

HOME BUYERS GUIDE



Fine PROPERTIES

IN MY EXPERIENCE...

a home isn't a dream home because of its size.

It's about how you feel when you walk through the front door, and the way you can instantly envision your life unfolding there.

This is about more than real estate - it's about your life, your dreams and your desired outcomes. Working with home buyers is not a one-size fits all process, so I approach each one of my clients individually, taking the time to understand their current situation, unique needs and lifestyle. I understand I am helping my clients open a new chapter of their lives, which is why I work so diligently to find the perfect home and handle every last detail of the home buying process.

I am honored to guide you through this process and excited to help you find that perfect home!



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MEET THE TEAM

TEAM CASA US

Casa US was created with the goal of delivering the best experience to our clients. Our team has only the best agents, which are also multi-lingual, so we can help clients that don't speak English as their first language. We require that our agents constantly attend real estate related conferences, as well as obtain certifications and designations accredited by the National Association of Realtors. We strive to deliver the best possible service and

have a smooth transaction, while also recommending great lenders, inspectors, insurance companies, etc., if the client needs them.

Team Casa US will proudly show you with actions, that you are working with efficient, knowledgeable, business-minded real estate agents, who are available 7 days a week.



ROSA PAYSON, PA
REALTOR – TEAM LEADER



EVANGELINA "LINA" ARAUJO
REALTOR



ROSA PAYSON TEAM LEADER

Born in Colombia, South America, where she studied Medicine and became an ophthalmologist, she speaks 3 languages: Spanish, French and English. She has lived in the USA since 1998, and in the Sarasota area since 2002. As a Realtor, she combines her passion to help others with her experience as a business manager. Her relationship with clients and friends is based on honesty, sincerity, loyalty and great communication skills, offering advice and all the necessary information to so the buyers can make an informed decision. She stays in touch with her clients even after the transaction has closed, to make sure they're happy with their new home and to answer any additional questions they may have.

She continuously attends real estate conferences, and has certifications and designations including: ABR (Accredited Buyer's Representative), SRS (Seller Representative Specialist), RENE (Real Estate Negotiation Expert), CNE (Certified Negotiation Expert), CIPS (Certified International Property Specialist).

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WHAT OUR CLIENTS ARE SAYING...



Rosa was a wonderful aid in finding our new home in Sarasota! Her bilingual skills helped immensely in our communication throughout this process. She was extremely patient, quick to respond, and very professional. Thank you Rosa for all of your help!!

- **Nuris Betancourt**

Rosa is an amazing rare find. Not only she is very knowledgeable and professional, she will go above and beyond to help you and will provide you guidance and advice with an honest perspective and always having your best interest at heart.

I had a very tight schedule and a challenging situation and Rosa understood my needs from day one; she listened and was so on point in everything; very organized and accommodating, so resourceful! She really goes out of her way to assist you and she naturally provides a full guidance throughout the process, with such integrity and grace. She truly cares and will fight to the teeth to help one get what you are looking for.

Rosa is a one of a kind professional, and a wonderful human being. She made a huge difference in my experience and I will forever be grateful to her

- **Silvana Corsi**

Buying a home can be a very stressful time. Our Realtor, Rosa Payson is an incredible person. Rosa helped to not only decrease our stress, but she went above and beyond. We ran into several obstacles and Rosa was there for us! She always helped us to keep a calm perspective by making many phone calls, keeping us informed, meeting with us often to address the issues that we faced. I'm a professional that works long hours at times, and Rosa would go out of her way to work with my schedule. I highly recommend Rosa if you are looking for an honest, hard working Realtor who will always be there for you!

- **Lynn Barrett**

Rosa truly helped us find our dream home and we couldn't be happier. We closed on our home on July 24, 2018 and looking back, it is amazing how much Rosa did for us throughout this process. Her knowledge and resourcefulness are incredibly amazing. She exceeded our expectations at every step, handling details that saved us an enormous amount of time and stress. Rosa was so flexible and patient, always making us feel like her only clients. She took as much time as we needed and guided us along the way. We truly appreciated the communication we received from Rosa and the quick responsiveness to our calls and questions. Professionally and personally, Rosa is the best at making sure she helps you find your dream home!

- **Brenda Pontious**

Buying a house could be a very intimidating process and the stress of feeling unprepared is overwhelming. Rosa was the answers to all my prayers! She walked me through every step and made me feel secure. Not only did she help me with EVERYTHING, but she gave me her honest opinion and advice. I could not have hoped for a better agent. I will be forever thankful!

- **Sabrina Siano**


Rosa went above and beyond for us by checking out numerous properties, taking videos, and answering our hundreds of questions! In all of our years of purchasing properties, we have never come across a realtor as professional and conscientious as Rosa! Thank you again!


- **Larry & Mary Jo Miller**





THE HOME BUYING PROCESS




 Conduct Inspections

 Resolve Any Issues

 Conduct Title Search

 Remove Any Encumbrances

 Obtain Title Insurance

BREAKING DOWN THE PROCESS



1. GET PRE-APPROVED

By getting pre-approved prior to beginning your home search, this will allow you to determine what you can comfortably afford and allow us to move quickly once we find the right home.

- Pre-approval shows that you are a serious buyer
- Saves you time
- Gives you leverage in a multiple offer situation



2. NEEDS ANALYSIS

- Describe your perfect home
- What are your “must haves?”
- When do you need to be in your home by?



3. SELECT & VIEW PROPERTIES

- All brokers have access to the same information
- If you see a home on a website, at an open house, at a new construction development, etc... CONTACT US!
- Our average buyer looks at #? properties before finding the right HOME
- Communication is key to finding the right home quickly!



4. WRITING AN OFFER

- Be prepared to move quickly once we have found the right home
- Understanding a Seller's Market vs. Buyer's Market
- Earnest Money Deposit
- Proof of funds for your down payment and closing costs
- Pre-approval letter
- Letter to the seller



5. NEGOTIATE

After we present your offer to the listing agent, it will either be accepted, rejected, or the seller will make a counter-offer. This is when we will use our knowledge of the market & expert negotiating skills to negotiate the terms of the contract on your behalf.



CONTRACT TO CLOSE



6. CONDUCT APPLICABLE INSPECTIONS

Once seller has accepted your offer to purchase their property, it is time to bring in a professional home inspector to ensure the property meets the required standards. Any serious issues that arise will be brought to the attention of the seller and we will help you negotiate who will be responsible for fixing the noted repairs.



7. REMOVE CONTINGENCIES

- Financing Contingency - If financing the purchase, the contract will state that it is contingent on the home appraising for the contract price and financing.
- Inspection Contingency - Purchase is contingent on the property being professionally inspected and repairs done by the seller.
- Home Sale Contingency - Selling your current home.



8. MORTGAGE LENDER

- Credit Check
- Underwriting
- Survey
- Appraisal
- Insurance



9. CONDUCT TITLE SEARCH

- Remove any encumbrances
- Obtain title insurance



10. OBTAIN FUNDS FOR CLOSING



11. FINAL WALK THROUGH



12. CLOSE ON THE PROPERTY

TAKE POSSESSION OF YOUR NEW HOME!



THANK YOU

For the opportunity to guide you through your home buying process. While the process can seem daunting, rest assured, we are here to guide, educate, network, advocate and negotiate on your behalf.

It's what we do and we do it well!



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