

Robyn Cavallaro
Florida Realty Investments

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BUYER'S

Guide



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Florida
REalty
INVESTMENTS



ABOUT US

robyna
cavallaro
Realtor®



Florida
REALTY
INVESTMENTS

Hello!

I'm Robyn Cavallaro



Welcome! I moved to Florida in August of 2019 after spending 27 years living in The Lehigh Valley, Pennsylvania. I grew up in Orange County, New York, and have lived in Alabama and Hawaii! The Villages, Florida is now home, and love the active lifestyle and weather. Let me help you find the perfect home here in Florida.

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WE'RE HERE

To help you



ROBYN CAVALLARO

REALTOR®/ BUYERS AGENT/VILLAGES EXPERT

- I have lived in The Villages, FL since 2019 and love the active lifestyle, friends I have made, and now close to my family. I am here to help if you are ready to purchase or a few years away, let me be your Villages resource.



CRISTINE CARRASQUILLO

TRANSACTION COORDINATOR/
LICENSED REAL ESTATE PROFESSIONAL

- Once we are under agreement, Cristine will guide you through the process to keep things moving smoothly from contract to closing.

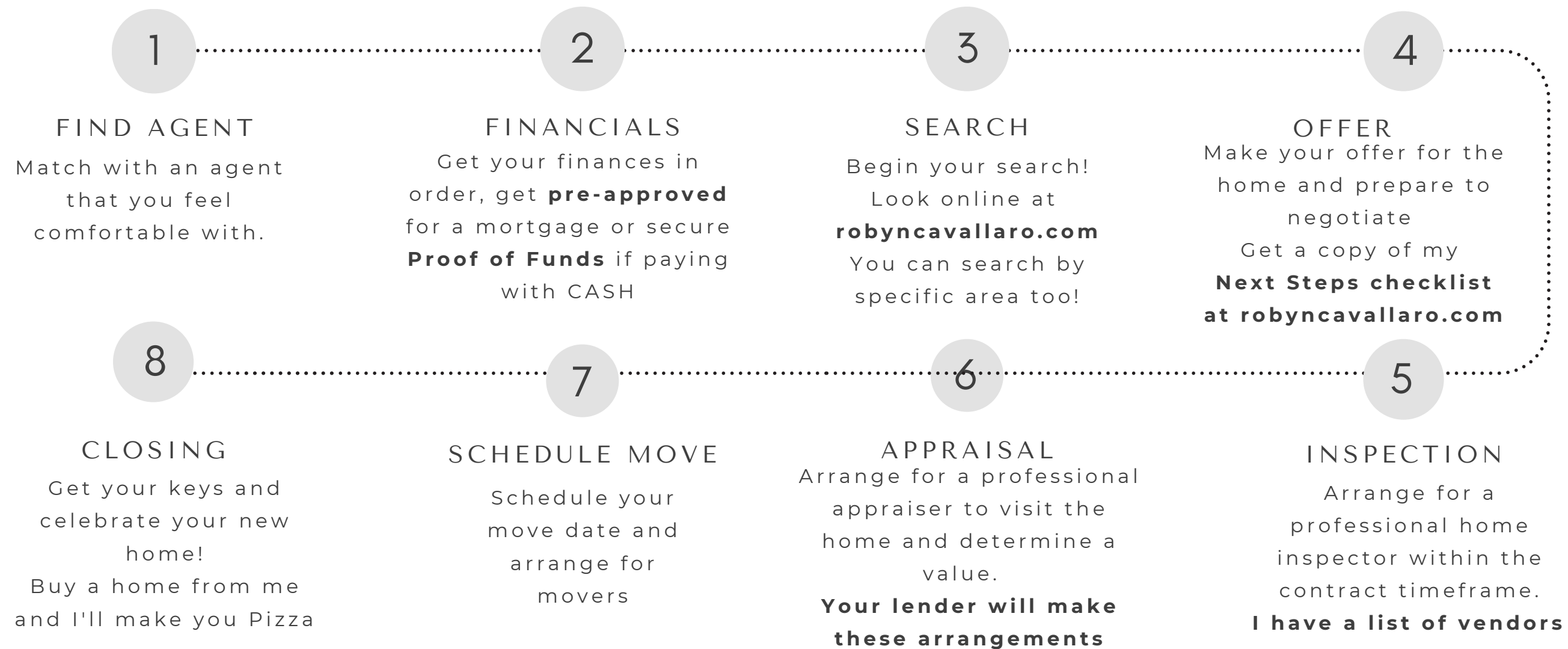
KOELLE CAMPO

ASSISTANT

- You may receive a phone call or email from my assistant reaching out with questions and helpful information. She keep me up-to-date with your questions and concerns.



Home Buyer's ROADMAP



Real Estate TERMS

TITLE SEARCH

A title search will confirm that the property that is being sold belongs to the seller. In Florida, Title Insurance is paid for by the seller.

PRE-APPROVAL

A pre-approval is the first step to obtaining a mortgage to purchase your home. The banker will analyze your income, debt, and creditworthiness. You will need one to be ready to make an offer for a house.

PROOF OF FUNDS

When making a home purchase with **CASH**, we must provide evidence that there is enough money to cover the transaction. A statement with the bank and your name will be able to offer the necessary information.

OFFER

An offer is a preliminary agreement to purchase a home and is set between a buyer and a seller.

CONTINGENCY

A contingency related to a property is when the preliminary offer is accepted, pending certain conditions set out by the buyer or seller. For example, Home Sale or Financing contingencies

CLOSING COST

The closing cost is the amount paid in addition to the sale price. This can include taxes, insurance, appraisal, survey, and lender expenses.

HOME INSPECTION

A home inspection is an official review of the real estate asset's condition. This will help determine if any work needs to be done to the property to bring it to regular working order.

GOOD FAITH MONEY

Good faith money is the balance of funds set aside into an escrow account to show the buyer is serious about the purchase. This can be sent with the offer or once the offer has been accepted

APPRAISAL

An appraisal is the value that is assigned to the real estate asset based on an assessment of the asset, neighborhood, market condition, and more.

DISCLOSURES

The disclosures related to a property will include everything that the sellers know about the property, including any areas that need repairs.

CLOSING

The closing part of the real estate sale is when the money and keys are exchanged.

Real Estate TERMS

PROOF OF FUNDS

When making a home purchase with **CASH**, we need to provide evidence that there is enough money to cover the transaction. A statement with the bank and your name will suffice.

BOND

The cost to develop the area where your home is located. This pays for a mail station, pool, golf course, rec center, etc. The bond stays with the home when selling. You do not need to pay the bond balance like a home mortgage. The bond is paid with your annual tax bill.

CDD

The CDD annual assessment is also paid with your taxes. This fee is paid to maintain the common areas in your district. The assessment will vary by location.

AMENITY FEE

When living in The Villages, FL, you pay a monthly fee for using our golf courses, pickleball courts, pools, clubs, recreation centers, etc.

SUMTER COUNTY

This county encompasses the most significant part of The Villages, FL, and has the lowest tax basis North of 44. For the area South of 44, there is a slightly higher tax rate, but still one of the least expensive areas.

LAKE COUNTY

The most expensive property tax rate in the community. Lady Lake, Fruitland Park, and Leesburg have additional city tax, which increases the tax rate.

MARION COUNTY

The Northwesternmost section of the community. And the 3rd highest tax basis. You will find great buys with Low or No Bonds.

MLS REALTOR®

If you are searching for a pre-owned home, you need to work with a REALTOR with access to the MLS.

VLS SALES ASSOCIATE

Sales associate that works for the developer. They are your go-to for **New Construction**. They also have an inventory of pre-owned homes. You need **both** MLS and VLS to view **ALL pre-owned inventory**.

BUYERS AGENT

We provide expert location and negotiation skills when you are ready to acquire a property. Florida buyer's agents are paid out of the home's sales price at closing.

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Preparing
to Buy

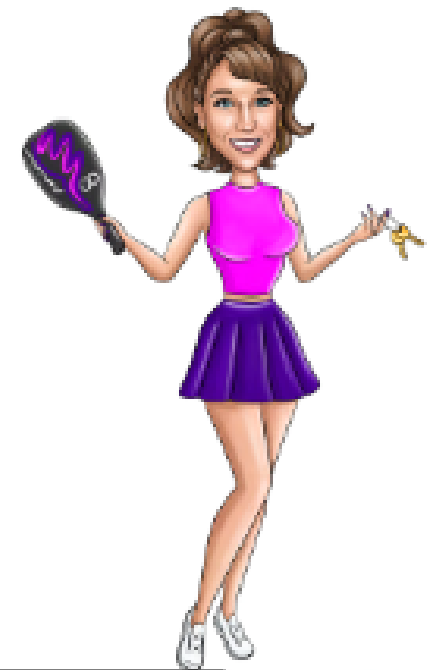


FINDING *a Great agent*

01

A REALTOR® is a tremendous asset to you as you go through the home-buying process. This is one of the most significant decisions of your life, and you need a skilled professional to guide you through the process.

Your REALTOR® will be working with your best interests in mind and can help guide you through all the stages of home buying. You'll need an expert with much knowledge of The Villages. I am here to help!



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FINDING *a Great agent* The Villages, FL

HUSTLE

Self-motivation and hustle can distinguish between a lackluster agent and a superstar. How does your prospective agent go above and beyond to get the job done?

PERSONABLE

An agent needs patience to educate you about the market and the real estate buying process. They should be able to listen to you carefully and be responsive to your questions and concerns. This behavior shows they understand and care about your situation, and it signals they'll likely walk you through important contract details as the process unfolds.

HONESTY

Candor and frankness are signs of an honest realtor. Please be careful when an agent tells you what you want to hear. It would be best to look for an agent who will point out a home's negative and positive attributes.

COMMUNITY EXPERT

The Villages is a unique community. Finding a REALTOR® that understands the nuances is essential. I am your EXPERT when it comes to buying and selling in The Villages, FL

01

Financials

02

DETERMINE YOUR BUDGET

When searching in The Villages, many buyers set a budget before they begin their journey. Once they arrive and take a look around, that budget often increases. Be sure to keep your original goals for retirement in mind when ready to purchase. **Don't overspend!** Remember that you are here to have fun, and enjoy an active lifestyle.



Documents needed to make an offer

Now that you have found the perfect home and wish to make an offer, we must document how you plan to finance the purchase.

If purchasing with CASH, you will need a statement with the financial institution's name along with your name and sufficient funds in the account to make the purchase.

If financing, it must include a Pre-Approval letter from the lender.

Find a Home



TOUR *Homes*

03

HOME SEARCHING TIPS

- You can take photos as you go through the houses to remember the layout and the feel of each place you visit.
- Pay attention to fixed property features, such as the neighborhood, the lot size, and the home's orientation. Don't pay too much attention to the colors of the walls or the furniture.
- Check out the small details, like the light switches, water features, and appliances, to ensure everything works.
- **KEEP YOUR OPTIONS OPEN**

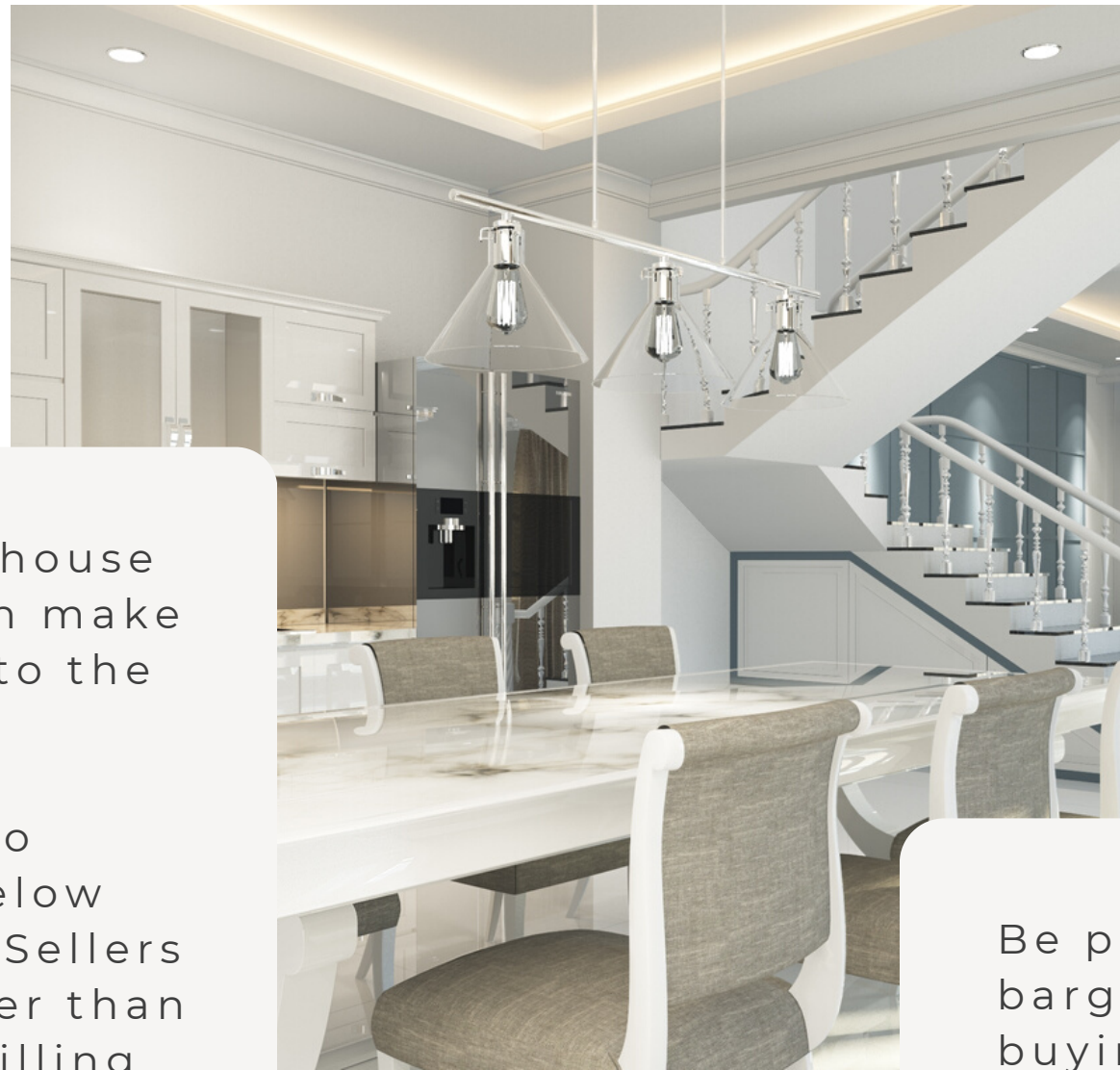


Be sure to make a list of your must haves, wants, and don't cares. As you go through the viewings, make sure you check off all your must haves.

Once you find a house you love, you can make an official offer to the seller.

MAKE *an Offer*

04



Once you find a house you love, you can make an official offer to the seller.

Don't be afraid to make an offer below the listed price. Sellers often price higher than they would be willing to sell for.

NEGOTIATE *an Offer*

Be prepared to receive a counter-offer, and don't be afraid to bargain for your purchase. Be sure to know what you are buying and ensure that you feel the price is fair at the end of the day.

Inspection

05

You should know as much about your home as possible. A property inspection, 4 point with Wind Mitigation, and WDO should be the minimum acceptable for your purchase.

If anything serious comes out of the inspection, you can request repairs, receive compensation, or back out of the agreement if the contract allows.



Your inspector will take pictures and be descriptive in their report. You can also ask for a meeting with the inspector to understand their findings better.

Inspection-Its goal is to evaluate the home from a safety standpoint and to ensure you're buying a hazard-free, up-to-code property that's a good investment of your dollars.

4 Point & Wind Mitigation- This report is what the insurance company will look for to provide a quote.

WDO-Wood destroying organisms. Destructive organisms and insects include termites, wood-decaying fungi, wood-boring beetles, carpenter bees, and dry or wet rot.

FINAL *Steps*



APPRAISAL

06

and Loan

APPROVAL

Other checks should run before finalizing the purchase of your new home:

1. Appraisal- to determine the property value
2. Survey- to determine property line boundaries

Your banker will also want a formal home appraisal before issuing your loan.

Be sure to purchase home insurance for your new property!



The lender will review any financial-related forms and information before granting the loan.

They will review details like:

- Your income
- Credit check
- Employment status

CLOSING *and Moving*



SCHEDULE

your move

Do you need to move all of your belongings? Make your move light!

07

Some things you will want to keep in mind closer to your move date:

- Movers
- Will you need to store your belongings prior to closing on your new home
- Renovators/ contractors
- Utilities
- Cleaners
- Move out details
- Change of address



Closing

08



Closing is the final step for you to become the legal owner of your home. You will take a final walk-through just before closing to ensure that negotiated work has been completed and everything is in working order.

The closing process itself requires a lot of paperwork and patience. Be prepared with your government-issued photo ID, and any other documents required by the title company or loan officer.

Many buyers in this community are closing remotely. You may **ESIGN closing documents if paying with CASH.** When **financing, a mobile notary must complete the transaction with you.** All final funds due must be wire transferred to the title company regardless of whether you close remotely or in person.

Don't forget to re-key all the locks and change the garage door opener code when the property is officially yours.

Congratulations on your new home!

CUSTOMER

Testimonials

”

- Robyn helped me virtually find my home in The Villages. She was always upbeat and happy to help.



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JARED HENDERSON



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MICHELLE ADAMS



Resources

LANDSCAPING & OUTDOOR

Company Name 555.123.1234

Company Name 555.123.1234

Company Name 555.123.1234

Company Name 555.123.1234

ELECTRICAL & PLUMBING

Company Name 555.123.1234

Company Name 555.123.1234

Company Name 555.123.1234

Company Name 555.123.1234



Resources

HOME INSPECTOR

Company Name 555.123.1234

Company Name 555.123.1234

Company Name 555.123.1234

Company Name 555.123.1234

PROFESSIONAL MOVERS

Company Name 555.123.1234

Company Name 555.123.1234

Company Name 555.123.1234

Company Name 555.123.1234





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