

# Homebuyer's Guide



**I HELP BUSY  
PROFESSIONALS  
AND GROWING  
FAMILIES IN  
NORTHEAST FLORIDA  
UPGRADE THEIR  
HOME & LIFESTYLE  
WITH MY DREAM BIG  
METHOD.**

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**MOMENTUM**  
— REALTY —

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## About Me...

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When I started in real estate in 2004, I wasn't quite sure what to expect, or even what led me to choose that path. It wasn't part of my plan. I kind of stumbled into it at a point in my life where I needed a change.

I was 29 at the time. I was married to my first husband and my daughters were 6 and 12. Up to that point, I never thought of myself as having a career. When I was younger, I worked in the service industry as a waitress. Then, I got a job as a mail carrier at the postal service. Who doesn't want a cushy government job? I did that for about 5 years. I was good at it. But, I didn't enjoy it. I did get my associate's degree during that time. It took me 6 years, taking online or night classes while working a 60 hour a week job and raising 2 kids. It was a big accomplishment for me. I was the first person in my family to graduate with any college degree. I knew I was capable of so much more. I just didn't know what that was.

It was actually my Dad's idea to get into real estate. He tried talking me into it for years. I was finally at a place where I was ready to jump in and try it.

The market was hot at the time and I was eager to learn. There was definitely more to it than I ever thought. I was learning how to make cold calls, knock on doors, introduce myself to total strangers. Not at all what I imagined! I remember thinking, my Dad never mentioned any of this sh\*t! I had to overcome a lot of fears and self-doubt and go way outside my comfort zone. It was scary and thrilling all at the same time. And, it was the first time in my life I felt like I was working at my full potential.

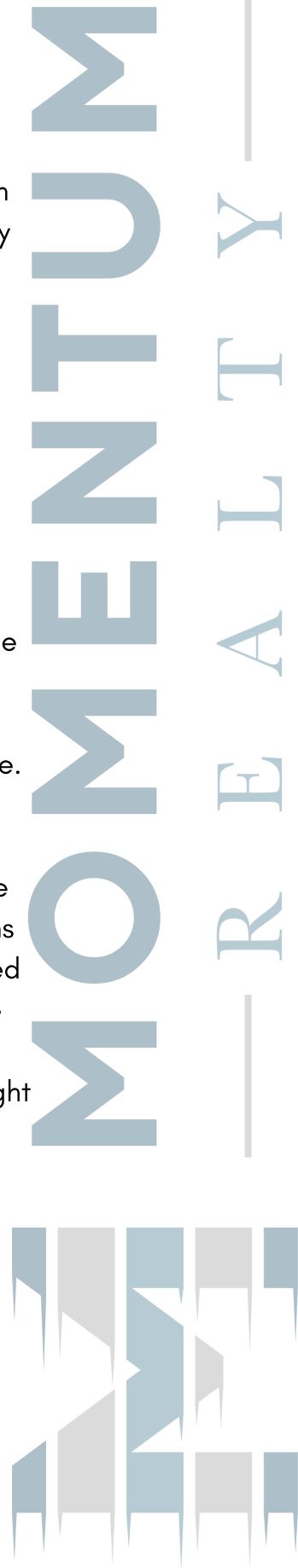


I was working 40-50 hours a week at the office, and then I'd work more from home after the kids went to bed. It took a lot of faith and trust in myself and in everything I was learning to keep pushing to get to where I wanted to be. They tell you it can take 5-6 months to see any results when you're starting out. I questioned my decision a lot in those first few months. There were plenty of days I wanted to quit. But, I hung in there. And it taught me a lot about myself and what I was capable of.

It took me 167 days to get my first sale.

When I finally made it to my first closing, there was an incredible sense of purpose from knowing I helped someone buy a new home. Your home is a reflection of who you are, your personality, and what's important to you. It's the setting for your own story and where you will make the most cherished memories. It can also be one of the best tools for building long-term wealth. Everyone deserves the chance to have a home that lets them live their best life. I am so grateful I get to be part of that.

By the time you get to closing, you've usually spent months getting to know the people you're working with. You've seen and walked them through all the highs and lows that come with the buying or selling process. And, you've experienced that roller coaster of emotions yourself right along with them. Seeing the pure moment of joy as they get the keys to their new home or sellers see how well the investment in their home has paid off, is priceless. I finally felt like I was right where I was supposed to be.





# *The Home Buyers Checklist: Getting Ready to Buy a Home?*

Buying a new home is one of the most (if not the biggest) investments a person can make in their life. This can be extremely stressful.

I've compiled this checklist so you can be in control every step of the way and feel confident and comfortable moving forward in the process.

## **Here are the steps:**

Building a Foundation

The Financials

Finding Your New Home

Under Contract - Due Diligence

The Home Stretch



# *Building A Foundation*

## Step 1: Find a Realtor

- Interview a few agents and see if their personality matches your needs/wants. You want to “click”!
- Qualifications your agent should have:
  - Local market knowledge
  - Good reviews or testimonials
  - Financial knowledge – they can walk you through the numbers!
  - Find an agent who works full time in the industry and has a track record.
  - Are they flexible when it comes to scheduling home tours?
  - Great time management and communication skills: Did they show up on time & prepared?
  - Do they communicate with you in a way that you understand and feel comfortable with?
  - Network connections: Effective real estate agents rely on their relationships. Do they work with other agents regularly?
  - Share your Housing Goals

## Step 2: Know your Financials

- Maintain great credit
- Consult with a lender before paying off debt or closing accounts
- Compile and save any important financial documents
- 2 months worth of pay stubs & bank statements
- 2 years of tax returns & W-2's or T4's



### Step 3: Find a Lender

- Compare different lenders to understand the benefits and advantages of working with each. Something as simple as a lower rate or term can save you thousands of dollars over the life of the loan.
- Working with someone who is readily available to answer your questions and communicates with you on a regular basis is key to a smooth process.
- If your credit isn't where you want it to be, work on creating a plan with your chosen lender.
- Your agent may also be able to help you find someone trustworthy that they have worked with before.

## *The Financials*

### Step 4: Establish a Budget

- Have a range in mind of the total monthly payment amount you'd like for your new home.
- Part of the pre-approval process will be going over what you qualify for versus what you are comfortable with.
- The lender will go over the different loan programs you may qualify for from FHA, VA to conventional.
- Down payments can range from as little as 3% to 20% of the purchase price. The lender will help prepare you for the expected out of pocket costs.
- Work together with your lender and Realtor to establish the budget and price range you'll be most comfortable in.

### Step 5: Get Pre-Approved for a Mortgage

- The pre-approval process is when your chosen lender pulls your credit and receives your supporting documents to verify income and assets.
- In our market, it's vital to have a pre-approval letter on hand before submitting an offer on a home. Your offer won't be considered without one.
- Sometimes, under certain circumstances, your lender will recommend having your file go through the next step of underwriting approval to ensure there are no unexpected issues or delays.

# *Finding Your New Home*

## Step 6: The Fun Part

- Meet with your chosen real estate agent to discuss your home buying wish list.
- Make sure to include must-haves: number of bedrooms/bathrooms, garage, yard size, etc.
- Nice to have: pool, jacuzzi, smart home capabilities, etc.
- Things to avoid: pools, busy streets, homeowner's associations, etc.
- Bring along your pre-approval and lender contact information so you can discuss budget and have your agent connect with your chosen lender.
- Determine different neighborhoods you might want to live in.

## Step 7: Find a Home

- Keep your "Must Haves" Checklist in mind.
- Keep an open mind, your needs and wants may change as you view homes.
- Take plenty of pictures and notes to refer to.
- Stay within your price range!
- Provide your agent with ANY feedback regarding the properties that you view. Both positive and negative feedback can be very helpful for an agent to find exactly what you want.
- Your agent should be your first resource for information on any properties you're interested in or want to tour. They have access to any home on the market.

## Step 8: Make an Offer

- Work with your agent to establish a strategy to get the most from your offer and have the best chance of it getting accepted.
- Sign the offer and any additional documents!



# *Under Contract On Your New Home*

## Step 9: Do Your Due Diligence

- Our purchase agreement allows a standard 10 days for the buyer to do any and all investigations of the property.
- This can include getting a third-party home inspection, researching the neighborhood or schools, zoning restrictions, flood zones, cost of homeowners insurance, reviewing homeowners association or CDD documents, and anything else that may be important to you.
- A third-party home inspector will thoroughly check all major systems of the home like plumbing, electrical, roof, HVAC to ensure they are in proper working order.
- A home inspection can cost between \$400-\$1000 depending on the size of the home and scope of inspections.
- Your Realtor can usually recommend reputable inspectors.
- If items are found during the inspections that are not in proper working order, your agent will help you to negotiate a request for repairs with the seller.
- Review disclosures and paperwork with your agent.

## Step 10: Appraisal, Homeowner's Insurance, Title Work

- Search for a homeowner's insurance policy with great coverage at a reasonable cost. Ask your lender for suggestions if necessary.
- If you're financing your new home, the lender will require you to have your policy in place by closing and you will pay for several months in advance to establish your escrow account.
- The homeowner's insurance and property taxes will be paid through your mortgage company and will be part of your monthly payment.
- The lender will order an appraisal as part of the financing process. The appraiser establishes the value of the home and it must meet or exceed the agreed-upon purchase price.
- The title company will be working with the lender to make sure the title on the home is free and clear, and ownership can be transferred. You'll receive a title insurance policy at closing.



# *The Home Stretch*

## Step 11: Finalize Financing with Your Lender

- The lender will keep you updated throughout the process and let you know when your loan is approved through underwriting and cleared to close.
- Once cleared to close, you will receive the final breakdown of all closing costs and the amount due at closing. This is called the Closing Disclosure.

## Step 12: Final Walkthrough of the Home

- Go through the house with your agent to double-check everything you agreed upon in your offer is present.
- Ensure that any repairs that were agreed upon in the transaction were completed.
- If repairs are difficult to visually inspect, call back your home inspector or a specialist to ensure the repairs were completed correctly.
- The home should be vacated, clean, utilities still on, and ready for you to take possession.
- Don't forget to have utilities transferred to your name starting the day of closing, set up cable/internet/phone, water, gas, etc. Submit change of address with postal service.

## Step 13: Closing the Deal

- Bring everything you might need like forms of identification, any additional funds due either through a cashier's check or wire transfer.
- Sign the mortgage documents!

## Step 14: Move In!

- Get the keys to your new home.
- Celebrate! You now own your new home!



## CLIENT TESTIMONIALS

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“WE HAVE USED ANDREA FOR 3 HOMES NOW. FIVE YEARS AGO, WHEN WE MOVED TO A NEW AREA, WE HAD A WEEK TO FIND AND BUY A HOUSE AND ANDREA HUSTLED TO FIND US A GREAT ONE WE LOVED. WE CONTACTED HER AGAIN RECENTLY BECAUSE WE WANTED TO RELOCATE TO A BIGGER HOME, NOW IN A VERY COMPETITIVE MARKET. SHE GUIDED US THROUGH SELLING OUR HOUSE AND GOT US WELL OVER WHAT WE HOPED FOR AND OVER ASKING PRICE WITH MULTIPLE OFFERS. SHE WAS RESPONSIVE AND HONEST IN HER FEEDBACK WHEN IT CAME TO PREPPING THE HOUSE, STAGING, AND THEN GUIDING US AS FAR AS WEIGHING THE PROS AND CONS OF VARIOUS OFFERS. YOU REALLY WON'T FIND SOMEONE ELSE WHO WILL WORK AS HARD FOR YOU AS SHE WILL, BOTH AS A BUYER OR A SELLER. HIGHLY RECOMMEND!”

**JAKE AND KRISTEN, BOUGHT AND SOLD A HOME  
IN 2021 - INTRACOASTAL**

“WE ARE SO GRATEFUL TO HAVE HAD ANDREA AT OUR SIDE DURING BOTH THE SALE OF OUR PREVIOUS HOME AND THE PURCHASE OF OUR NEW ONE. SHE WAS THERE EVERY STEP OF THE WAY WITH HELPFUL GUIDANCE AND WAS INSTRUMENTAL TO MOVING THE PROCESS ALONG QUICKLY AND EFFICIENTLY. ANDREA'S PROFESSIONAL, THOUGHTFUL, AND POSITIVE ATTITUDE MADE IT SO THAT THE HARDEST PART OF BUYING AND SELLING WAS ACTUALLY MOVING. WE HIGHLY RECOMMEND HER FOR YOUR NEXT HOME SALE OR PURCHASE.”

**MARC AND SHANNON, BOUGHT AND SOLD A  
HOME IN 2020 - MANDARIN**

“MY WIFE & I HAD PREVIOUSLY BOUGHT A HOME WITH ANDREA IN 2015. WHEN IT CAME TIME TO SELL. CALLING ANDREA WAS A NO BRAINER. SELLING A HOME IS STRESSFUL ENOUGH. BUT, ANDREA IS ABOUT AS GOOD AS IT GETS. SHE CARRIES THE LOAD IN NAVIGATING ALL THAT BUYING & SELLING A HOME ENTAILS. SHE IS EXTREMELY KNOWLEDGEABLE. IS VERY IN TUNE WITH THE MARKET. ALWAYS AVAILABLE TO ANSWER ANY QUESTIONS NO MATTER HOW SMALL. SHE EVEN WENT AS FAR AS TO HELP US FIND & FINANCE A HOME THAT IS NOT IN HER MARKET. SHE ALWAYS GOES ABOVE & BEYOND. I HIGHLY RECOMMEND ANDREA TO ANYONE LOOKING TO BUY OR SELL A HOME. ALWAYS A PLEASURE TO DO BUSINESS WITH!”

**DAN AND RACHEL, SOLD A HOME IN 2021 -  
OAKLEAF PLANTATION**

*Have any questions?*

The home buying process can be overwhelming and stressful, but I'm here to help! I strive to make the process as fun and exciting as possible as I guide you through the transaction from start to finish. Let me know how I can help you find your dream home!

*Let's chat!*



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