends house hunting.



WHAT THINGS WILL YOUR LENDER LIKELY ASK FOR?

There are many things your lender will review to help you get pre-approved for your next home. Here's a couple things they may ask for.



House Hunting

W I S H L I S T

Tell me more about your
next home

Do you want a Garage?

How many bathrooms and bedrooms
do you need?

What neighborhood or city would you
prefer?

What architectural style of homes do
you prefer?

How big of a yard would you like to
have?

Must have items?

Do you have any pets?

02

STEP TWO

House Hunting

STEPS



House hunting in real estate is the process of searching for and evaluating potential homes to purchase. This can include browsing online listings, visiting open houses, attending private showings, and working with a real estate agent to view properties that meet a buyer's specific needs and preferences.

DETERMINE YOUR BUDGET:

It is important to figure out how much money you can afford to spend on a house. Factor in your monthly expenses and debt payments to determine how much you can afford to pay on a mortgage.

CREATE A LIST OF MUST-HAVE FEATURES:

Make a list of the features you need in a home such as the number of bedrooms, bathrooms, location, and any other specific needs.

START SEARCHING FOR HOUSES

Once you have determined your budget and must-have features, begin searching for homes online or through a real estate agent. Attend open houses or schedule appointments to view potential homes.

MAKE AN OFFER AND CLOSE THE DEAL

After you have found the right house, make an offer to the seller. Negotiate the terms and agree to a final price. Then, close the deal, signing all the necessary paperwork and transferring ownership.

03 STEP THREE Making an Offer

To make an offer we need to know a couple things first. Here are some of the important things we need to know.

- Offer Amount
- Escrow Deposit Amount
- Target Closing Date
- Target Mortgage Commitment Date
- Pre-approved letter from your lender
- Inspection Period
- Type of Financing
- What appliances and Fixtures will stay?
- Do you need a closing cost credit?
If yes, how much?



MULTIPLE OFFER SITUATIONS

It is not uncommon to see sellers have several competing purchase offers to consider. When going into a multiple offer situation as a buyer you must know only one offer will result in a sale and every other buyer will be left disappointed their offer was not accepted. Here are a couple tips to increase the chances of having the seller choose your offer over the rest.

- Always submit your pre-approval letter with your offer letter.
- Increase your escrow deposit amount
- Consider the seller's needs. Ask the seller if they would prefer a sooner or later closing date if possible. Flexible buyers can be attractive to a seller.
- Write a personal letter with your offer.
- Put your best foot forward, Offer over asking price.
- Do not ask for closing costs or try to keep them as low as possible.
- Have your lender personally reach out to the listing agent and talk about your financing.

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Mortgage Mistakes

T O A V O I D

1 DO NOT CHANGE YOUR JOB, OR BECOME SELF EMPLOYED DURING THE CLOSING PROCESS

2 DO NOT BUY A CAR

3 DO NOT CHANGE BANKS

4 DO NOT SPEND ALL YOUR SAVINGS

5 DO NOT MAKE BIG CREDIT CARD PURCHASES

6 DO NOT GET BEHIND ON YOUR BILLS



7 DO NOT COSIGN ON A LOAN FOR ANYONE

8 DO NOT IGNORE THE LENDERS REQUIREMENTS

9 DO NOT APPLY FOR NEW CREDIT CARDS

10 DO NOT LEASE A NEW CAR

11 DO NOT BUY FURNITURE BEFORE CLOSING

12 DO NOT MAKE USUALLY LARGE DEPOSITS TO YOUR ACCOUNT OUTSIDE OF YOUR PAYCHECK



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Real Estate Broker Associate

STEP FOUR Home Inspections



A home is not just what it appears to be on the surface. It consists of many complex components including structural framing, physical components electrical, plumbing, heating and air conditioning systems. When considering a home for purchase, you may be able to settle for minor cosmetic repairs, but you need to make sure that everything beneath the surface is in shape. This is why an extensive home inspection is both valuable and necessary.

Challenges for both buyers and sellers. Here are some possible scenarios:

- Multiple buyers schedule inspections at the same time. This can be inconvenient for the seller, who may need to vacate the property for several hours. It can also be confusing for the inspectors and buyers, who may be getting in each other's way or asking similar questions.
- The seller may receive conflicting information from different inspections. For example, one inspector may find evidence of water damage, while another may not. This can make it difficult for the seller to decide which issues to address or disclose to all buyers.
- The seller may be tempted to choose the highest bidder or the easiest transaction, rather than the most qualified buyer. This can lead to problems down the line if the chosen buyer has issues with the property that were not disclosed or properly addressed.
- The buyer may feel pressured to waive the inspection contingency or shorten the inspection period in order to make their offer more attractive. This can be risky, as it may result in the buyer discovering costly or dangerous issues after they have already committed to the purchase.
- The buyer may end up paying for multiple inspections if they lose out on one offer and need to try again with another property. This can add up to a significant expense, especially if the buyer is already stretched thin financially.

WHAT IS HOME INSPECTION?

A pre-purchase home inspection is a visual evaluation performed by a professional to disclose defects that could affect a home's safety, livability, or resale value. The inspection provides a comprehensive report to the buyer so they can make an informed decision before purchasing the home. Cosmetic defects are not typically included in the report.

TIP: KEY THINGS TO LOOK FOR IN A PROFESSIONAL HOME INSPECTOR

- The inspector's experience. How many years have they been in the business and how many inspections do they do a year?
- Exclusiveness. Choose someone who specializes strictly in home inspections.
- Beware of contractors who do house inspections "on the side".
- Reporting. Find out what type of report will be issued, written, oral or both.
- Certifications. Are they ASHI certified?
- Insurance. Does the inspector have Errors and Omissions Insurance? This can protect you should the inspector miss something in the inspection.

Local Utility

PROVIDERS

When it comes to purchasing a new property, it is important to consider the local utility providers that service the area. Here are some details and descriptions you should look for in a buyer's guide:



ELECTRICITY

This is the company that is responsible for providing electricity to the property. You should ensure that this provider is affordable and reliable, with good customer service and strong infrastructure.



GAS

If the property has a gas line, you will need to know who the local provider is. Check for rates, reliability, and safety records, and whether they have any cost-saving programs available.



WATER

Your local water provider is responsible for ensuring that your home or business has clean drinking water. Check for pricing and customer service ratings, as well as any special programs for conservation and billing.



SEWAGE

If the property is on a city sewer system, you will need to know who the local provider is. Check for rates, reliability, and safety records, and whether they have any cost-saving programs available.



TRASH AND RECYCLING

If the property is on a city sewer system, you will need to know who the local provider is. Check for rates, reliability, and safety records, and whether they have any cost-saving programs available.

By including information about the local utility providers in your buyer's guide, you can help prospective buyers make informed decisions about their future home or business.

CUSTOMER *Testimonials*

”



Words cannot describe her professionalism. Spectacular communications; selfless & energetic! Jennifer was always opening doors that resembled the things that I mentioned to her I wanted Regarding a home! Now Im a homeowner & I couldn't be happier... thank you!



Charles

”



Jennifer deserves 5 stars! Her level of professionalism and knowledge of the real estate market really impressed me. The whole process was smooth and fast. I highly recommend her.



Moses

”



My wife and I used Jennifer to purchase our home! Not only was she an amazing realtor but just an amazing person. Jennifer made our home purchase experience as smooth as possible. Thank you for that.



Tesfa



Resources

LENDER REFERRAL



AMERIS BANK

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813-819-0222



Mike Lena

Mortgage Banker

mike.lena@fairwaymc.com

813-629-2614

FLORIDA HOMEOWNER'S INSURANCE

Heritage Property & Casualty Insurance Company

www.heritagepci.com | 855-415-7120

Citizens Property Insurance Corporation

www.citizensfla.com | 866-411-2742

HOME INSPECTORS

Pro Spect Home Inspections

www.prospecthomeinspections.us/index.html | 352-263-4144

Blue Star Inspections

www.floridabluestar.com | 866-411-2742

Best Termite and Pest Control

www.BestPestManagement.com | 866-411-2742

Hughes Pest Control

www.Hughes-Exterminators.com | 813-884-1555



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