



Let's Put Down *Roots*

Your step-by-step guide
to purchasing a home



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Glossary of Terms

Building Gardens · Building Relationships · Building Lives

While working in real estate individually, we found that working together was a lot more fun than being alone, and allowed us to provide better service to our customers. That being said, we discovered our common ground was an interest in growing communities while going about this in three different ways.

As the Homegrown Group, we have collectively made the decision to create and deliver individualized customer experiences that don't end when you've met your real estate goals. We believe that this is just the beginning! We are dedicated to growing communities in order to provide an exceptional level of service to those with whom this rings true.



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What We Do For You

Defining Agency and the Transaction Broker Relationship

An agency relationship exists when the principle (buyer/seller) grants an agent the authority to act on their behalf, and the agent accepts the responsibilities, duties, and obligations associated with that authority.

Three Fundamental Duties of all Real Estate Agent Relationships

- Account for all funds
- Deal honestly and fairly
- Disclose all known facts that materially affect the value of residential real property and are not readily observable to the buyer

Transaction Broker Additional Duties

- Use skill, care, and diligence. (Licensees must keep informed of developments that may affect the value of the property.)
- Present all offers and counteroffers. (Licensees must present all oral and written offers and counteroffers in a timely manner even if a valid contract exists, unless a party has previously directed the licensee otherwise in writing.)
- Exercise limited confidentiality, unless waived in writing by a party.
 - Limited confidentiality prevents disclosure of the following information:
 - That the seller will accept a price less than the asking or listed price
 - That the buyer will pay a price greater than the price submitted in a written offer
 - The motivation of the parties for selling and/or buying of the property
 - Any other information requested by a party to remain confidential
- Perform any additional duties that are mutually agreed to with a party.



The PURCHASING PATHWAY

A step-by-step game plan for what to expect from initial consultation all the way through to the closing of your home.



- 1 Initial Appointment**
Agent will present the buyers guide packet and explain the home buying process. Discuss buyer's wants vs needs. All parties will sign an Exclusive Buyer Brokerage Agreement.
- 2 Determine the Purchasing Parameters**
There are three criteria every buyer uses to find their home: location, price and style/condition.
- 3 Acquire a Pre-approval**
A pre-approval creates an opportunity for you to not just understand what you qualify for, but ultimately to decide what you can afford. Having a pre-approval greatly enhances your negotiating position – especially in a competitive market.
- 4 View Homes**
Helping you find a home is a process of elimination; not a process of selection. Communication is key. As your agent, we need property feedback.
- 5 Write the Contract**
The best way to prepare for the contract phase of the transaction as a buyer is to understand key timelines. Reading the contract prior to making an offer will make you much more comfortable during the negotiation phase.
- 6 Deposit Earnest Money**
An earnest money deposit communicates to the seller that you're serious about purchasing their property. Earnest money is kept safe in a trust account until those funds are used to close the transaction.
- 7 Perform the Home Inspections**
Hire a home inspector to complete a thorough assessment of the property and provide detailed reporting. After inspections, use the reports to negotiate repairs, especially those required by insurance and financing.
- 8 Final Walk-through**
After the mortgage has been approved, a final walk-through is encouraged. On the final walk-through, you will visually re-inspect the property to ensure it is in an acceptable condition and that any personal property conveying is present.
- 9 Execute the Closing Documents**
Schedule a date and time for closing as your nearing completion on repairs, home insurance, and loan approval. Closing will be held at the title company established on the purchase and sale agreement.
- 10 Home Delivery**
Upon the conclusion of the paperwork and transfer of ownership, you will receive the keys, garage door openers, and any documents/warranties that convey with the property. You will then become the rightful owner. It's time to move in!



The Mortgage Process

The first step of the home buying process is to understand how much you qualify for by meet with a local lender and getting a pre-approval letter. It's important to interview a few lenders to find one that will be a good fit. A pre-approval is only valid for 30-90 days, so while you can start talking to lenders, you'll want to wait on getting that pre-approval letter when you're ready to buy.

Questions to Ask Lenders:

What type of loan do you recommend for me? Your lender should then walk you through the pros and cons of multiple loans based on your unique situation.

Do I qualify for any down payment assistance programs? Depending on your area, the type of property or your circumstances, you may be eligible. A good lender should know what's available to you.

What will my monthly payment be?

This question is arguably the most important! Check with the lender about a prepayment penalty. That is, if you pay off the mortgage early (by selling or refinancing). The answer should be no!

What is the annual percentage rate (APR)? APR tells you a mortgage's true cost. The APR includes interest rate, points and fees charged by the lender, and lets you accurately compare mortgage offers.

Can I lock-in an interest rate? If so, for how long? Do you charge to lock in a rate?

What will my closing costs be? Are they a part of my loan, or will I pay them in cash at closing? 3-6% of your loan value is typical.

Will I pay mortgage insurance?

If you put down less than 20% on a conventional loan, it's likely you will. Ask the lender if it's a one-time or ongoing fee.

Trusted Lenders



First Coast Mortgage
Funding
Gary Burmeister

904.759.6837



Atlantic Trust Mortgage
Sarah Burbage

954.993.9060

Buyer Estimated Cost Calculations

Before buying a home it is important to understand if you are financially ready and able to make the purchase. Let's take a minute to discuss the costs related to buying a home. It is also very import for a buyer to understand when money is being spent. There are some items buyers pay for while they are under contract, and there are other items the buyer does not pay for until closing day.

Key Offer Numbers

Sale Price: _____
 Binder Deposit: _____
 Down Payment: _____
 Amount Financed: _____

Minimum Down Payment

Conv 3%	FHA 3.5%	VA 0%
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Potential additional costs

	Expense	Estimate
	Crawl Space	\$75
	Pool/Spa Inspection	\$300
	Septic Inspection	\$600
	Well Inspection	\$500
	Water Testing	\$200 - \$1,000
	Mold/Air Quality	\$275
	Pipe Scope	\$200
	Detached Garage/Shed	\$75
	Detached Living Unit	\$250
	Mutil-Family Unit	\$150
	Dock & Bulkhead	\$300

Estimated Buyer costs

(*Paid For While Under Contract)

✓	Expense	Estimate
✓	Home Inspection	\$400 - \$600
✓	4PT Inspection	\$85
✓	Termite/WDO	\$100 - \$200
✓	Wind Mitigation	\$85
✓	Survery Fee	\$350
✓	Appraisal Fee	\$500
✓	Re-Inspection	\$150
✓	Total	\$1,670 - \$1,970



The Home Search Process

Now that you've got your wants vs. needs list in hand, the fun really begins! It's time to start looking at listings and choosing which houses to see in person. Tip: Keep your wants vs. needs list close by to reference! First up, let's talk about best practices for searching online. You are probably familiar with the sites Realtor.com, Zillow, Redfin, but how can you get the results you want? Try some of the tips below.

Using Online Real Estate Tools

Use the search filters, but don't go crazy. You don't want to restrict your search so tightly that you only have a handful of homes to view. Keeping your wants vs. needs list in mind, expand your geographic search, and add 25-50K to your max price since there is sometimes wiggle room with pricing and negotiations.

If you find something that catches your eye, check out the Google street view. Online pictures can be deceiving so a virtual 'walk down the street' will give you a better sense of the house and surrounding area.

If a home you like is "pending" or "under contract" don't panic!

Don't shy away from a home because it is "pending" or "under contract." Pending contracts do fall through occasionally, so keep it on your list, especially if it checks all your boxes.

Jot down the MLS number & address.

Send your list to me and I will call the listing agents to gather pertinent info. Next, look for some time in your calendar to tour the homes on your shortlist. Hold more time than you think you'll need.

Make the Most of Your Showings

You're SO READY to get inside those homes on your shortlist and see for yourself if one of them is soon-to-be your new address. We know you're excited, but it's important to go into those showings calm, cool, and with your thinking cap on. Below is a quick list of how to do just that!

Keep This in Mind at Showings

Read over your wants vs. needs list and revisit your budget. Having this fresh on your mind will help you stay objective and focused.

Take pictures and videos to jog your memory later.

Consider the lot, lot size, and location, all of these things cannot be changed.

Look for signs of structural integrity. Water damage, cracks in walls or ceilings, sloping floors, and other potential issues.

Pay attention to noise levels from nearby roads, airports and railways

Examine the roof for leaks, missing shingles, or other damage. Inspect siding, windows, doors, and the overall exterior condition.

Consider layout & space. Does the property's layout suit your lifestyle? Check room sizes, storage space, and the flow between rooms.

Look past decor & staging. These things will soon be gone

Consider the potential resale value of the property by researching the historical appreciation rates

A photograph of a bedroom featuring a bed with a white textured blanket and several pillows in shades of blue and beige. A lamp with a white shade is visible on a nightstand, and a potted plant stands near a window with light blue curtains. The text "Make Your Offer Stand Out" is overlaid in large white font.

Make Your Offer Stand Out

So you think you've found "the one" and you're ready to put in an offer—one that will be simply irresistible to sellers. Let's talk about making an offer that truly stands out. Below are my tried and tested recommendations.

Writing a Compelling Offer

Include a pre-approval letter that shows that you're serious, qualified, and ready to purchase.

Lean on a trusted agent who can help you compose an offer that gives you every advantage in landing the home!

Put your best foot—and price—forward. You may only get one shot, so make it count. Use comps and trends as a guide, but go in with a strong number you know a seller would find favorable.

Use a friendly tone. Let the sellers know you want their home—and that you'll be easy to work with all the way to closing.

Propose to close quickly. Include contingencies only if you must. If you need to sell your current home before purchasing, disclose it here.

We're Under Contract!

Your offer has been accepted — cue the confetti! And while it'll be a few more days until you can move in, you're well on your way to closing the deal on your new home sweet home. Here's a quick rundown on what happens after you make an offer and your new home is "under contract."

Your Offer was Accepted! What's Next?

Provide an Earnest Money Deposit –

This is a good faith deposit to show your commitment to buying the property. This deposit is typically held in an escrow account until the closing.

Schedule Home Inspection – Depending on the results, you may negotiate with the seller for repairs or credits. Schedule this immediately!

Order Appraisal – Your lender will initiate this to ensure the property's value matches the sale price. If the appraisal comes in lower than the agreed-upon price, you may need to renegotiate with the seller or come up with additional funds.

Finalize the Loan – You'll provide documents and go through underwriting with your lender.

Title Search – A title company will conduct a title search to ensure there are no liens or legal issues with the property's ownership. You'll also purchase title insurance to protect against unforeseen title problems.

Final walk-through – Shortly before the closing date, you'll have the opportunity to do a final walk-through of the property to ensure it's in the agreed-upon condition.

Closing Day – Sign all necessary documents, pay remaining closing costs and the down payment. The title is officially transferred to you, and keys are exchanged.

Funding and Recording – Once all documents are signed and funds are transferred, the transaction is recorded with the county or local municipality. This officially transfers ownership from the seller to you.

Under Contract Checklist

Send Escrow Deposit

Escrow deposit amount: _____

Escrow deposit recipient: _____

*Be very careful when wiring funds.
Never trust wiring instructions sent via email.*

Begin Loan Application

Start your loan application within 5 days from the executed contract date.

During your loan processing, it is VERY IMPORTANT not to make any major job changes, major purchases, or open new credit cards, as any of these activities could alter your qualifications.

Schedule Inspections

The last day to renegotiate or cancel the contract due to issues revealed by the inspections is:

Obtain Home Insurance

Contact insurance companies for quotes before the end of the inspection period

Important Dates

EXECUTED CONTRACT DATE

ESCROW DEPOSIT DUE

LOAN APPLICATION DUE

INSPECTION PERIOD ENDS

ESTIMATED CLOSING DAY

HOME
ADDRESS

TITLE
COMPANY

PURCHASE
PRICE

ESCROW
DEPOSIT

Inspections & Insurance



What is a home inspection?

The inspection will uncover any issues in the home that would have otherwise been unknown. You will receive a written report of the inspection. I recommend that you are present for the inspection, so that you may ask any questions.

What does the "inspection period" mean?

Typically, inspection periods can last anywhere from 10 to 15 days. During this time, the buyer has the right to hire a professional to inspect the condition of the home.

If the results of the report reveal any issues, the buyer may ask the seller to cover the costs of these repairs or reduce the sale price.

If an agreement can not be made, the buyer has the right to back out of the contract and get the escrow deposit back with no consequences.

The home seems fine, do I really need a home inspection?

The home may appear to be in perfect shape, but some of the costliest problems are difficult to spot: leaks, termite damage, foundation issues, poor ventilation, faulty wiring, and drippy appliances. Before you sign on the dotted line, have a professional thoroughly assess the home for problems.

When should I schedule the inspection?

Schedule all inspections immediately, so if we need to negotiate any repairs we can before the inspection period ends.

What about home insurance?

Once you have a signed contract, start looking for insurance providers immediately. Your lender will typically require evidence of insurance coverage before they approve your mortgage. Gather multiple quotes!

Inspections Cheat Sheet

INSPECTION TYPE	DESCRIPTION	AVERAGE COST
STANDARD	The standard home inspector's report will cover the condition of the home's heating system; central air conditioning system; interior plumbing and electrical systems; the roof, attic and visible insulations; walls, ceilings, floors, windows and doors; the foundation, basement and structural components.	\$250 - \$600**
FOUR-POINT	The Four-Point Inspection examines 4 main things: Electrical, HVAC, Roof & Structure, and Plumbing. The Four-Point will most likely be required by your homeowner's insurance if the home is more than 30 years old.	\$125**
WDO	The WDO Inspection is the Wood-Destroying Organism Inspection. Ask your lender if your loan requires any certain inspections such as a WDO inspection.	\$85 - \$225**
LEAD-BASED PAINT	If the home was built prior to 1978, a lead-based paint inspection is recommended	\$135.00 - \$735.00**

** - These numbers are just estimates. Pricing depends on a variety of factors such as location, square footage, age, etc.

Trusted Inspection Companies



Inside & Out
Property Inspections

904.395.1900



Gray Home
Inspections

904.500.4729



House Scan
Inspections

904.758.9225

Home Insurance Cheat Sheet

INSURANCE TYPE	DESCRIPTION	AVERAGE COST
HOMEOWNERS	The standard homeowners insurance covers financial protection against loss due to disasters, theft and accidents	\$1,400 - \$2,700 per year**
HAZARD	Hazard insurance protects against damage caused by fires, severe storms, hail/sleet, or other natural events	Varies
FLOOD	Protects against damage caused by a flood	Varies
WINDSTORM	Protects against damage caused by tornadoes, hurricanes, or gales.	Varies

** - These numbers are just estimates. Pricing depends on a variety of factors such as location, square footage, age, etc.

Trusted Insurance Companies



Brightway Insurance
Daniel Miller

904.854.4555



Blue Marlin Insurance
Michael Graybeal

904.721.7283



State Farm Insurance
Peter Hensel

904.425.4054

Pre-Closing Checklist

BRAVO! HERE'S WHAT YOU'VE COMPLETED SO FAR:

- X **Under contract**
- X **Inspections**
- X **Obtain home insurance**

TIP

It is very important not to make any major job changes, purchases, or open new credit cards, as any of these activities could alter your qualifications for a loan.

The Closing Table is Near! Here's What's Next:

Order Appraisal

An appraisal is an estimate of the value of the property by a licensed professional appraiser. Once problems are resolved from inspection, the lender will order an appraisal and paid for by you. The appraisal verifies the value of the property for the lender and to protect you from overpaying.

The contract is contingent upon whether the appraisal comes in at or above the purchase price. If the appraisal comes back low, it's back to negotiations!

Obtain Mortgage

You have 5 days from the date of contract execution to begin the mortgage loan application. During the 30-45 days before closing, your lender will be finalizing the loan.

Conduct Survey

Unless a recent survey of the property exists, a recent one will be requested. The survey is a sketch showing a map of the property lines and boundaries and reveals if there are any encroachments on the property. The survey is ordered by the title company and paid for by the buyer as part of the closing costs.

Title Search

The title company will conduct a title search to ensure the property is legitimate and that there are no outstanding mortgage liens, judgments, easements, leases, unpaid taxes, or other restrictions that would impact your ownership.

Once the title is found to be valid, the title company will issue a title insurance policy which protects lenders or owners against claims or legal fees that may arise over ownership of the property. This will be included in closing costs.

Clear to Close

The magic words! This phrase means the mortgage underwriter has officially approved all documentation required to fund the loan. All that remains is the actual closing process.



It's Closing Time!

You've received the magic phrase "clear-to-close" and we've scheduled our closing date and time. Here's a quick rundown of what you can expect from closing day!

What to Expect From Closing Day

When is the final walk-through?

The final walk-through allows the buyers to do one last walk through before closing to confirm that the seller made the repairs that were agreed upon. The walk through also ensures no new problems have occurred while under contract. We will typically schedule the walk through right before closing.

Who will be at closing?

Situations vary, but you can expect some combination of these folks: Buyer (that's you!), seller, real estate agents, closing attorney, mortgage lender, and the title company representative.

What will I do?

Confirm the wire instructions and wire funds to the title company. Stretch those fingers and get ready to sign, sign, sign! At closing, the seller will sign ownership of the property over to you, and you'll sign to receive possession.

What should I bring?

Bring a photo ID. Your agent will share any other documents specific to your situation. The closing process is relatively simple but be prepared for A LOT of paperwork. (And always, always, always ask if you have a question along the way.) The good news is once you've signed the last page, it's time to get a hold of those keys and celebrate!

TERMS/DEFINITIONS

Appraisal An appraisal is required to gather the estimated value of a piece of real estate. During the home sale, the mortgage lender sends out an appraiser to get a professional opinion of the value of the property. This helps the lender decide if the property is worth the amount of the loan the potential buyer is seeking.

Appraisal Contingency An appraisal contingency is a clause that allows a buyer to dissolve a purchase agreement if a home's appraised value is less than the sale price. An appraiser hired by the Buyer's lender evaluates the value of the home to ensure that the loan is secured by an appropriate home value.

Covenants, Conditions & Restrictions (CC&Rs) Usually, these are the rules and regulations placed on real property by a homeowner's association (HOA), a neighborhood association, a developer, or a builder that sets forth any requirements and limitations of what a homeowner is allowed to do with the property. It may also include monthly and/or annual fees or special assessments.

Closing Closing is when the home sale is considered final, which typically includes all parties' signatures on all required documents, all monies conveyed, and when a lender is involved, with full lender's approval. For some markets across the nation, recording the deed with the county clerk's office is the ultimate and final step of closing. Once all these items are completed, then a Buyer's access to the property is then provided, and the Buyer is considered the new homeowner.

Closing Costs Closing costs are an assortment of fees, including fees charged by a lender, the title company, attorneys, insurance companies, taxing authorities, homeowner's associations, real estate agents, and other closing settlement related companies. These closing costs are typically paid at the time of closing a real estate transaction.

Debt-to-Income Ratio Debt-to-income, or DTI, ratio is a number used by mortgage lenders which is determined by the total of your debt expenses, plus your monthly housing payment, divided by your gross monthly income, and multiplied by 100. This helps lenders determine affordability based off their available loan programs and allows them to estimate how much you can afford to pay monthly for a mortgage. Lenders typically look for borrowers who pay 28%, or less, of their total monthly income on housing, and less than 36 percent of their income on debt payments, according to Investopedia. If either percentage is on the higher side, and you want to buy a home, you might need to adjust your budget.

Due Diligence A due diligence period might be available in the purchase agreement, which is a time frame provided to a buyer to fully examine a property, often by hiring experts to inspect the property, perform tests, etc., so that a buyer may decide on how to proceed. A Buyer might also be afforded an opportunity to renegotiate the contract based off their findings or possibly even to terminate within a specified time, to not be considered in default of the contract. Due diligence allows a Buyer to fully understand what they are buying.

Earnest Money Deposit (EMD) An earnest money deposit (EMD), sometimes referred to a "good faith deposit", is the initial funds that a buyer is asked to put down once a Seller accepts the Buyer's offer. It shows not only that the Buyer is serious about buying, but that they are also willing to put their money where their mouth is. The amount of the EMD can vary between 1 to 5 percent of the sales price.

Homeowner's Association (HOA) A homeowner's association is a private association that manages a planned community or condominium. When you purchase a property that is managed by an HOA, you agree to abide by the HOA's rules and pay its monthly or annual HOA dues. If you fail to pay and/or comply, they often can file a lien against the property and/or foreclose on the property.

Home Sale Contingency A home sale contingency is for a Buyer to indicate to a Seller that part of their condition to purchase the Seller's property relies on the Buyer's ability to finalize a close on their current property. This is often negotiated with a clause in a contract or with an addendum to a contract. An example of how such a contingency can be used would be if a Buyer needs to sell their property to have the down payment required on the purchase of the new property or would rather use their sale proceeds instead of their savings to make the down payment.

Inspection An inspection happens when Buyers pay a licensed professional inspector to visit the home and prepare a report on its condition and any needed repairs. The inspection often happens as part of the due diligence period, so Buyers can fully assess if they want to buy a particular home as is or ask the Seller to either complete or pay for certain repairs.

Inspection Contingency Also known as a "due diligence contingency," the inspection contingency is a clause sometimes offered in a purchase agreement that grants Buyers a predetermined amount of time during escrow to perform any necessary inspections.

Loan Contingency A loan contingency is a clause or addendum (also known as a mortgage contingency) in an offer contract that allows a Buyer to back out of a deal and keep their deposit if they are unable to secure a mortgage with specified terms during a fixed period.

Pre-approval Getting pre-approved requires home Buyers to fill out an application that allows a lender to determine their financial situation, including their debt-to-income ratio, ability to repay and credit-worthiness. Once this is in hand, the lender can give the Buyer a letter stating the exact loan amount they have been pre-approved for along with the total sales price they are approved for. The letter will usually indicate both the Buyer's estimated down payment along with the potential interest rate. Because it is much more thorough than a pre-qualification letter, most Sellers prefer to see a pre-approval letter with an offer.

Pre-Qualification A pre-qualification is a lender' estimate of the amount a home Buyer can expect to be approved for during the loan process. Getting pre-qualified is a quick assessment by a lender of the Buyer's financial situation based solely off what a Buyer tells a lender, and not based with any proof or verifications.

REALTOR® An actively licensed real estate agent and REALTOR® are often used interchangeably, although not every real estate agent is a REALTOR®. A REALTOR® is a member of the National Association of REALTORS® (NAR). A REALTOR® promises to uphold the Code of Ethics of the association and to hold each other accountable when serving the public, customers, clients and each other, with a high standard of practice and care.

Seller Concession Sellers may offer concessions to incentivize Buyers to purchase the home or sweeten the deal. Concessions are most readily seen as a contribution towards the Buyer's closing costs, up to certain limitations and approvals by a Buyer's lender, which ultimately leaves more money in a Buyer's pocket when all is said and done.

Seller Disclosure A Seller's disclosure is a disclosure by the Seller of information about the property which could affect a Buyer's decision to purchase the property, all of which to the best of the Seller's knowledge. A Seller must also indicate items which are not specific to the property itself but related to a person's enjoyment of the property, such as pest problems, property line disputes, knowledge of major construction projects in the area, military base related noises or activities, association related assessments or legal issues, unusual odors caused by a nearby factory, or even recent deaths on the property as permitted by law.

Testimonials



"Jessica is the best REALTOR® we have ever worked with. She was so detail-oriented and had our best interest in mind with decisions. We really liked having a "one-stop shop" for real estate services and financing." -Eric W.



"Jade is the absolute best! She made the process so easy and stress-free. She stayed on top of everything from beginning to end and really advocated on our behalf throughout the buying process. Highly recommend!" -Raiani K.



"Nick did an amazing job walking us through our first home-buying experience. He is knowledgeable, reliable, flexible, patient, honest, and thorough. I have and would recommend his services to anyone." -Zach H.



"Madison Yates is one of the most hard-working and dedicated individuals I've had the pleasure of getting to know. She put others before herself to ensure those around her were well taken care of. You'd be missing out if you don't use her as your agent." -Emily T.

Let's Get Started!

**Buyer's
Questionnaire**



- Buyer Contact Info**
- Timeline**
- General Questions**
- Financing**
- Needs vs Wants**

"We believe in the long-term impact of putting down roots in a home and community. When homeowners truly plug into their neighborhood, then they can begin to build a better life. Real estate is more than buying and selling homes. It's an opportunity to foster healthier communities by frequenting small businesses and the local food and drink. We believe our customers should be proud of the place they call home."



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