



THE
HIGH TIDE GROUP
real estate | design | build



BUYER'S HANDBOOK

FIRST AND FOREMOST



Tara Brownlee

OWNER | REALTOR®

386-682-0992

tara@floridahightide.com

floridahightide.com

306 Washington Street
New Smyrna Beach, FL 32168

You're about to purchase a home in one of the most competitive real estate markets in the world, so having an experienced and well-connected real estate agent isn't just helpful, it's essential. The High Tide Group is the team you've been looking for.

We provide deep local market insights, offer access to an exclusive network of top agents and the listings they represent, and leverage top technology tools to simplify the buying process. This formula sets the stage for our team to negotiate the optimal purchase price on your behalf, ensuring that you get the best home for the best price.

Beyond data, tools, and technology, our talented team invests our unrivaled industry expertise, time, and energy into making you feel confident throughout your transaction. We work tirelessly to make sure you're satisfied with our service from our first meeting until the moment you sign on the line and finalize your purchase.

Most importantly, we recognize that real estate is about much more than managing transactions. It's about building relationships and supporting you through a significant life event. That's why our team prioritizes getting to know you; we learn about your real estate and life goals and help you achieve them. We can't wait to get started!

Sincerely,
Tara Brownlee

CLIENT TESTIMONIALS

Working with Tara and The High Tide Group was an absolute dream from start to finish! Tara's professionalism, expertise, and genuine care made the entire process seamless and enjoyable. She knows the Florida market inside and out — from coastal luxury homes to family-friendly neighborhoods — and she went above and beyond to make sure every detail was handled with precision.

Her team at The High Tide Group is top-notch — responsive, knowledgeable, and truly committed to their clients' success. You can tell they love what they do, and it shows in every showing, negotiation, and closing. Tara's marketing is next-level — stunning photos, thoughtful storytelling, and a coastal brand that captures the heart of Florida living.

If you're looking for a real estate experience that's equal parts professional, personal, and powerful, The High Tide Group is the team you want on your side! They don't just sell homes — they help you find your lifestyle. **AMANDA KNOX**

Tara is a shining gem in the community. She is always working to help someone buy or sell a home and has a keen eye for business listings too. Her company also does a lot of community involvement and I would recommend her to anyone. I personally have sent her people looking at properties she's listed and have only heard great things from all my contacts. **CHARLOTTE H.**

If you're looking for a professional and knowledgeable real estate agent, I highly recommend Tara. She has a wealth of experience in the industry and is dedicated to helping her clients find their dream homes. I have personally worked with her on a couple of real estate operations and can attest to her expertise and attention to detail. Her excellent customer service skills make her an excellent choice for anyone in need of a real estate agent. **HERMAN CAMARENA**





MEET THE HIGH TIDE GROUP

The High Tide Group is a luxury real estate brand designed to meet any need in any market condition. Our specialties include new construction, waterfront properties, vacation rentals, and first-time homebuyers, but no deal is too small or insignificant, no undertaking too large or complex. We're white-glove from first contact to close, and our full-service offering includes a comprehensive marketing plan to sell your home quickly at maximum value.

We are dedicated to pairing buyers with their dream homes while guiding sellers seamlessly from one chapter to the next. Through magazine-quality marketing and elevated presentation, we position our listings to command top dollar, while crafting compelling, strategic offers that win — no matter the market.

YOUR GUIDE TO BUYING A PROPERTY

Buying a home is one of the most significant purchases you will ever make. It's not just about building equity; it's also an investment in your quality of life. You want to find a place that inspires you to imagine the memories and milestones that lie ahead.

Beyond spreadsheets and loan qualifications, mortgage calculators and market analysis, finding the right home should be an exciting and empowering experience.

FROM NOW UNTIL WE
HAND YOU YOUR KEYS,
OUR JOB IS TO GUIDE
YOU THROUGH EVERY
STEP OF THE HOME
BUYING PROCESS WITH
CONFIDENCE AND CARE

Throughout the journey ahead, you'll experience our commitment to helping you find your ideal home. You'll never wonder what's coming next or be left with unanswered questions. We're present and available. Always.



8 STEPS TO BUYING A HOME



1. CONDUCT A NEEDS ANALYSIS

Our experienced agents will leverage expertise, local market knowledge, and key industry partnerships to ease you through the process of finding your dream home. First, we'll ask you a few questions designed to gather the important data we need to kick off your journey to homeownership.

2. SIGN A BUYER-BROKER AGREEMENT

Once you have selected which of our agents you'll be working with to find your dream home, sign a Buyer-Broker Agreement. A Buyer-Broker Agreement is a requirement in most markets. It establishes your selected agent's duties to assist you with market education, viewing properties, writing your purchase offer, negotiating offer terms, obtaining and reviewing property disclosures, navigating escrow, and closing your transaction, as well as the compensation you will pay to the agent for those services in the event the property seller does not offer compensation.

3. FIGURE OUT FINANCING

At this stage, our job is to ensure you've got solid financial footing when your dream home becomes available. Our recommended network of lenders and financial experts will help you choose the best financing option and will get you pre-approved. They'll also help you determine exactly how much home and how big of a down payment you can afford. All of this preparation will solidify your position as a serious market contender.

4. SHOP FOR A HOME

Now for the fun part! We'll help you draw up a wish list of everything you're looking for in your new home and your new community. During this process, we'll determine your must-haves and nice-to-haves, and will come up with an inventory of everything you're seeking, ordered by priority. Then, we'll find properties that check all the must-have boxes within your budget and will begin scheduling showings!

5. MAKE AN OFFER AND NEGOTIATE

When you're ready to go after a home, we'll help you formulate a fair, data-driven offer based on in-depth market analysis, and will draw up a purchase agreement. Then, we'll leverage our smart negotiating skills to guide you through contingencies, making sure you don't spend any more money than you need to. It's important to know that in a competitive market, it's not uncommon to be competing with other potential buyers, but you don't need to worry. Should things not work out for whatever reason, we'll be ready with a game plan for our next offer.

6. CONDUCT A PROPERTY INSPECTION

Once your offer is accepted, it's time to do a home inspection. At this stage, we'll recommend an independent licensed inspector to thoroughly investigate the condition of the home. Because this person is trained to detect issues that may not be apparent during a walk-through, an inspection is your best insurance. It can also be a powerful negotiating tool if any problems are uncovered. If issues arise, we'll work with you to develop a strategy on how best to proceed.

7. GET FINAL FINANCING APPROVAL

This part can get complicated, as mountains of paperwork change hands, and all the details are put into place. Luckily for you, we know from experience how to keep these crucial final stages of loan approval from becoming overwhelming. We'll regularly monitor the progress of your transaction, and will keep you in the loop on any funds that might be expected from you. We'll also work with your lender to make sure all the necessary paperwork is complete as we move steadily towards a stress-free closing.

8. CLOSE AND CELEBRATE

Trust us when we say you'll be incredibly good at signing your name by the time we make it to closing. A few days before the sale is finalized, we'll conduct a final walk-through. Then, both you and the seller will sign closing statements, and the keys will be yours! It's time to celebrate.





THE PRE-APPROVAL PROCESS

It's easy to crunch some numbers in a mortgage calculator to come up with a ballpark budget when you start your home search. But as tempting as it is to start scouring online listings for a perfect home as soon as you have a baseline number in mind, you're not a serious contender in this market until you're pre-approved for a loan.

Meeting with a lender, getting your finances in order, and obtaining an official pre-approval letter for a mortgage dramatically speeds up the overall buying process. It also clears a path and allows you to move quickly when a must-have home comes on to the market.

We're happy to recommend our preferred lenders, known for excellent customer service, quick turnaround times, and optimal negotiation power. Having firm financial footing and being able to move quickly is critical in a hot market, which is why we extensively vet our trusted lenders. We have the utmost confidence that they'll provide everything you need to be competitive.



THE LOAN PROCESS

While the process will be customized to your individualized financial situation, most loans follow a typical path. The lender you choose will guide you through this process, and our team will remain fully engaged. We'll make sure you understand everything along the way and that you're getting the support you need from your bank and loan officer.

1. PRE-APPROVAL

Unless you're paying cash, buying your dream home requires successfully securing a loan, and that process starts with pre-approval. Your lender will ask you some basic financial questions, then will do a credit check to determine how much money you're qualified to finance. Once assessed, you'll be pre-approved for a loan of a specific dollar amount. We'll use that amount as a starting point to help you find properties that meet your needs and fit your budget.

2. LOAN APPLICATION

Pre-approval is just a starting point. Once you find the right home and your offer is accepted, it's time to formally apply for a mortgage loan through your lender. Get ready for paperwork, paperwork, and more paperwork!

3. DOCUMENTATION REQUESTED

Your lender will ask for verification of your full financial picture. This includes your employment history, debt, assets, etc. They'll also ask for supporting documentation for all of the above, and will hire an appraiser to determine the fair market value of the home you're purchasing. Making sure your home is listed for a fair price is an important step for the lender managing the loan.

4. LOAN SUBMISSION

Once all the necessary documentation has been collected, your loan processor will put your loan package together and submit it to the underwriter for final approval.

5. LOAN APPROVAL

The underwriter will determine whether your loan is fully approved, conditionally approved, or denied. If your loan is conditionally approved, the underwriter may request additional documentation or explanations for things like credit history blemishes. Once any conditions are reconciled, the underwriter will approve your loan.

6. DOCUMENTS DRAWN

After approval, the loan documents, including the note and deed of trust, are created, completed, and sent to the title company. At this point, you'll be asked to come in for the closing. This is when you'll sign the final documents and will pay the required closing costs.

7. FUNDING

The lender receives all the signed loan documents and reviews the package. If all the forms are prepared correctly, funds are wire transferred to the title company.

8. RECORDING

After funds are received, your escrow officer will authorize the county recorder to record your signed documents. The lender will then prepare a final settlement statement, disburse proceeds to the seller, and pay off the existing encumbrances and other obligations.



CUSTOMIZING YOUR WISHLIST

Once you've done your financial preparation and worked with a reputable lender to determine your budget, you're ready to find your dream home. Location, features, architectural style, and amenities are all critical elements of your ideal listing. Finding the perfect match for your needs and desires is our goal, and we'll help you identify must-haves vs. nice-to-haves.

WHAT TO CONSIDER:

In addition to creating a list of must-have amenities, it's also wise to consider the following:

- What's most important to you in a home? Are you looking for specific features, like impressive views, a chef's kitchen, a big backyard, or lots of square footage? Or do location and access to nearby restaurants, things to do, and transportation top your list?
- What do you need your home to do for you? Are you looking for a cozy retreat for you and your partner? A vacation or rental home that you can rent out when you're not staying there? Or do you need a larger home that can accommodate your growing family?
- What type of home are you looking for? Are there specific design must-haves on your list? Are you in love with the idea of an all stucco exterior, Mediterranean architectural features, or craftsman style home? Do you want a multi-story or ranch? Also, does the idea of an older home with potential that's a bit of a fixer-upper appeal to you, or is a move-in ready home more appealing?

Whatever your preferences, we're confident we can help you find your ideal home. Give us your list, and we'll get to work!





WRITING AN OFFER

Real estate transactions are as individual as people. Luckily, you're working with an experienced team that has a proven track record. Over the years, we've developed a proven and effective strategy to make sure you get the right place at the right price.

Buyers ultimately determine the value of a home, not sellers. That may seem counterintuitive, especially in such a competitive market - but at the end of the day, a home is only worth what someone is willing to pay for it. Unfortunately, too many buyers end up overpaying because they operate from a position of desperation or fear.

We believe in the power of negotiation, and we don't want you to spend more than is necessary to secure your dream home. We also know that putting in the best offer is more complicated than simply outbidding everyone else.

Your agent will work with you to explain all the variables that need to be considered in determining your offer price and will make sure you come to the table with a strong, well-thought-out proposal.

Your agent will also draft your offer and will go over all the details regarding financing, inspections, and contingencies with you.

Next, we'll present your offer to the listing agent and the sellers, and we'll quickly relay any updates or counter-offers to you. This will give you every opportunity to stay engaged with the process and negotiate effectively.

As we go through negotiations, our team will strategize an approach for maximum leverage. Sometimes a personal letter sways the seller to accept a specific offer, and other times agreeing to remove contingencies can help you distinguish yourself from other potential buyers.

The competitiveness of this market often requires making offers on more than one home before we successfully close the right deal for you. Not winning an offer can be disappointing, but when clients finally lock in a successful purchase, we find that they almost always feel the home they end up with is the one they were meant to have.

AFTER THE OFFER: JOURNEYING THROUGH ESCROW



There's nothing quite like the exhilaration of an accepted offer. We've worked hard to get to this point, and it deserves some well-earned celebration! But we're not quite finished yet.

TIME FOR ESCROW

Though you spend a lot of your time waiting for paperwork to come through, escrow is actually the busiest part of the transaction for us. We work closely with lenders, inspectors, and our escrow team to make sure everything goes smoothly, and we're on track to a successful close.

JUST BREATHE

Even under the best of circumstances, buying a home is not exactly a stress-free experience. We do our absolute best to minimize your stress throughout the buying process, and especially during the crucial final stages. We do everything we can to walk you through each step, are always available to answer questions, and are dedicated to making sure all the moving pieces make it to their predefined place so the purchase can proceed as smoothly as possible.

CLOSING CHECKLIST



BEFORE YOU MOVE IN

- If you plan to purchase a home warranty, do so before closing.
- Fill out any last paperwork your lender needs and send it to them.
- Complete paperwork for / respond to inquiries from your settlement and title company.
- Schedule your move; hire movers and schedule truck or storage pod rentals.
- Go to your scheduled final walk-through to inspect the home -- optional.
- Paint and complete other major projects before you move into your home.
- Change your utilities; cancel utilities at your current residence, and turn on the utilities (electricity, gas, phone, cable, and internet service) at your new one.

ONCE YOU'RE MOVED IN

- Change any keyed locks (install new locks).
- Update your mailing address with the U.S. Postal Service.
- Update your address with any company that regularly sends you deliveries (mail-order pharmacy, magazine subscriptions, monthly meal plans, etc.)
- Register to vote, register your car, and update the address on your driver's license.



STAYING IN TOUCH

You purchased a property — but it isn't truly a home until you put your own personal touch on it. Once your pictures are on the walls, your furniture is in the rooms, and space reflects your personality, you've set the stage for new memories to take shape.

Long after the transactional part of your home purchase is completed, The High Tide Group remains present and available to help guide all aspects of owning and maintaining your valuable investment. We have an amazing network of trusted movers, interior designers, general contractors, plumbers, electricians, painters, flooring and tile specialists. You name a project; we know a guy or gal who can help you knock it out of the park.

We also understand that your new home is part of a bigger picture; one where you're planning out your future, navigating big life changes, or looking for guidance on building wealth. If you ever need help with any of the above, we can connect you to established and trustworthy probate and estate attorneys, family law attorneys, accountants, financial planners, insurance providers, and private bankers.

We're excited to see you create a great life in your new home and hope you'll always rely on us for all things real estate. It truly brings us joy when our buyers and sellers contact us for advice or come to us with questions. We hope to be here to support you for many, many years to come.

Our clients will tell you, once you're part of The High Tide Group team, you're on the team for life. That means, when the time comes, we will be here to help you sell or rent your home, and we will be here when you decide to buy again.

But for now, catch your breath, settle in, and enjoy. You've earned this!



FLORIDAHIGHTIDE.COM