

A tropical outdoor pool scene. In the foreground, a lounge chair with a white patterned blanket is partially visible. The pool is surrounded by a stone deck. Several palm trees are scattered throughout the scene, with one large one in the center. The background shows a residential area with houses and more palm trees under a cloudy sky. The text 'HOME BUYING BLUEPRINT' is overlaid in large white letters.

HOME BUYING BLUEPRINT

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Your Three Goals

GET THE BEST DEAL

Buying a home is the most expensive purchase you'll probably ever make, so of course you want a good deal!

With my market expertise, we can make sure we get you the best price for the home and negotiate the best terms possible.

IN THE TIME YOU WANT

The biggest complaint most buyers make about their agent is that they're not available when they want to see properties. By being strategic with our showings, we can get in to see the properties that are the absolute best match for you so you can be first to see it and be the one to buy your dream home rather than losing out to another buyer.

BUY STRESS FREE

Moving is stressful enough. The buying process shouldn't and doesn't have to be. I believe in a consultative approach to selling homes which means my goal is to educate you at every turn so that you can make the best decision for you and your family, and then to communicate every step of the way so you're never left in the dark wondering what happens next.

BUYING PROCESS OVERVIEW

Here's a quick breakdown of the entire buying process...

PREPARATION: The homework we do before we start shopping will get us to the closing table faster and more efficiently than hopping in the car and driving all around the county and leaving you frustrated.

SHOPPING: It's not about seeing more homes, it's about seeing the right homes and being first in to see them.

OFFERING + CONTRACT PERIOD: After you've found "the one", we'll walk you through the entire offer and contract process to get you to closing stress free.

CLOSING: On the day of closing, you'll wire the remainder of your cash-to close to the title company, we'll walk through the property to make sure it's in the same condition as the inspection and go to the signing to close and get your keys.



PREPARATION

MARKET STATISTICS

You don't need to know every statistic and number about real estate to make an educated decision. Here are the key points to know:

LIST PRICE TO SALES PRICE RATIO

This is the percentage of list price that sellers are getting. The market's average is about 96%. For example, (using easy numbers) if a seller listed at \$100k, they would expect at least \$96k. When a property is priced right, it will sell at or above list price. If a property is overpriced by even 10%, it will sit and get stale on the market.

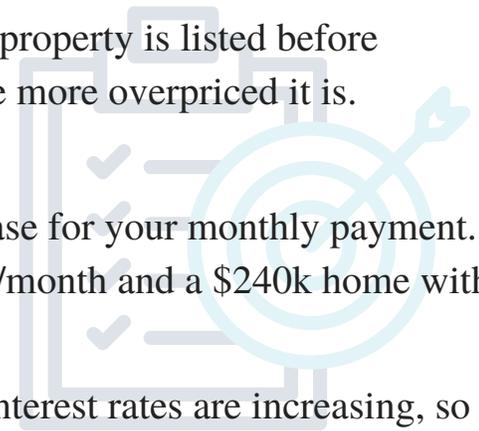
DAYS ON MARKET

Days on market (or sometimes seen as DOM) is how many days a property is listed before it goes under contract. The longer a property sits on the market, the more overpriced it is.

INTEREST RATES

For every 1% interest rates increase, it's equivalent to a 10% increase for your monthly payment. For example, a \$300k home with a 4% interest rate is about \$1575/month and a \$240k home with a 6% interest rate is about \$1675/month.

Cheaper prices don't always add up to a lower monthly payment. Interest rates are increasing, so it's great that you decided to take advantage of it.



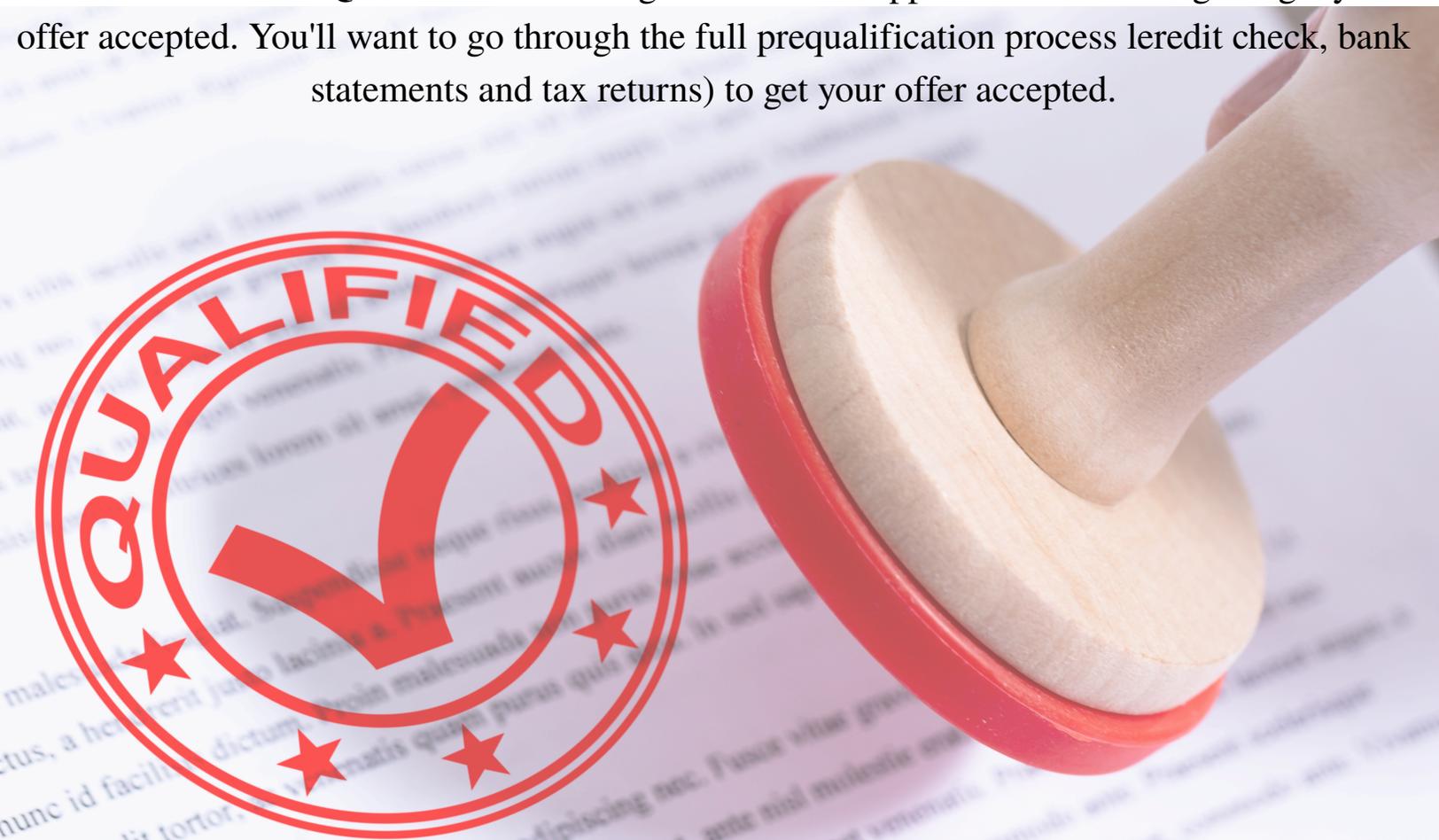
GET PREQUALIFIED

Waiting until you find the right home before getting prequalified is like going Black Friday shopping and forgetting your wallet... The best deals are already gone by the time you're ready to checkout!

BEFORE YOU CAN MAKE AN OFFER: Buying a house isn't like buying a car. When the seller is taking their home off the market and can't accept offers from other buyers, they want to know that we will actually get to the closing table so we need to be fully prequalified before we make an offer.

BIG BANK CAUTION: Big banks are notorious for not closing on time and listing agents know it! You'll want to work with a lender who can get a loan commitment on time

GET FULLY PREQUALIFIED: Filling out an online application isn't enough to get your offer accepted. You'll want to go through the full prequalification process (credit check, bank statements and tax returns) to get your offer accepted.



BEFORE WE SEE HOMES.. Make sure that you're fully prequalified so we know what type of properties and price range to look at.

BUYER CONSULTATION

If you walked into a car dealership and the salesperson handed you keys to a random car without asking a single question would you feel confident driving off the lot? Of course not. You'd expect them to learn about your needs, your budget, and what fits your lifestyle first.

Buying a home? That deserves even more attention.

That's why our first 30-minute meeting is so essential. Here's what we'll focus on:

Wants & Needs

We'll dive deep because surface-level questions won't cut it. I want to understand the why behind what you're looking for so I can hand-pick the best 5 homes that align with your life, instead of wasting time on ones that miss the mark.

Market Breakdown

We'll pull up listings together, live on screen. I'll show you how to read the market, identify hidden gems, and refine your search to make sure we're always a step ahead.

Confident Decision-Making

In a market where well priced homes in sought after neighborhoods sell faster than hot concert tickets, it's crucial to move smart not rushed. I'll answer every question, so when the right house comes along, you're ready to secure it without second-guessing.



PREPARING TO SHOP

I'm going to let you in on something most people don't realize...

You don't need to tour 30 homes to find the right one. In fact, most of my buyers end up falling in love with a home within the first 4 to 6 we see. Why? Because we do the work upfront together.



YOUR PART:

I'll send you a tailored list of homes. Your job? Pick your top 5 and do a quick drive-by to feel out the area.

Just a heads-up: don't let bad listing photos fool you. Some agents invest in professional photography, and others... well, let's just say they haven't upgraded since the flip phone days. Drive-bys reveal way more than the photos ever could **you might just find a hidden gem.**

MY PART:

Once you've picked your favorites, I get to work. I'll call the listing agents to double-check that your must-haves are there and your dealbreakers are not. Then I'll run the comps so you know exactly what each home is really worth before we step inside.

This isn't guesswork it's a game plan.
And that's **how we win** in this market.

CHOOSING THE RIGHT HOME

Your time is valuable so I won't waste it.

When we tour homes, I'll always show you the best option first, followed by the next best, and so on. We lead with strong contenders to keep things focused, efficient, and exciting.

Let's get real for a second...

I'd love to say the perfect home exists but it doesn't. Every home has something. That's why getting crystal clear on your must-haves, deal breakers, and nice-to-haves is non-negotiable.

When we know what really matters to you, we can make smart, confident decisions even when a property isn't flawless.

Here's what to really pay attention to:

- Does the layout make sense for your daily life?
- Are the rooms the size you need?
- Does the home feel right to you?
- What needs immediate upgrades or repairs?
- How does the neighborhood feel?
- Is the location practical for work, school, and your lifestyle?

Then comes the fun part...

After each home, I'm going to ask you:

"On a scale of 1 to 10 for the price how does this home feel to you?"

Once we've seen them all, we'll circle back to the one that stood out and go see it again.

And when I ask, "Do you love it enough to make an offer?"

Remember making an offer doesn't mean you're locked in. It means you're taking the first step toward a smart, well-informed decision... and I'll be right there guiding you the entire way.





NEGOTIATING THE SALE



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MAKING AN OFFER

Getting your offer accepted isn't about luck it's about strategy.

We don't throw out random numbers and hope for the best. We come to the table prepared. I'll pull comparables to determine where the home should sell, and we'll make a smart, competitive offer based on real data not emotion.

But price alone doesn't win the deal. Sellers consider several factors when reviewing offers, and here's what can set yours apart:

Deposit

Sellers want to know you're serious. Putting 2–5% down as an earnest money deposit shows commitment. It's your way of saying, "I'm all in." That money goes toward your closing costs, and it gives sellers confidence to take their home off the market for you.

Contingency Timelines

Tight, realistic timelines matter. We'll aim for a short inspection period (5–7 days), show that your financing is solid, and ensure your closing date aligns with the seller's needs. That flexibility and readiness makes your offer stronger.

Lender Strength

The lender you choose can make or break your offer. Working with a strong lender who can provide a full pre-approval or better yet, a loan commitment gives sellers peace of mind. It shows you're not just qualified, but ready.

Additional Terms

If you're asking for closing cost help, or you need to sell your current home first, we'll position those terms in the most favorable way. Every detail matters and I'll help you present the cleanest, strongest version of your offer.

Bottom line: We don't just write offers we craft them with purpose. And when done right, we put you in the *best position to win*.

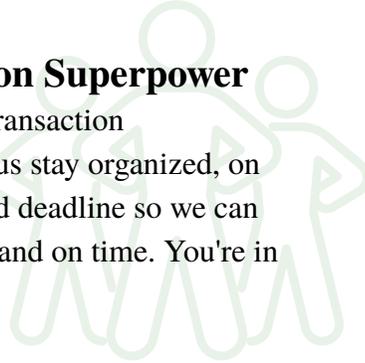
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ONCE YOUR OFFER IS ACCEPTED

The first and last weeks of the closing process are the most intense. Here's what happens within the first few days of your offer being accepted:

Meet Beth—Your Transaction Superpower

You'll be getting an email from my transaction coordinator, Beth. She's here to help us stay organized, on schedule, and on top of every date and deadline so we can get you to the closing table smoothly and on time. You're in great hands!



EXECUTED CONTRACT

The contract will be sent to the title company and the lender so that everyone has a copy of the signed (executed) contract.

SCHEDULE INSPECTION

We will coordinate your inspection with the seller. Generally, the inspection is within 48 hours of getting the offer accepted and we'll have a report back within hours.

ASSOCIATION

If there's an association, we'll need to get the application submitted ASAP so that we can get an approval back in time for closing.



DUE DILIGENCE

INSPECTION

We use the As-Is Contract for a reason *it protects you*.

This contract gives you the full right to inspect the property and, based on the results, you can move forward, request a credit toward closing costs, or walk away without penalty. You'll typically have 7–10 days to complete this inspection period.

During the inspection, we'll focus on the major systems roof, A/C, plumbing, electrical, and structural integrity. The goal is to uncover anything that could impact your investment.

A standard home inspection usually ranges from \$400–\$600, and it's paid directly to the inspector at the time of service. It's one of the most important steps we take to make sure you're buying with confidence.



Let's be honest the financing part isn't glamorous.

No one loves gathering paperwork or dealing with underwriting, but it's one of the most important steps in securing the home you want. Here's what to expect:

Executed Contract

Once your offer is accepted and we're officially under contract, we'll send the fully executed agreement to your lender so they can kick off the final underwriting phase.

Underwriting

Get ready they're going to ask for what feels like a million documents. Yes, it might be tedious. Yes, it might be frustrating. But send everything they ask for. This is how they confirm your loan details and secure the lowest possible interest rate for you. Once everything checks out, you'll receive your loan commitment.

Loan Commitment

How fast this happens depends on the lender you choose. The right lender will streamline the process and keep us ahead of the curve.

Pro tip: If you really want to stand out and strengthen your offer, get a loan commitment before you start shopping. It tells sellers you're not just serious you're ready.

It might not be the most exciting part of the process, but this is where serious buyers rise above the rest. And don't worry [I'll be right by your side through every step.](#)

HOMEWORK

Start the loan commitment process right away to put you in the best position to get your offer accepted and to have a smooth closing.



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APPRAISAL

Let's talk about the appraisal one of the most important checkpoints in the homebuying process.

An appraisal is a third-party, unbiased valuation of the home, ordered by your lender to ensure the price you're paying aligns with the current market.

The appraiser determines the value by comparing your future home to recently sold properties in the neighborhood focusing on homes with similar square footage, upgrades, features, and layout, typically within the last six months.

Here's how it can play out:

If It Appraises High

Amazing news you've just gained instant equity! We move forward as planned, and the best part? The seller doesn't see the appraisal report, so there's no renegotiation.

If It Appraises Right on the Money

Perfect. We proceed with the sale exactly as agreed no changes needed.

If It Appraises Low

This is where we may need to strategize. The lender will only finance up to the appraised value, so anything above that must be covered out of pocket. This situation is more common with custom homes or unique properties where comparable sales are limited.

In that case, we have a few options:

- The seller can reduce the price
- You can choose to pay the difference
- Or we negotiate a number in between (which is often the most common outcome)

Either way, I'll guide you through it and make sure we're making the smartest move for your investment.



TITLE + ASSOCIATION

Most of the title and association work happens behind the scenes but it's a big deal.

While you may not hear much about it during the early part of the transaction, the title company becomes more involved as we approach closing.

Here's what the title company does:

Their job is to ensure that the home you're buying has a clean, clear title meaning no one else can come back and claim ownership. They'll research the property's ownership history, provide title insurance to protect you just in case anything comes up later, and prepare all of the legal documents needed to finalize the sale.

Unless you're purchasing a foreclosure, you (the buyer) get to choose the title company.

In Palm Beach counties seller chooses title.

I'll help coordinate everything so this process stays smooth and stress-free.

You are welcome to use whoever you want to for title, but I highly recommend THE CLOSERS TITLE INSURANCE AGENCY or the office of GRIMALDI LAW FIRM because they're efficient, care about their clients and know what they're doing.

ASSOCIATION

If there's an association that requires an application, you'll need to get that filled out and submitted ASAP. Some associations take an entire 30 days to get the application approved and we cannot close without an approval from the association.

At closing, you'll need to bring the original association approval.

MOVING + CLOSING

MAKING YOUR MOVE

It's completely normal to feel a mix of emotions during this process

Excitement, nerves, maybe even a little second-guessing. You're making a big move, and that comes with a lot of feelings. Take a breath it's all part of the journey.

Once you're settled into your new space, things will start to feel more grounded and familiar.

And remember, you're not doing this alone. If you need trusted referrals for movers, contractors, cleaners or anything in between I've got a go-to list of pros who can help make your transition smooth and stress-free.

I'm here for you every step of the way.

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I'm here for you every step of the way.

CLOSING

Closing Day is almost here and we're in the home stretch!

There are just a few final steps to wrap things up smoothly:

Final Walk-Through

Before we head to closing, we'll do a quick walk-through of the property to confirm everything is in the same condition as it was during your inspection no surprises, just peace of mind.

Wire Transfer Instructions

The title company will reach out to you directly with instructions on where to wire your remaining funds for closing. Pro tip: Try to send the wire the day before closing, not the morning of. It'll save you time, stress, and any last-minute headaches.

Signing Time

Get ready to sign A LOT. Think of it as your autograph tour!

Ideally, we aim to close before 3PM on a weekday that's not a Friday that way, you'll get your keys the same day and not have to wait through the weekend.

What to Bring

Make sure to bring a valid photo ID and your original association approval if it's required for the property.

You're so close—I'll be right there to make sure it all goes smoothly!



YOUR HOMEWORK

- Attend Walkthrough**
- Wire Your Cash To Close**
- Bring ID + Approval**
- Sign Closing Documents**
- Get Your Keys**

RESOURCES

One of the biggest complaints buyers and sellers have about realtors?

Lack of communication.

That's *never* going to be your experience with me. Here's how I keep you in the loop every step of the way:

"Here's What Happens Next" Emails

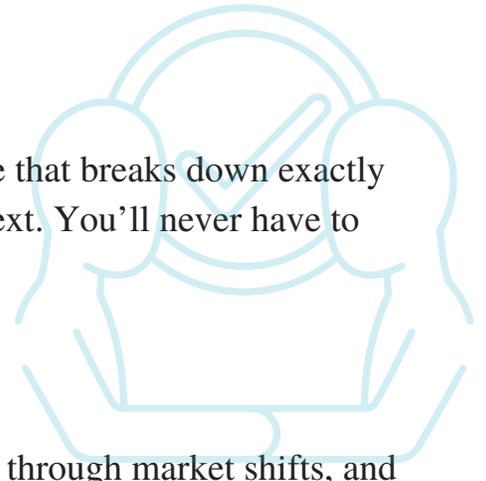
At every key milestone, you'll get a clear and timely email from me that breaks down exactly where we are in the process, what just happened, and what comes next. You'll never have to wonder what's going on we stay ahead of it together.

Tuesday Check-In Calls

Every Tuesday, I'll personally give you a call to share updates, talk through market shifts, and answer any questions. It's your weekly touch point to stay fully informed—and of course, you can reach me anytime in between as well.

Beth = Our Secret Weapon

Once we're under contract, Beth my incredible transaction coordinator joins the team to keep us on track with every deadline and detail. She'll also send you regular updates so nothing falls through the cracks. Don't worry—she's not replacing me. She's enhancing the experience. If you need a quick response, she's often your fastest route since I may be out showing homes!



With this system, you're never in the dark and you're always supported. That's the way it should be.

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FREQUENTLY ASKED QUESTIONS

Buying a home is a big move so asking questions is not only normal, it's smart.

Here are some of the most common questions buyers ask before getting started:

Do we have to meet first? Can't we just go see the house?

Technically? Sure. But here's the truth: only about 2% of buyers actually purchase the home they think they want at first.

Taking just 30 minutes to sit down and talk through your goals, needs, and priorities can save you 10–15 hours of wasted time and house hunting frustration. Strategy first, always.

Why do I need to be prequalified before we shop?

Because timing is everything. When the right home hits the market, we need to be ready to submit a strong offer immediately and that offer must include your prequalification. If you wait until after finding the perfect home to start the loan process, it may be gone before you get your financing in order.

How do you get paid?

My compensation comes from my negotiations with the seller's side.

My team does charge a one-time \$895 transaction coordination fee at closing. That covers the full scope of behind-the-scenes work: documentation, coordination, compliance, and keeping every detail on track so you can close seamlessly.

Do your buyers really find their home in the first 4–6 showings?

Honestly? Yes most of the time. Not because I rush anyone, but because we prepare.

I spend time upfront asking the right questions and researching the right properties, so when we start touring, you're not seeing random homes you're seeing your top contenders. That's the power of a focused plan and a strategic approach.

Got more questions? I've got answers and I'm here to guide you every step of the way.

NEXT STEPS

Before We Meet

Make sure you're fully prequalified so we can search with clarity and confidence. This helps us focus on homes that align with both your needs and your budget and puts us in a strong position when it's time to make an offer.

When We Meet

Our first meeting will take about 30–45 minutes. We'll dive into what you truly want and need in a home, start reviewing properties together, and I'll answer any questions you have about the process. We'll also go over the VIP Buyer Agreement and lock in a date to start touring homes.

Once We Start Shopping

After we narrow down your must-haves, deal-breakers, and lifestyle goals, I'll send you curated listings that match your criteria. You'll pick your top 5, and I'll do the behind-the-scenes research calling agents, pulling comps, and verifying details to make sure we're only touring homes that are strong contenders.

This approach keeps the process

efficient,

intentional,

and tailored just for you.

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