



# BUYER'S *Formula for Success*

THE COMPLETE GUIDE TO FINDING YOUR DREAM HOME

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"Knowledge is power" is true in any industry, especially real estate!

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Choose your team wisely and success will follow!
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Yay! We're under contract. Here's what's next and what you can expect.



# ABOUT

## Angie & David Blackman



Real estate is complex with unexpected moving parts, and many times how these challenges are handled can create YOUR SUCCESS or failure. Hiring the right professional is more crucial than most realize.

A Realtor who is committed to your success, listens to what you want, collaborates, and consults with you every step of the way, can make all the difference.

As full-time Realtors since 2006, we bring a wealth of knowledge & experience, learned over hundreds of real estate transactions.

So whether you're a first-time home buyer, or going through a major life change, YOUR success is our #1 priority and we are here to MAKE that happen!

**Your dream home awaits, so let's go out and get it!**

*Connect*

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# THE PROCESS

## To buy your Home

### 1 PARTNER WITH AN AGENT

Experience matters, especially in today's competitive market. Before you begin the search for your dream home, the most important task to complete is the Buyer Consultation. To be successful, your Realtor must understand your needs and wants to represent your best interest, and to help meet your goals throughout the process.

### 2 GET PRE-APPROVED

Getting pre-approved, helps you understand the process, what you can afford in a mortgage payment, and the cash needed for closing day. A pre-approval letter will also be required to submit an offer to a Seller..

### 3 FIND YOUR NEW HOME

. As you begin the search, your agent is there to act as your guide, with local information and insights. Next, narrow the search to your favorites, then it's time to begin home tours to find your dream home.

### 4 MAKE OFFER & NEGOTIATE

Comparative Market Analysis strategies will help you determine the best price to offer for the home. In a competitive market, you may not be the only one bidding, and will want to stand out. A great Realtor will represent you to advocate & negotiate, getting the best price for your home.

### 5 UNDER CONTRACT

Once we are under contract, we will have specific deadlines to meet. Escrow deposit, home inspections, appraisal, securing your loan, move-in dates, and preparing for closing day.

### 6 BEFORE YOU CLOSE

Get organized before the big closing day. You'll want to transfer funds, reserve a moving company for your move in date, set up utilities and other service providers.

### 7 CLOSING DAY: TO BRING

Bring confirmation of your wire transfer, Photo ID, Social Security card, Homeowners Insurance, and possibly your checkbook. We will meet at the closing title company for final signatures.

### 8 CLOSING DAY

Yay! It's the big day! On this day you will sign the closing disclosure, promissory note, mortgage, and all other documentation to transfer the title to your name. CONGRATULATIONS! It's time to hand you the keys to your dream home!

Now that you know the basics, read on and learn more about the process and how our team can help!

# BUYING YOUR HOME

# Checklist

## 1 PARTNER WITH AN AGENT

- Experience and trust matter. Choose wisely.
- Complete a thorough Buyer Consultation
- Assess all your wants and needs together.
- Gain knowledge about the local market.
- Get connected to other great professionals.
- Receive clarity and support throughout the process.

## 2 GET PRE-APPROVED

- Understand how much you can afford.
- Determine your monthly mortgage payment
- Understand your debt ratio and other factors.
- Learn about closing costs and how much you to bring on closing day.

## 3 FIND YOUR NEW HOME

- Learn about local information and insights.
- Eliminate areas that are not a great fit.
- Select your favorite homes. Nix homes that don't meet the mark.
- Schedule home tours and plan an itinerary with your agent.
- Decide on your dream home, and be ready to act quickly.

## 4 MAKE OFFER & NEGOTIATE

- Review the comparable sales analysis.
- Understand Seller's property disclosures.
- Offer your purchase price and other terms.
- Review contract terms and contingencies
- Prepare for down payment, & earnest money.
- Understand how to compete & win when in a multiple offer situation.
- Think like a Seller as you negotiate.
- Negotiate & agree on your best price & terms.
- Stay in close contact with your agent.

## 5 UNDER CONTRACT

- Know your contract Effective Date and other timelines.
- Apply for your home loan.
- Deliver escrow check.
- Schedule home inspection/negotiate repairs.
- Choose home insurance and send contact info to your lender.
- Lender appraisal will be ordered.
- Discuss and neutralize contingencies.
- Title Company will conduct a title search.
- Stay in close contact with your agent, lender, and title company and quickly provide what is needed.
- Confirm that all contingencies are resolved

## 6 BEFORE YOU CLOSE

- Receive your final number to wire exact funds for closing to the title company.
- Reserve a moving company, and set moving date for AFTER closing day.
- Submit change of address with USPS, and begin notifying important businesses.
- Set up utilities to be activated or transferred on the day of closing.
- Designate a safe, dedicated space to save your final paperwork
- Stay in close contact with your agent, lender, and title company.
- Schedule your final walk-through. Typically for the day of closing.

## 7 CLOSING DAY: WHAT TO BRING

- Bring a printed confirmation of your wire transfer.
- 2 Government-issued and 1 Photo ID(s).
- Social Security number.
- Proof of homeowner's insurance.
- Your checkbook (just incase).
- Plan to take the whole day off so you have time to adjust your schedule if needed.
- DON'T schedule movers or other services on the day of closing.

## 8 CLOSING DAY

- Meet at the house for the Final Walk-through of your home.
- Go to the closing title company to sign.
- Title transfer (Closing) occurs once all documents are signed and money has been exchanged.
- Save your paperwork in your pre-designated spot.
- Time to receive your keys! Congrats, you're now a Homeowner!

*Let's find your dream home!*



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# W E L C O M E

You are about to embark on an exciting journey to find your next home. Whether it's your first home or tenth, a retirement or investment property, we are here to make your home-buying experience the best it can be.

Our team will help you PREPARE and FIND your ideal home and reduce troublesome difficulties along the way. We are devoted to using our experience and full customer resources to help successfully achieve YOUR homeownership goals!

We are prepared to guide you through every phase of the home-buying process, keeping you well-equipped and armed with up-to-date information, and ready to make the big decisions when your time comes.

Our focus is on your complete satisfaction. Our unique team approach to real estate is built to get the job done right so that you will want to share your real estate experience with your friends, family, and associates. We look forward to the opportunity to work with you and earn your confidence!



## P R E P A R I N G   T O   B U Y

If you have even partially followed the real estate market in recent years, it is easy to see that Buyer Demand has continued to grow and has outpaced the Seller Supply for quite some time.

In the Tampa Bay Market, the gap between supply and demand has become larger since COVID began due to short supply and Seller hesitancy to move forward with their plans.

Therefore, we have seen that heightened competition between multiple Buyers for the same house has become common in most price points.

Here are some common concerns today's Buyers are facing.

*How will I know what to do when it comes time to make tough decisions?*

*Do I feel like overpaying is the only option?*

*When in a multiple Buyer situation, do I choose to move on or compete for my dream home?*

The next few pages will help you with this!

Real estate is complicated, homebuying doesn't have to be. Here are 5 things you need to know to become a savvy home Buyer!



## #1 Market Dynamics

Understand the dynamics in your price point and specific location. Will you be facing off with other Buyers offers? Current and LOCAL Up-to-date information about Active, Pending, and Closed Sales will help you make the best decisions.

## #2 Types of Properties

Short Sale, Foreclosure, Auction, and Regular Sale properties all have different requirements to purchase, and some will not qualify for regular financing. —SPOILER ALERT! — In today's market, many times the best deals are in a "Regular Sale" over a Short Sale or Foreclosure.



## #3 Special Disclosures

Decide what your comfort level is on the following property conditions. Pre-1978 Lead Paint, Repaired and Un-repaired Sinkhole homes, Flood Zones & the Cost of Flood Insurance, CDD (Community Development District), HOA/COA (Home/Condo Owners Associations).







## #4 Evaluate a Home's Condition.

Learn first how much it will impact you as the homeowner. Ask questions so you fully understand how risky the conditions are, and decide now if you want to remove properties with unacceptable conditions from your search criteria.

## #5 Be Flexible

Plan A, B, C- What are your alternative options for housing if you must adjust your ideal plan or timeline? If there are multiple offers and this is your dream home, eliminating or reducing contingencies is your next step. Are you able to find another way to pay your closing costs vs requesting the Seller to pay them? Can you be flexible on other terms like the Closing Date, or Inspection Repairs?



**Follow these 5 steps and you'll be well on your way to buying your dream home, even in a multiple offer situation!**





# 2

## THE BUYER'S TEAM

A real estate transaction consists of a dynamic team of businesspeople working for you.

**CHOOSE** your team wisely because **HOW** your offer is presented and negotiated can be just as important as **WHAT** you offer.

Buying in today's market will almost always mean competing in a multiple offer situation.

That's enough to keep a lot of qualified buyers from even looking.

**DON'T** let the current market intimidate you...

Surround yourself with a team of excellent professionals and you will be able to compete and **WIN** your dream house... no matter what the offer situation is!

**LET'S BUILD YOUR TEAM!**

# A winning Buyer's Team consists of a few crucial professionals:

**Your Realtor:** A great Realtor is your team leader and will act as your counsel, coach, and as the “glue” for all aspects of your transaction. Have confidence in your Agent to be your guide through all the potential pitfalls. Collecting information, education, negotiating and providing options that best suit your circumstances will drive success.

## **Get Pre-Approved with a Good Lender:**

The Lender you choose is also a very critical part of your team. Just like every other profession, not all lenders are equal. Various mortgage lending companies have different strategies and lending restrictions based on who they see as their ideal client.

Your Realtor’s good communication with you, your lender, home inspector, listing agent/seller, and others will keep all parties and timelines on track.

Trust, listen and be open to counsel, many times it will be the difference between success and failure.

Since 2006, we have worked with hundreds of different service providers and can offer our experience and resources for choosing who will be a great part of your team.

## **ALWAYS REMEMBER:**

This is your next home worth hundreds of thousands of \$\$\$, and we will be with you every step of the way. If you don’t understand something, ask for clarification.

If you still don’t understand, ask again until you have the clarification needed to make your best decision. Multiple offers are tough, yet we can show you many alternatives that help Buyers win.



**HOW** your offer is presented and negotiated is just as important as **WHAT** you offer.

**My team and I are here to support you, provide our experience, options, and solutions to challenges as they arise.**



# 3

## THINK LIKE A SELLER.

Now that you are pre-APPROVED with a great lender, armed with an experienced Realtor by your side, and have learned about the market conditions you'll be buying in...

It's time to begin the search to find your dream home!

Just one problem... you feel like the market is flooded with competition...

Competition is a fact of life, and today's real estate market is no different!

Time to learn how to think like a Seller and win!

Here are 6 strategies that will help you stand out in a multiple offer situation, giving you the edge you need to win your dream home.

It all starts with the Buyer Consultation, so let's get started!

# Here are 6 great strategies when facing Multiple Offers to Win Your Dream Home!



## THE BUYER CONSULT

The Buyer Consultation with your Realtor is when we discuss the details of what an ideal home is for YOU.

Price, Location, Size, Features, & Benefits among other important details will help us all get clear on your vision, so we can be ready to move forward when the time arrives. Many times, you will need to act quickly if you are to win and sorting out the details now matters.



## GET CLEAR

When you know what you want it's easier to find. We are here to help narrow the choices until the perfect home rises to the top. Be open &, listen to your counsel. It might be the difference between success and failure.

Then with a little work, your dream home will arrive! The catch is, you're not the only potential Buyer who thinks it's great... Now it's time to create your winning offer!



## THINK LIKE A SELLER

What do Sellers want? Well, what would you want if you were the Seller? Typically, Sellers want low risk, lots of flexibility, and a high price.

Think about this perspective every time you are faced with a choice and it will lead you to your victory!



## BE AS FLEXIBLE AS POSSIBLE


There is a wide range of options available depending on your goals, motivation, and tolerances. Examples are anything from the flexible closing date, increasing your Escrow Deposit, shortening your Inspection, or removing other contract contingencies.

These options are YOUR choice and you will always make the final decision on moving forward.

## CONSIDER ALL YOUR OPTIONS

What adjustments am I willing to make to help improve my offer? For Sellers, price is always a factor but often NOT the biggest factor when choosing the winning Buyer offer.


Terms, contingencies, and emotional connection are all major factors too, and have won over a higher price many times in my career.



## EXPECT A WIN-WIN

When Buyers think like Sellers and understand what they want, it will create the formula for success. Remember, it is a challenging time to be a Seller too.

Sometimes the simple things like taking the time to write a sincere letter to the Seller can make all the difference.





## C O N T R A C T   T O   C L O S I N G

YAY! We're under contract! All the hard work and preparation has paid off and you are now Under Contract! Congratulations! It's all smooth sailing from here... right?

Not so fast, now that we have your home under contract it's time to do the work to KEEP it that way.

We have an executed contract with specific deadlines and tasks between now and closing that must be completed by you as the Buyer.

There are still many normal obstacles and difficulties to work through and overcome during this time.

**Our Realtor team will be a part of the whole process to help coordinate and act as the “Glue” for all the moving parts as we move forward together.**



**Now it's time for the rest of your team to join us and assist in their specific area of expertise.**

**Mortgage Lender** - If financing, your loan officer will send the loan application, and begin collecting documents and details for the underwriter. Be sure to respond quickly to all requests, and **DO NOT** use or add **ANY** new credit inquiries or debt.

**Home Inspector** – An inspection is a top-to-bottom detailed look at the entire home. You have a specific period of time to perform home inspections. Schedule the inspections with a well-qualified licensed home inspector. If your inspector uncovers a repair or other unexpected issue, we will discuss options, and you will choose how to address the situation depending on your goals and comfort level.

**Closing Title Company & Escrow Deposit** – “Your Good Faith” or Escrow Deposit will be paid to and held by the title company. This money will be credited back to you at closing. Its purpose is to show the Seller that you intend to follow the signed contract. Contract deadlines and contingencies are tied to your Escrow Deposit. To protect your money, you must follow the agreed terms in the contract.

**Other activities to be completed before closing are:**

Shop & choose home insurance, review HOA documents and rules, consider a home warranty company, schedule movers, a locksmith, transfer utilities, and secure other service providers as needed.



**But don't worry, we are still here to help you every step of the way.**

**Seems like a simple process, but...**

Experience has shown us that more often than not it's the little things, the smallest details, that can potentially create additional costs, cause stressful and unnecessary delays, or even derail your contract altogether.

An experienced and high customer service-based lender, Realtor, home inspector, insurance agent, title company, and others will all be part of your exceptional team.

Our combined teamwork and experience is the recipe for success that will help you cross the finish line from under contract to the closing table where they hand you the keys to your dream home!

*Congratulations!* You are now a Homeowner!

The average agent today sells 1-5 homes per year. Our team has averaged 25-35 homes per year since we opened our doors in 2006. We know what it takes to successfully assist Buyers through the process, and we will be here to help every step of the way.



*Angie & David Blackman*



# CLIENT TESTIMONIAL

## Reviews

JAIME W. (ST. PETERSBURG)



Angie and David were amazing from start to finish in finding our dream home. Their knowledge, attention, and professionalism are top-notch and we couldn't have asked for more!

DARIUS C (CLEARWATER)



Angie is my go to realtor for Florida. She has helped me purchase my first home and have help many veteran friends of my do the same. She is knowledgeable and a fabulous person at heart!

AMANDA L. (TAMPA)



Angie is such an amazing realtor to work with. She is so personable and honest. I knew nothing about home buying and she walked me through every step, explaining everything to me. She looked at each home as if it was her own and always looked out for me and my daughter, who was 4 at the time.

MARCO S. (TAMPA)

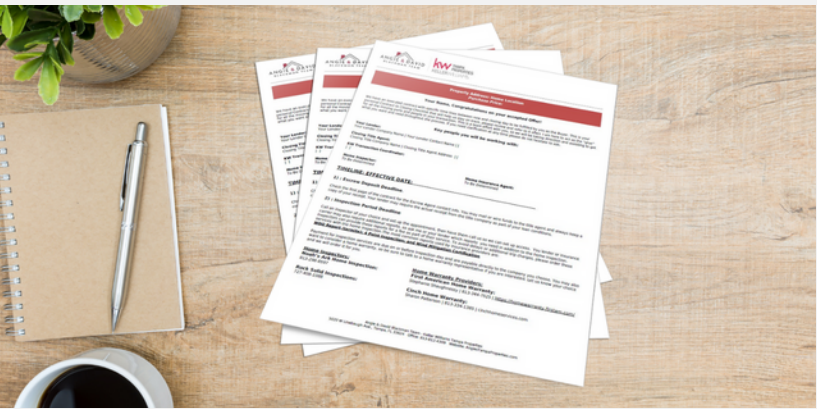


Angle Blackman has been my go-to Realtor for over 15 years....she is actually the only Realtor I ever work with at all!

Her Realtor knowledge is tremendous but that is the tip of the iceberg....she understands the intricate world of real estate investing, construction, rehab, staging, vetting of lenders title issues, etc.

For the same price as a real estate agent you can have this seasoned professional and a really great human being on your team. There is no comparison....hire Angie today.

# RESOURCES



Download the Buyer Contract Through Closing Checklist.

[DOWNLOAD](#)



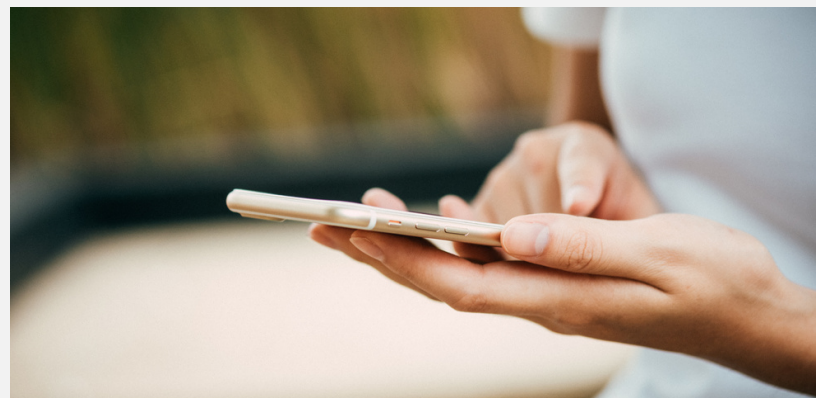
Schedule a Buyer's Consultation with the Angie and David Blackman Team.

[SCHEDULE](#)



Learn more about the Angie and David Blackman Team.

[LEARN MORE](#)



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