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REALTY

LUXURY



# THE CENTRAL FLORIDA

Luxury

# BUYER'S GUIDE

[SANZLUXURYTEAM.COM](http://SANZLUXURYTEAM.COM)

# WELCOME TO A DIFFERENT LEVEL OF **REAL ESTATE**

Buying a home is not just a transaction, it is the acquisition of a lifestyle. At the **Sanz Luxury Team**, we do not merely sell real estate; we curate experiences.

Whether you are seeking an opulent waterfront estate in Windermere, a penthouse in downtown Orlando, or a private retreat in Winter Park, navigating the Central Florida market requires more than just access, it requires strategy.

## **WE SPECIALIZE IN:**

- Luxury residences
- Off-market opportunities
- New construction & custom homes
- International and relocation clients
- High-level negotiation & acquisition strategy



# WHY PARTNER WITH US?

## **NOT ALL AGENTS ARE CREATED EQUAL**

Most agents help buyers search.

We help buyers secure the right property, at the right terms, with the right strategy.

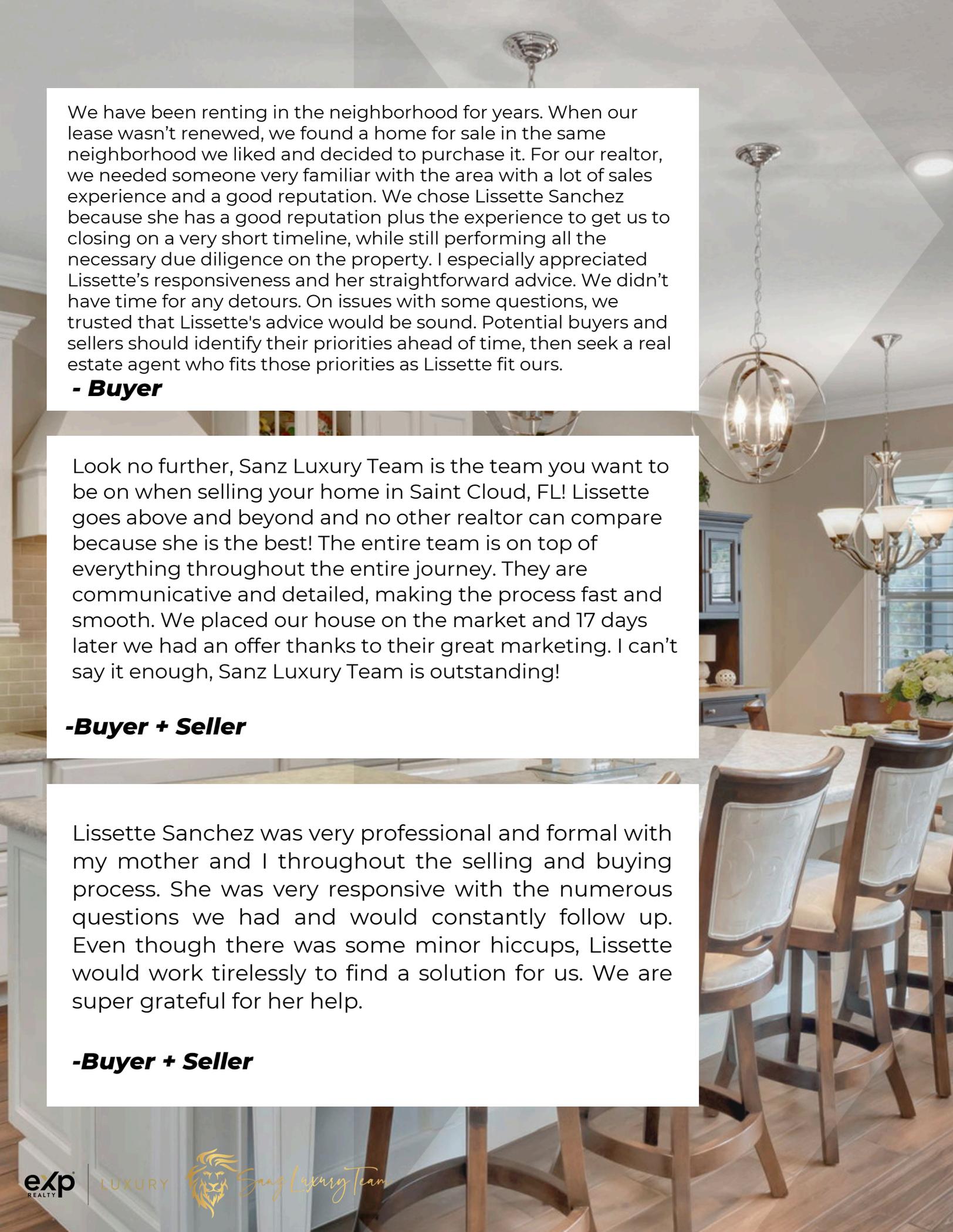
In a marketplace defined by nuance, you need an advocate who masters the art of deal negotiation, possesses deep insights into local market dynamics, and unveils exclusive properties before they ever hit the open market.

We combine the global reach of eXp Luxury, spanning 24 countries and over 90,000 agents, with a hyper-local focus on Central Florida. This ensures that whether you are moving from across the street or across the ocean, your transition is seamless, private, and executed with precision.

## **OUR DIFFERENCE:**

- Ranked in the Top 2% of 20,000+ Central Florida agents
- Luxury listing specialists with deep market access
- Off-market and pre-market opportunities
- Global network through eXp Luxury
- Concierge-level service from consultation to closing
- Strong relationships with top builders & developers

Our goal is to empower you, giving you control over the buying process with bespoke services tailored to your unique needs.



We have been renting in the neighborhood for years. When our lease wasn't renewed, we found a home for sale in the same neighborhood we liked and decided to purchase it. For our realtor, we needed someone very familiar with the area with a lot of sales experience and a good reputation. We chose Lissette Sanchez because she has a good reputation plus the experience to get us to closing on a very short timeline, while still performing all the necessary due diligence on the property. I especially appreciated Lissette's responsiveness and her straightforward advice. We didn't have time for any detours. On issues with some questions, we trusted that Lissette's advice would be sound. Potential buyers and sellers should identify their priorities ahead of time, then seek a real estate agent who fits those priorities as Lissette fit ours.

**- Buyer**

Look no further, Sanz Luxury Team is the team you want to be on when selling your home in Saint Cloud, FL! Lissette goes above and beyond and no other realtor can compare because she is the best! The entire team is on top of everything throughout the entire journey. They are communicative and detailed, making the process fast and smooth. We placed our house on the market and 17 days later we had an offer thanks to their great marketing. I can't say it enough, Sanz Luxury Team is outstanding!

**-Buyer + Seller**

Lissette Sanchez was very professional and formal with my mother and I throughout the selling and buying process. She was very responsive with the numerous questions we had and would constantly follow up. Even though there was some minor hiccups, Lissette would work tirelessly to find a solution for us. We are super grateful for her help.

**-Buyer + Seller**

# OUR ACHIEVEMENTS

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**2026:**

Top 2% Real Estate Agent in Central Florida | Ranked #276 out of 20,000+ agents

**2025:**

Top 1% Real Estate Agent in Central Florida | Ranked #115 out of 20,000+ agents

**2025:**

57 Volume Sold

**2024:**

47 Volume Sold

**2023 - 2026:**

eXp Luxury Certified

**2023 - 2026:**

Certified Luxury Home Marketing Specialist

**2023 - 2025:**

#1 Listing Agent in VillageWalk, Lake Nona

**2023 - 2025:**

#1 Buyer's Agent in VillageWalk, Lake Nona

**2023:**

Gold & Silver - Million Dollar Club

**2023 - 2025:**

3x ICON Agent - Among the top-performing premier agents at eXp Realty

**2023:**

46 Volume Sold

**2022 - 2026:**

Gold Key Certified



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# WHY 2026 IS THE YEAR TO ACT

## **THE WINDOW OF OPPORTUNITY IS OPEN**

If you have been waiting for the perfect moment to acquire your next property, the data suggests that moment is now. The market has shifted in favor of the savvy buyer.

### **INVENTORY IS AT A 5-YEAR HIGH:**

Nationally, the number of homes for sale has surged, offering you more options, less competition, and the luxury of choice. In regions like the South, inventory has recovered beyond pre-pandemic levels, meaning sellers are more willing to negotiate.

### **THE SHIFT IN AFFORDABILITY:**

Mortgage payments on median-priced homes have dropped significantly, down over \$400/month compared to recent highs. This shift resets the math on your move, increasing your buying power by tens of thousands of dollars.

### **RATES ARE STABILIZING:**

After peaking in 2025, rates are trending downward. Experts forecast a steady, moderate decline throughout 2026. This stability, combined with slowing home price growth, creates a "sweet spot" for acquisition before competition heats up again.

*"Buyers are in the best position in more than five years to find the right home and negotiate for a better price."* — **Lawrence Yun, Chief Economist, NAR**





# A DIFFERENT APPROACH. SUPERIOR RESULTS.

Venturing solo in the luxury market is a risk you cannot afford. Connoisseurs of real estate understand that high-end transactions are complex. Here is how the Sanz Luxury Team protects your interests:

## 1. UNPARALLELED NEGOTIATION

From offer to counteroffer, inspection to closing, we advocate fiercely for you. We don't just facilitate; we negotiate the finest terms, ensuring the transaction surpasses your expectations.

## 2. GLOBAL NETWORK, LOCAL EXPERTISE

As part of the world's largest independent brokerage, we offer direct access to premier luxury listings worldwide. Our network allows us to source off-market opportunities that others simply cannot see.

## 3. FINANCIAL INTELLIGENCE

We help you navigate the nuances of "Proof of Funds" vs. "Pre-Approval." In the luxury sector, demonstrating financial strength is paramount. We guide you on how to position your assets to win competitive offers, especially against cash buyers.

## THE ELITE BUYER AGREEMENT

We operate on transparency. Our ***Exclusive Buyer Representation Agreement*** details the luxury suite of services you are entitled to: private showings, strategic negotiation, and a dedicated timeframe where we act as your sole representatives. This ensures your interests are the only priority.



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# THE SANZ LUXURY TEAM BUYING PROCESS OUR SIGNATURE BUYER EXPERIENCE

## **1. CONSULTATION:**

We define your "*Exquisite Space*", architectural preferences, locale, and lifestyle aspirations.

## **2. FINANCIAL POSITIONING:**

Secure proof of funds or pre-approval from a premium financier.

## **3. CURATED SEARCH:**

We select and view only properties that meet your exacting criteria.

## **4. STRATEGIC OFFER:**

We craft a compelling offer that encompasses detailed terms, not just price.

## **5. NEGOTIATION & INSPECTION:**

We employ specialists to meticulously examine the estate and negotiate repairs or credits.

## **6. CLOSING:**

We oversee the title search, final walkthrough, and signing of documents to transfer ownership.

This is not transactional.  
It is a managed acquisition process.





## GET **PRE-APPROVED** OR GATHER **PROOF OF FUNDS**

For luxury home buyers, demonstrating your financial readiness is paramount in securing your dream property. While securing a mortgage pre-approval is one approach, showcasing proof of funds is essential, especially for our cash buyers. This step underscores your capability and seriousness in making a significant investment in the luxury market.

### THESE ARE THE PRIMARY DOCUMENTS **DOCUMENTS YOU'LL NEED:**

- Tax returns.
- Copies of W-2s (or 1099s for independent contractors, freelancers, and the self-employed).
- Earning statements (paycheck stubs).
- Bank statements.
- Loan obligations like student and auto loans and credit cards.

As your luxury agent, we will deliver your offer, outlining essential terms and conditions expected in upscale transactions.

## COMMON INCLUSIONS ARE:

- Financing (less worry if you're already pre-approved).
- Seller's help or discount, a credit to cover some closing costs.
- Home inspections, mortgage / value safeguards.
- Fixtures and appliances included in the purchase.
- Closing day.
- First payments.

Contingent on the negotiated contract signed, including if the seller covers buyer's agent fees according to the most up-to-date rules and regulations in your state.

## SUBMITTING AN OFFER

Upon discovering your ideal luxury property, collaborate with your agent to craft a compelling offer that aligns with your vision and remains within your financial framework. Remember, an offer in the luxury market transcends mere price, it encompasses detailed terms and conditions of the acquisition, including preferred move-in and closing dates, earnest money deposit, and bespoke concessions, such as covering certain seller closing costs or brokerage fees, to enhance the attractiveness of your proposal.

# HOME INSPECTION

Securing a specialist to meticulously examine your prospective luxury estate, assessing every facet and the integrity of its structure and high-end appliances, is a prudent measure. This elevated scrutiny is a staple among discerning buyers of luxury properties, ensuring that no detail is overlooked. Following this comprehensive evaluation, a detailed report will be provided, outlining any nuances or areas requiring attention. The resolution of these findings can be approached through various refined strategies, including adjustments in the purchase terms or specific remediations, ensuring the property meets the exacting standards befitting a luxury acquisition.

- Rectify it personally.
- Minor concern, yet warrants fixing.
- Request the seller to resolve the matter.
- Significant, but not a deal-breaker.
- Seek a reduced purchase price or exit the agreement.

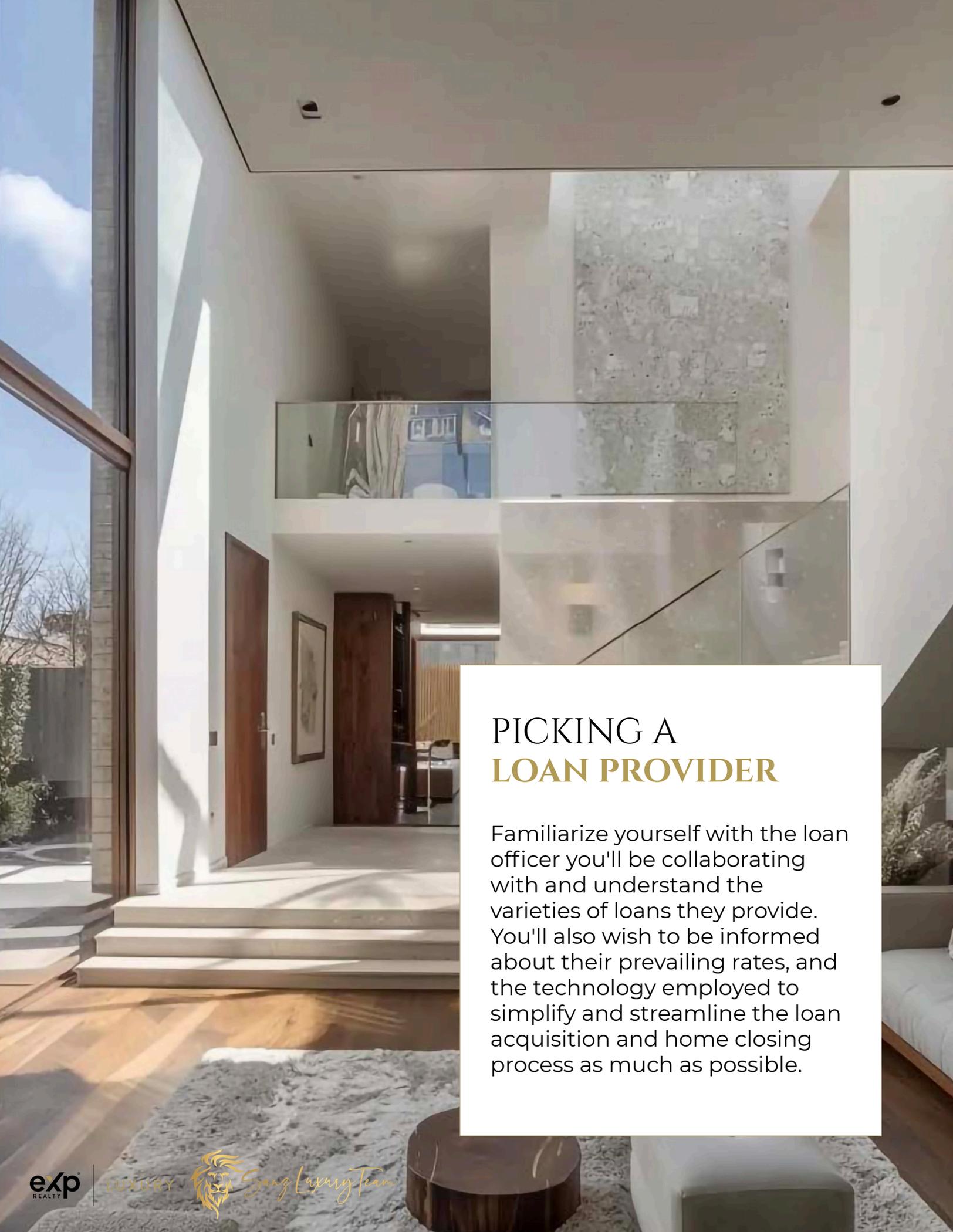
The inspector should avoid giving a value judgment on the house, whether the negotiated price is justified, or any matter beyond the precise realm of his inspection. It's your obligation to coordinate and cover the cost of home inspections, not the seller's.





## ENGAGING IN PROPERTY PURCHASE NEGOTIATIONS

After proposing a bid, you and the seller might engage in discussions over various facets of the agreement. In a seller's market, where demand overshadows supply, purchasers frequently need to exert extra effort to ensure their proposal distinguishes itself from alternate bids the seller might obtain. This scenario could escalate into a bidding war.



## PICKING A LOAN PROVIDER

Familiarize yourself with the loan officer you'll be collaborating with and understand the varieties of loans they provide. You'll also wish to be informed about their prevailing rates, and the technology employed to simplify and streamline the loan acquisition and home closing process as much as possible.



## REQUIREMENTS FOR OBTAINING A LOAN

Acquiring a loan entails furnishing numerous documents to your lender. Begin scouring through your records for these typical documents you may be requested to supply. Some of this data might be retrieved by your lender from a third-party, such as your credit report:

- Proof of earnest money, like a deposit slip.
- Asset confirmation, like bank balances, stocks, property deeds, etc.
- Borrower explanatory letter highlighting any notable aspects in your financial or work history.
- Gift letter, if necessary, from acquaintances or relatives.
- A rationale for any substantial deposits in your bank statements.
- Employment verification (VOE) from your workplace.
- Fully endorsed sales agreement, signed by you and the sellers.

# WHAT YOU SHOULD AVOID WHILE SECURING A MORTGAGE

While in the process of loan application, exercise caution to avoid any actions that might alter your lender's perception of your application. Engaging in major purchases or modifying your income might impact your eligibility for the loan.

## YOU SHOULD AVOID:

- Obtaining a new credit card.
- Purchasing a vehicle.
- Incurring additional student loans.
- Co-signing a loan for another individual.
- Exhausting your credit limits to acquire furnishings for your new residence.
- Overlooking factors impacting your credit, like an inactive store credit card.
- Resigning from your employment.
- A deposit of funds that are not properly sourced or needing funds from a retirement account and timing.





## CLOSING COST

A common feature in every type of closing are the closing expenses. At the inception of your loan application, your lender will furnish an "Official Loan Estimate," delineating the costs related to processing and concluding the loan. Besides details about interest and monthly payment sums, this Loan Estimate also encompasses a breakdown of the closing expenses that you'll need to brace yourself to pay at closing.

Closing expenses are the fees paid at the ultimate stage of the home buying journey to finalize the real estate acquisition. This assortment of fees encompasses the costs related to underwriting the loan as well as the amount disbursed to any third-party service providers engaged in the sale. You'll need to have the resources ready for their payment and incorporate them into your budget when gearing up for closing. Those elements include appraisals, credit assessments, flood certification, tax service charges, title, pre-paid taxes, recording fees, and transfer taxes. Reminder: Seller no longer pays for buyer agent fees unless it was included in the negotiated contract.

## SEALING THE DEAL ON YOUR NEW RESIDENCE & TRANSITIONING IN

Being the final stride before transitioning into your new residence, the closing emerges as an exhilarating phase in the home acquiring voyage.

It fundamentally marks the concluding segment of the transaction, where numerous legally binding documents await your signature.

### GETTING READY FOR YOUR CLOSING

#### WHAT TO BRING ALONG

- Photo Identification.
- Closing Expenses.
- Certified or Cashier's Check.
- Down Payment.

#### The usual documents you'll need to sign include:

- Title Deed - For official transition of property from the seller to you.
- Mortgage Document - A legal paper where you commit to paying off the loan sum.
- Title Insurance - To shield both the buyer and lender from potential title issues with the property.
- Having signed the final document, provided your down payment, and now holding the keys to your new residence.

There's just one step left: Move in!



*"If you don't enter the housing market, you are in the renter class where wealth is not being accumulated. If you want to participate in the housing market, the sooner you get in, the sooner you accumulate wealth." — Lawrence Yun, Chief Economist, NAR*



## THE "NEW BUILD" ADVANTAGE

### WHY BUILDING NEW MIGHT BE YOUR SMARTEST MOVE

Are you looking for customization and value? New construction in Central Florida is booming, and it offers distinct advantages for the luxury buyer.

#### **INCENTIVES GALORE:**

Builders are motivated. 65% of builders are currently offering special perks, including price cuts and closing cost assistance. This is the highest percentage we've seen in 5 years.

#### **LOWER MORTGAGE RATES:**

Here is the secret: Buyers of brand-new homes often secure rates ~0.5% lower than existing homes because builders offer "rate buy-downs" to keep sales moving.

#### **CUSTOMIZATION WITHOUT COMPROMISE:**

Avoid the "80/10/10 Rule" of compromises. Building new allows you to tailor the architecture and design to mirror your refined tastes from day one.

# OFF-MARKET & BUILDER OPPORTUNITIES ACCESS YOU CAN'T GOOGLE

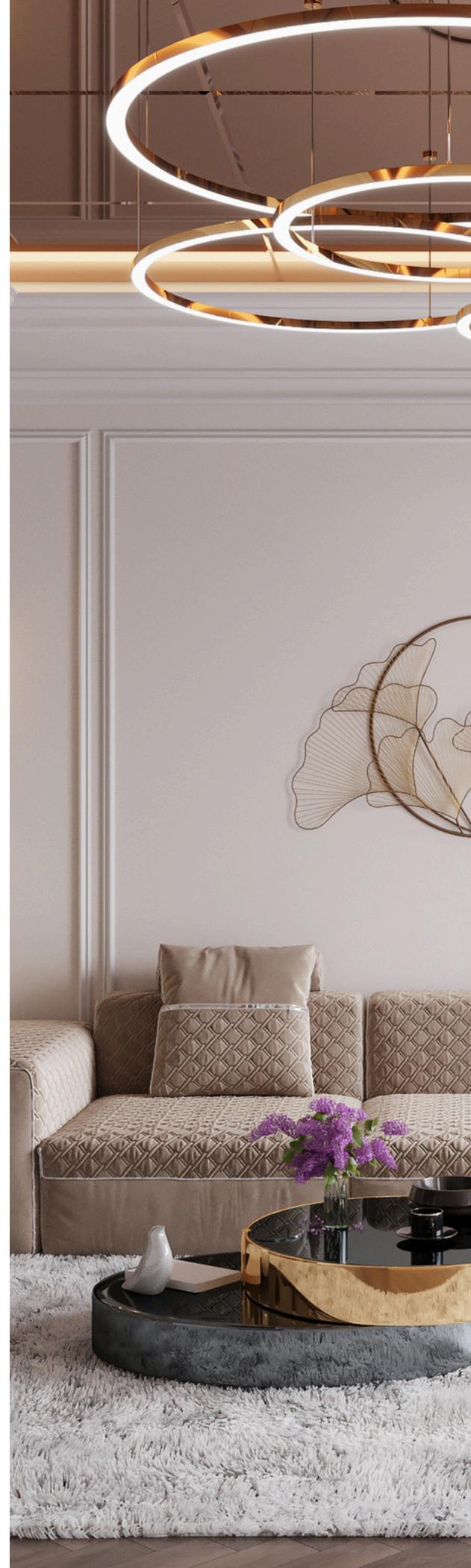
Some of the most desirable properties:

- Never hit MLS
- Are quietly pre-marketed
- Are builder inventory homes
- Offer incentive structures

Builders may currently offer:

- Rate buydowns
- Closing cost assistance
- Price reductions
- Premium upgrades

Our relationships give you access before competition sees it.



# PROTECTING YOUR INVESTMENT COMMON PITFALLS IN LUXURY TRANSACTIONS

Even seasoned investors can make missteps. We ensure you avoid them.

## **THE "WAITING" GAME:**

Don't try to time the market perfectly. Inventory is up now, but as rates drop further, competition will return. The savings from waiting are often outweighed by lost appreciation.

## **FINANCIAL CHANGES DURING ESCROW:**

Do not make major purchases (luxury vehicles, furniture) or move large sums of money during the transaction. It can jeopardize your loan eligibility.

## **IGNORING TOTAL COSTS:**

Remember, the purchase price is just the beginning. We prepare you for closing costs, transfer taxes, and insurance requirements so there are no surprises on closing day.

## **LOSING LEVERAGE:**

Never discuss your motivation or budget while inside a property, assume you are being recorded. Maintain your poker face; let us do the talking.



# LUXURY IS A DECISION YOUR NEXT MOVE IS STRATEGIC

You don't need more listings.

You need clarity, leverage, and representation.

## WHETHER YOU ARE:

- Relocating
- Upgrading
- Purchasing from overseas
- Investing
- Acquiring a second residence

The ***Sanz Luxury Team*** is positioned to guide you with precision.

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*Sanz Luxury Team*

# A STRATEGIC PARTNERSHIP PROPOSAL

As we approach the threshold of the luxury real estate marketplace, it is with great anticipation that we extend an invitation for you to formalize a distinctive partnership with us through an exclusive representation agreement. This bespoke accord designates Exp Luxury, alongside myself, as your unparalleled advocates, dedicated to the vigilant protection and advancement of your high-caliber interests within this elite sphere.

## ELITE BUYER REPRESENTATION AGREEMENT

### ***Bespoke Services:***

This clause delineates the luxury suite of services you are entitled to, encompassing a curated selection of properties, private showings, strategic negotiation prowess, and personalized assistance throughout the buying journey.

### ***Property Specifications and Locale:***

Tailoring our search to your refined tastes, this section specifies your preferences for property types, be it opulent estates, penthouses, or distinguished residential spaces, along with the preferred locales that resonate with your lifestyle aspirations.

### ***Exclusive Engagement Duration:***

The agreement outlines a dedicated timeframe, usually set at six months, during which you engage eXp Luxury and myself as your sole representatives in the quest for luxury real estate, ensuring a focused and dedicated search.

### ***Compensation Framework:***

Detailing the arrangement for our remuneration, this segment underscores the importance of transparent discussions at the onset of our journey. The agreement will encapsulate our agreed-upon financial terms, with an emphasis on the negotiability of commissions, ensuring alignment with your expectations of an elite service.

Before proceeding, we will meticulously review the accord together, ensuring every facet aligns with your expectations and preferences, guaranteeing a partnership that not only meets but exceeds your demands in the luxury real estate market.



# BEGIN YOUR ACQUISITION STRATEGY **YOUR VISION. OUR MISSION.**

You deserve a partner who values your time and protects your assets. Let's make your next move your best move.

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