



ABOUT YELLOWBIRD

Yellowbird Realty is a team of local real estate experts ready to reveal the secrets of how we can help you sell your home. From setting the price to creating marketing campaigns for traditional media and the Web, we have a proven plan that will match your home with the right buyers for the right price. We are committed to fast, professional, and courteous personal service with the goal of making you feel at ease throughout your home selling process.

There are hundreds of agents in Jacksonville who can sell a home but few agents who can sell your home with the

most effective marketing strategies in the industry while prioritizing your best interest and your personal priorities. At Yellowbird, your priorities are our priority. Our commitment to phenomenal customer service allows us to get your home sold for the most amount of money in the shortest amount of time to provide a solution to any situation you may be in. Selling your home can be easy. Let our experienced staff help you make it happen.

YELLOWBIRD'S HOMEBUYING PROCESS

MAP OF JACKSONVILLE

LENDER & PRE-APPROVAL

SCHEDULING SHOWINGS

OFFER CHECKLIST

TRANSACTION COORDINATOR

TIPS & TRICKS

CLOSING ON YOUR HOME

04

05

06

07

08

09

10

OUR TIPS & TRICKS

DO

1. Return all phone calls and paperwork promptly
2. Communicate with your agent at least once a week
3. Review the title commitment with your agent
4. Confirm funds for closing
5. Get homeowners insurance
6. Conduct a final walk-through, if stipulated in the contract
7. Provide change of address information to pertinent people and companies

DON'T

8. Don't make any large purchases
9. Don't use credit cards excessively or let current accounts fall behind
10. Don't omit debts or liabilities from your loan application
11. Don't originate any inquiries into your credit
12. Don't make large deposits without checking with your loan officer
13. Don't change bank accounts
14. Don't co-sign a loan for anyone



Lender & Pre-Approval

Getting pre-qualified and pre-approved is the first step that needs to be completed in the home buying process. To initiate your pre-qualification, you'll provide some financial information to your lender, such as your income and amount of savings.

For pre-approval, your lender will need any of the following: a letter of employment, pay stubs, past 2-year tax returns, W-2 statements, or bank account statements. They will also conduct a thorough credit check.

Loan	Description	Minimum Down Payment
FHA	Federal Housing Administration; requires lower minimum credit scores and down payments	3.5%
Conventional	Not backed by government agency without some benefits, but still the most common	5%
VA	Loan offered through the US Department of Veterans Affairs program. These don't require a down-payment.	0%



Use this as an opportunity to discuss questions or concerns about credit history, bankruptcies, loan options, and down payment assistance options. The more open and honest the conversation with your lender goes about your financial background, the more time and money it will save you in the end.

SCHEDULING SHOWINGS

Now that you are pre-qualified and pre-approved, you can start looking into your future home. Below are the main things you should look out for when scheduling showings.

PRIORITIZE LOCATION

Our Yellowbird Agents are experts on the Jacksonville area, and we will be happy to help pinpoint locations that fit your lifestyle, needs, and budget.

COMMUNITY ATTRIBUTES

Spend some time exploring the area, checking out nearby parks and attractions. Keep in mind that the school district your home is in can impact your future resale value.

ASSESS PROPERTY CONDITION

It is crucial not to focus on minor cosmetic details. The best way to ensure an increase in home equity. You and your Yellowbird Agent will help you decide what repairs you and your family can manage.

LOOK BEYOND COSMETICS

Remember things like wall color and furnishings can be changed. Don't let the previous homeowner's wall decor influence your opinion on the property's potential value for you and your family.

OFFER CHECKLIST

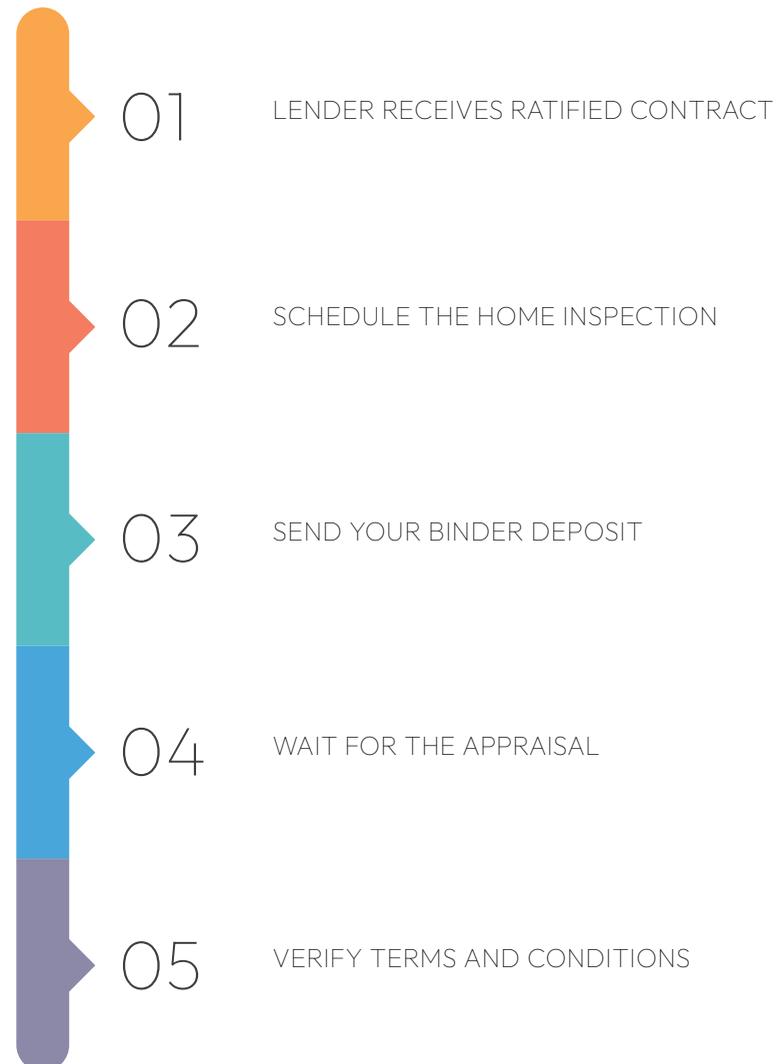
Once you are ready to make an offer, you will collaborate with your agent to collect these items. Your agent will then place the offer on your behalf.

- FULL NAME, DATE OF BIRTH, AND EMAIL ADDRESS for each person listed on the offer. If you are married, it is Florida Law that your legal spouse signs as well so I will need their individual email in addition to yours.
- YOUR PRE-APPROVAL LETTER from your lender if you haven't given that to your agent already.
- THE TOTAL OFFER PRICE you'd like to place.
- THE DOWN PAYMENT or the dollar amount that you plan to put down on the house at closing.
- YOUR EARNEST MONEY (BINDER DEPOSIT) AMOUNT . This can also be a small portion of your down payment or your entire down payment.



TRANSACTION PROCESS.

Below is a list of all the events that must be completed when buying a home. At Yellowbird, we have a team of Transaction Coordinators that manage this list for you, so you can focus on the exciting parts of buying a home, without worrying about missing vital information. These dates will be determined by your Purchase and Sale Agreement (PASA).



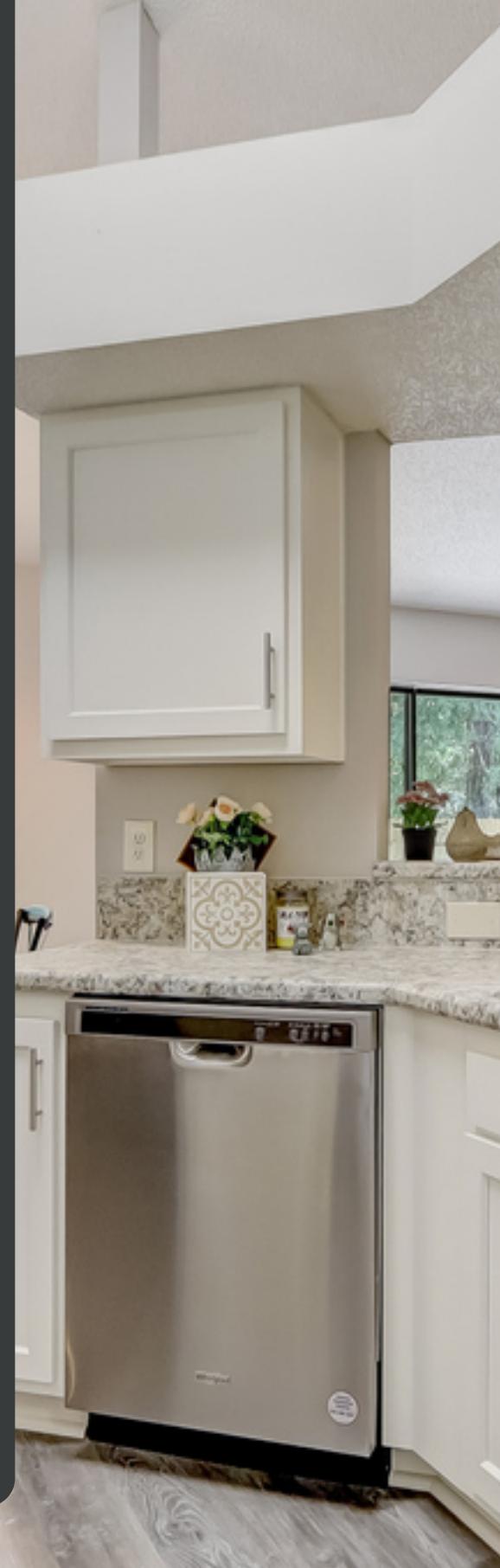
OUR TIPS & TRICKS

DO

1. Return all phone calls and paperwork promptly
2. Communicate with your agent at least once a week
3. Review the title commitment with your agent
4. Confirm funds for closing
5. Get homeowners insurance
6. Conduct a final walk-through, if stipulated in the contract
7. Provide change of address information to pertinent people and companies

DON'T

8. Don't make any large purchases
9. Don't use credit cards excessively or let current accounts fall behind
10. Don't omit debts or liabilities from your loan application
11. Don't originate any inquiries into your credit
12. Don't make large deposits without checking with your loan officer
13. Don't change bank accounts
14. Don't co-sign a loan for anyone



CLOSING COSTS

On average, your total closing costs will be between 2% and 5% of the total loan amount. Here are some common costs for homes in Jacksonville:

- Recording fees
- Intangible tax
- Note stamps
- Home Inspection
- Mortgage title insurance policy
- Title insurance endorsements
- Lender's floor certification fees
- Mortgage origination charges
- Appraisal fee
- Any Homeowners Association fees
- Homeowners Insurance
- Credit report(s)
- Inspection and reinspection fee
- Tax service fee
- WDO Reports (For VA Loans)
- VA funding fee (VA Loans only)
- Buyer's courier/wire fees



CLOSING PREP

The closing process finalizes the purchase of your home and makes everything official. Also known as settlement, the closing is when you receive the deed to your home.

WHAT TO BRING:

- A valid government issued photo ID
- Outstanding documents for the title company or mortgage loan officer

WHAT TO EXPECT:

The escrow officer will identify what payments are owed and by whom, prepare documents for the closing, conduct the closing, make sure taxes, title searches, real estate commissions and other closing costs are paid, ensure that the buyer's title is recorded, and ensure the seller receives any money due. At this moment, the home is officially in your name.

AFTER CLOSING:

Yellowbird will provide a binder full of all your closing documents for your record. Don't forget to take a Closing Day photo! It's something to remember as an incredible accomplishment in your life. You are officially a homeowner and have made a great financial investment for yourself.



For example, on a \$300,000 home purchase, a buyer would typically pay anywhere between \$6,000 to \$15,000 in closing costs. However, there is always an option of requesting the seller to pay a portion of closing costs. This will be discussed with your Yellowbird Agent prior to making any offer on any home.

LET YELLOWBIRD
HELP YOU FIND
YOUR NEXT HOME!