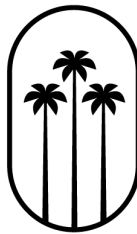




COLDWELL BANKER | **REALTY**



HECTOR A. VALDES

REAL ESTATE ADVISOR

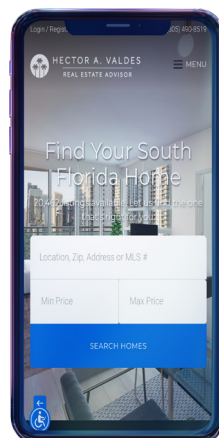
BUYER'S GUIDE





Owning a home in the Greater Miami & Fort Lauderdale Area

Owning a home in South Florida can be an exciting and diverse venture. Whether it's a fabulous estate home, an investment property you expect a good return on, a get-away vacation luxury condo, or the perfect single family home for your family, I'm here to guide you through the process, and the experience to provide the best advice to locate and secure the right home for you.



- Manage your entire search
- Receive curated push notifications
- Compare properties visited
- Trade listings with Hector

www.luxsouthfloridahomes.com



Hector Valdes

hectoravaldes@gmail.com
305-490-8519



Trusted Real Estate Advisor, Hector Valdes is a South Florida native, eager to bring his deep regional expertise and hands-on industry experience to his clients. His focus, work ethic, and specialized skills, ingrained from an extensive background in luxury retail, has enabled Hector to achieve quick success in his current chosen profession. He has been recognized as a top performer, closing more than \$40 million in sales since 2015. Hector is also the founder of the video series, accessible on YouTube and most social media platforms.

"My goal is to make you feel like you're shopping with your best friend, & to deliver more options, resources, expertise, so you can make a better & more informed decision, adding a personalized touch & finesse every step of the way."

- Hector

7 Simple Steps to Buying a Home

Starting your home-hunting journey can be an overwhelming undertaking. Hector Valdes ensures that you understand the process by breaking it down into these 7 simple steps. With these, you will be step closer to living in Real Estate bliss in your new dream home.



1

Coffee Meet-up and Creating your Wish List

The decision to purchase your first home is one of the biggest people will face in their lifetime.

Once you're ready to take the first step, we'll meet together for a Coffee and Buyer Consultation. This will help focus on your search criteria in finding your dream home.

3

Listing Alerts

As we get to know you better, we will curate your search based on your very specific and individual needs —

- Garage, Carport or Covered Parking?
- City View vs. Ocean?
- Sparkling Pool or Gorgous Garden?
- Having a baby and need an extra bedroom?
- Need to upgrade or downsize?

We'll send you notifications about the listings that are a great match and that you'll feel excited about.

2

Secure Financing

This is "key" in the home buying process. I'll introduce you to our preferred mortgage partner, who can help you determine your buying price range.

Get ready to dig into some financials, such as Tax Returns, W2's and Pay Stubs. He'll do a full assessment in order to get you ready to purchase your home. He will guide you to the appropriate price point, discuss options available to you, negotiate the best deal regarding interest rates, and keep you informed during the entire loan process.

5

Your Perfect Home and Writing an Offer

When you're ready to make an offer, we'll put everything together to present to the seller. At this point, the seller will either accept, counter-offer, or reject your offer. With our expertise in negotiating, we'll navigate you through the possibilities and how to handle each potential outcome. Our goal is to get you the best deal possible. Once your offer is accepted, we jump to the next step, bringing you closer to home ownership!

4

Home Property Tours

Here's when things really get fun! We'll go to local open houses together and schedule viewings of the homes that you've loved from our listing alerts. We'll talk about what you liked and didn't like and make sure that we find you the perfect home in the right budget.



6

The Nitty Gritty

The sellers accepted your offer, so now what's next?

- Inspection makes sure that everything in the home is functioning properly and no major issues. Part of the inspection may included a 4- Point and Wind Mitigation Report which is used to obtain your insurance estimate.
-
- Appraisal is done to guarantee the price of the home matches the condition. This is done as a contingency to your loan.
-
- Loan Approval may be given with or without conditions. Once conditions are met, this gives the green light to closing.

Once these last steps are complete, you're ready to close!

7

It's Closing Time!

That special moment is here! We'll arrange your appointment with the title company/attorney and lender. This process involves signing your name on all required docs, and wiring your final down payment, and VOILA! You get your keys and you're a home owner! Time to celebrate, arrange your moving, utilities, and you're all set.

Here's to your new home!

What you can expect from me

LOCAL EXPERTISE

With an extensive knowledge of the local real estate climate and an in-depth understanding of our local neighborhoods, I offer insight to ensure that you make the most of your investment.

COMMITMENT

I am committed to ensuring you have a pleasant and seamless experience in the purchase of your home. I am dedicated to your journey, and making your dream home a reality.

MY UNIQUE SELLING PROPOSITION

By utilizing innovative techniques and negotiation skills, I ensure your needs come first. My goal is to confidently connect you with a home that you'll absolutely love and connects with your financial goals. I aspire to deliver a personalized and warm experience, and I'm dedicated to making your experience an amazing one.

PROFESSIONAL SERVICE AND DISCRETION

Discretion is of utmost importance in real estate dealings. Through out your journey in your home purchase, I am committed to treat you, others and each situation with discretion, professionalism, respect, ethics, and finesse.

COMMUNICATION

I have an open-door policy when it comes to communication. Phone, text, and email are available, and I want to make sure that you're comfortable in contacting me with any questions or concerns. I am here for you.

EXPERIENCE

With a range of experience, from first time home buyers, to discerning luxury home buyers, to savvy investors, I am equipped to connect the dots regarding the process of securing your home.



Key Terms & Estimated Costs

- Settlement/Closing Fee \$895
- Deposit 5-10% of Purchase Price
- Attorney Fee \$750 - \$1,500
- Survey (non-condo deals) \$325
- Real Estate Broker Processing Fee \$350
- Property Inspections \$575
- Mortgage Transfer/Documentary Stamps \$550 per every \$100,000 of mortgage loan amount
- Condo Application Fee \$100-150

Will vary depending on the Purchase Price.
Loan Application/Loan Fees – Vary from lender to lender and depends on the loan program