

2020 EDITION

THE
NAPLES
HOME
BUYERS
GUIDE

COURTESY OF ROBERT ALPIZAR, REALTOR
WWW.AGENCY239.COM

CONGRATULATIONS!

YOU'RE BUYING A HOME IN NAPLES!



...BUT NOW WHAT?

The home buying process is exciting and daunting at the same time. If this is your first home purchase, there's a lot of information that is thrown to you all at once: preliminary financing, adjustable-rate loans, and home inspections, just to name a few.

To get you prepared, I put together this eBook for you to refer to when you're feeling overwhelmed. It will break down the home buying process with a list of the steps to keep you on the right track. As always, you can give me a call with any questions you may have.

Are you ready to live where you vacation?

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HOW TO BUY A HOME IN FLORIDA IN 5 EASY STEPS

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STEP 2: DETERMINING YOUR
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STEP 4: MAKING AN OFFER

STEP 5: CLOSING



ABOUT ME

ROBERT ALPIZAR, BROKER + REALTOR®

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My Goal: To use my experience as a realtor and a Florida native to help families find the perfect home.

PERSONAL

I'm a native Floridian. I was born and raised in Miami, and have now lived in Naples with my family for 17 years.

I have a strong background in Marketing and Advertising with a strong belief of Quality over Quantity.

EXPERIENCE

I have been a Realtor since 2015. I applied my skills in marketing to brand myself and quickly became a Top Producing Agent allowing me to help many families find their Dream Home.

ACHIEVEMENTS

- Multi-Million Dollar Producer

AREAS COVERED

- Naples
- Marco Island
- Surrounding Cities

PROFESSIONAL SPECIALTIES

- Luxury Properties
- Investment Properties
- Waterfront/Beachfront

PROFESSIONAL ASSOCIATION

- National Association of Realtors
- Naples Area Board of Realtors



HERE ARE A FEW THINGS WE WILL NEED TO GO OVER:

- What is your desired location?
- Do you need financing?
- Are you pre-approved?
- What's your budget?
- When are you looking to buy?
- When are you looking to move?
- Do you have any home style preferences ?

STEP 1: GETTING PRE-APPROVED



THINGS YOUR LENDER MIGHT NEED FROM YOU

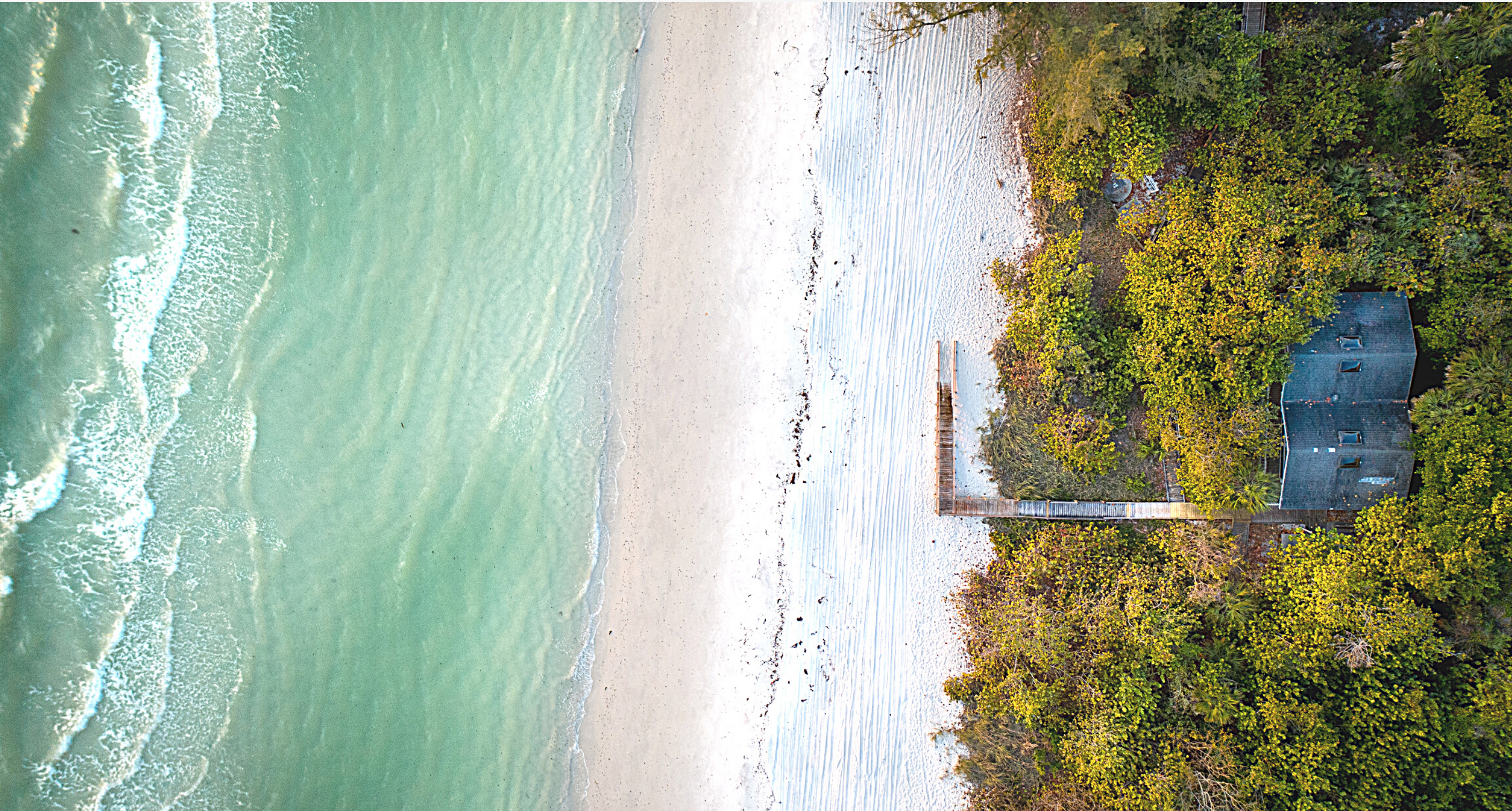
- ✓ Pay Stubs
- ✓ Tax Returns
- ✓ Bank Statements

You can always shop for your own mortgage broker, but a handy real estate agent will have a trusted network of referrals. I've included my list of trusted professionals on the next page.

Your mortgage broker will dive into a list (see left) of paperwork needed to start the pre-approval process. This information will be used to determine what type of loan you can borrow from and how much. This sets the bar for your house market range and solidifies your home-buying budget.

Once you're pre-approved, I'll start sending you a list of available homes that match your criteria and are within your price range. Once you see one that you like, it's time to go on showings!

MY PREFERRED PROFESSIONALS



LENDERS + TITLE

Tania LaSalle	239.404.8131
Robin Schewe	239.404.2587
Naples Title	239.643.1844
Cotrell Title	239.431.8210

HOME + PEST INSPECTION

Pillar to Post	239.300.4148
Healthy Home	239.560.3091
PestMax	239.454.4888
Termite Tracker	239.248.2100

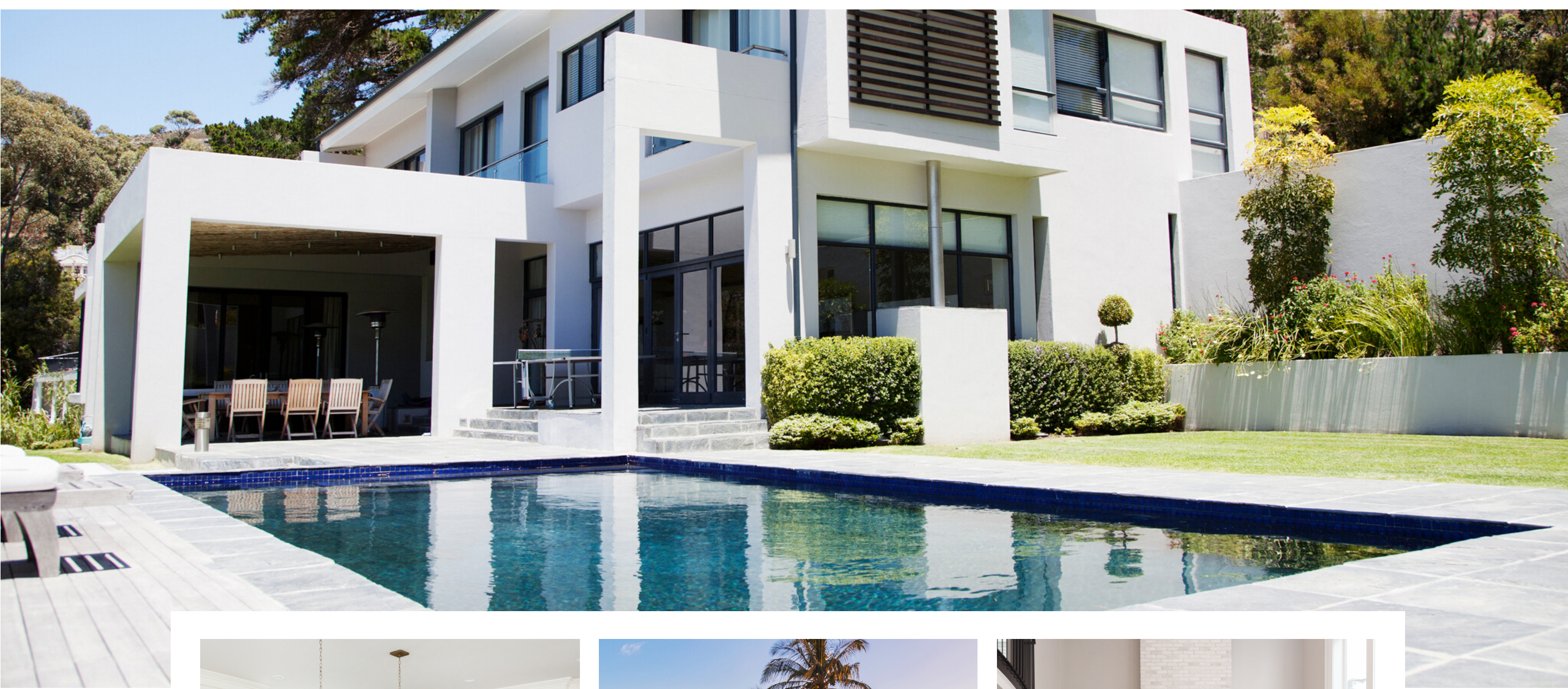
HOME MAINTENANCE

Becker Handyman	239.285.7174
Pool Company	239.222.9194
Pressure Washing	239.222.9194
Lawn Care	239.330.0552
Land Clearing	239.331.6499

CONTRACTORS

Buckeye Plumbing	239.438.6662
Classic Painting	239.592.7333
Clutter Bee Gone	239.285.5544
Majestic Kitchen	239.997.1123
Studio 2 Architect	239.877.6973

STEP 2: DETERMINE YOUR WANTS VERSUS NEEDS



HOME CHECKLIST

- ✓ Location
- ✓ Amenities
- ✓ Price
- ✓ Bedroom/Bathroom Count

This is easier said than done.

You need to be specific. Buying a home is about making a plethora of decisions.

Jot down a few key qualities you're looking for in your home. If you can't say with absolute certainty, "Yes, I need a four-car garage", then move on. The faster you make key decisions, the smoother your process will be.

DETERMINE YOUR WANTS VERSUS NEEDS CONTINUED...



HOME WANTS

- 2,500 square feet
- Swimming pool
- Fenced-in yard
- 2 car garage

HOME NEEDS

- 3 bedroom/2 bath
- Close proximity to work
- Under 200K
- Storage

When searching for home buying options, I like to make sure the house checks off all of your home *needs*. Then we can sprinkle in a few preferences (i.e. a swimming pool) that will fit your budget.

This is why you must speak with a lender before we start looking at houses. You need to know how much wiggle room you'll have for your home *wants*. Besides being able to narrow down on your home amenities, your pre-approval will also strengthen your offer.

STEP 3: SHOWINGS



WHAT TO BRING

- ✓ Notebook/pen
- ✓ Face mask/hand sanitizer
- ✓ A phone to take pictures/use flashlight
- ✓ Water

Once we know your preferences, I'll start sending you homes based on that criteria as soon as they hit the market.

If you come across a house that you love, reach out to me and let me know when you're available for a showing.

However, remember that *time is of the essence* when it comes to certain properties. A home may only be listed for mere minutes before another buyer swoops in and steals your dream home.

THINGS TO CONSIDER BEFORE YOU GO ON SHOWINGS



QUESTIONS

- What will my ROI be?
- How much are the taxes?
- How old is the roof?
- Is the house in a flood zone?

When it comes to Florida homes, there are a few circumstances that out-of-staters might overlook. For example— hurricanes.

That's why asking questions about the roof and flood zones should always be top of mind when looking at homes for sale.

Also, if you're interested in New Construction Homes or For Sale By Owner (FSBO), you still want an agent to represent you. I'll be there to keep you up-to-date on market information such as zoning, sales, and appropriate market pricing.

STEP 4: MAKING AN OFFER



HOME INSPECTION

- You need to contact the home inspector.
- You pay for the inspection.
- The inspection period is based on *mutual agreement*

APPRAISAL

- Your lender may require an appraisal.
- An appraisal determines the most accurate current market value for the home.

The real estate market moves fast, so if you see a house you love, we'll want to make an offer immediately. Don't worry, I will write and negotiate the offer for you.

The home inspection comes after you make your offer and put a deposit on the house. A home inspection evaluates the full condition of a home. If there are any negative implications — say, a leaky roof — that you want fixed before closing, I can try to negotiate that in your offer.

Appraisals aren't always necessary, but your lender will determine this for you. If you want to make sure that your offer is competitive with the home's current value, then you'll have to buy an appraisal. Keep in mind that your lender will hire the appraiser for you, but the price and length of the process varies.

ONCE YOU PUT IN YOUR OFFER...

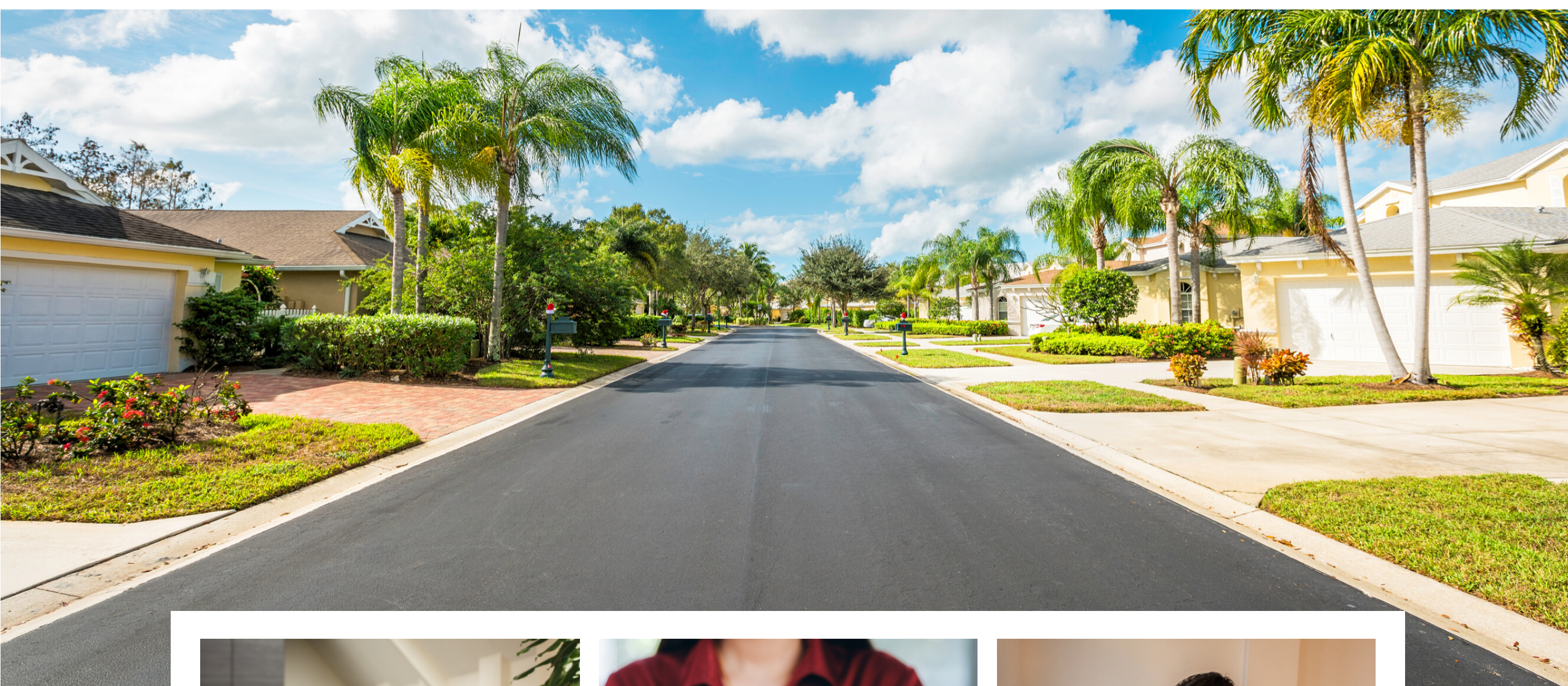


When the offer on your Naples home is accepted by all parties, we'll start working on transactions.

The list of contingencies including the home inspection, appraisal, home owners association rules, termite reports, seller disclosures, etc all have to be reviewed before closing.

If you decide during these contingencies that you no longer wish to move forward, then the process will end, and you will get your deposit back. You will only get your deposit back during the contingency period.

STEP 5: CLOSING THE DEAL



POTENTIAL CLOSING COSTS

- ✓ Taxes
- ✓ Home Insurance
- ✓ HOA Fees
- ✓ Loan and Underwriting Fees
- ✓ Escrow Fees
- ✓ Recording Fees

The last step you'll take when buying your Florida home is the final walk-through. We want to make sure that the house has been maintained during the home-buying process. This is when we can point out anything that needs to be fixed prior to the final closing such as fixing a leaky roof, mowing the grass, etc.

If everything looks good, then it's time to move to the closing table. Just make sure you bring a valid government-issued ID and proof that funds have been transferred to title.

MOVING DAY



REMEMBER TO

- Research for local movers.
- Look into hurricane shutters.
- Register your car with the State of Florida.
- Purchase a Sunpass

THINGS TO PACK FOR FLORIDA

- Flip-Flops
- Light weight clothes
- A couple of winter items for those chilly 60* nights!

My job as your real estate agent is to make sure that you not only get the best deal possible, but that you're happy with your home choice.

So whether you're new to Florida or you're simply ready to plant your roots, the process of buying a home in Florida should be seamless *and* fun!

Please feel free to contact me via phone, email, or social media with any questions. Let's get started on your investment!



READY
TO
BUY?

STAY IN
TOUCH
WITH
ME!

ROBERT ALPIZAR, REALTOR

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N A P L E S , F L O R I D A



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