



Planting Futures

Nurturing Connections

*Happiness is Homegrown*



[homegrowngroupjax.com](http://homegrowngroupjax.com)



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# 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.



#### WEBSITE

[homegrowngroupjax.com](http://homegrowngroupjax.com)

#### OFFICE

13529 Beach Boulevard  
Suite 307A  
Jacksonville, FL 32224

#### FACEBOOK

[@homegrowngroupjax](https://www.facebook.com/homegrowngroupjax)

#### INSTAGRAM

[@homegrowngroupjax](https://www.instagram.com/homegrowngroupjax)



Nick Clauser  
REALTOR®

CELL  
502.457.4268  
EMAIL  
nick@homegrowngroupjax.com  
LICENSE  
SL3470963



Jade White  
REALTOR®

CELL  
772.882.8413  
EMAIL  
jade@homegrowngroupjax.com  
LICENSE  
SL3396783



Jessica Harrison  
REALTOR®

CELL  
561.324.3643  
EMAIL  
jessica@homegrowngroupjax.com  
LICENSE  
SL3354366



Madison Yates  
REALTOR®

CELL  
904.601.9283  
EMAIL  
madisony.realestate@gmail.com  
LICENSE  
SL3568226

# 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 Value Difference

- Listing Consultation & Property Walkthrough
- Explanation of the Selling Process
- Review & Sign Listing Documents
- Supra Digital Lockbox
- Listing Goes Live on NE Florida MLS Exported All Across the Internet (Zillow, Realtor.com, Trulia, etc.)
- Listing Featured on [homegroungroupjax.com](http://homegroungroupjax.com)
- Higher SEO Rankings
- Professional Market Analysis
- Progressive Marketing Plan
- High-quality professional Photography with floorplan
- Social Media Marketing
- Video/Virtual Tours
- Property Brochure
- Scheduling Showing Appointments
- Print/Digital Advertising
- Staging and/or Handyman Consultation
- Network of Preferred Business Partners
- Local Realtor/Investor Connections
- Open Houses
- Settlement Services
- Clear, Consistent Communication
- Timeline Accountability
- Help Every Step of the Way!

# Progressive Marketing Plan

## Pre-Listing

- Professional Market Analysis
- High-quality professional Photography with floorplan
- Staging Consult
- Repair Consult

## Launch

- Social Media Marketing
- Listing on NE Florida MLS exported All Across the Internet
- Property Brochure

## Week 1

- Open House
- Video/Virtual Tours
- Weekly Showing Activity Updates
- Buyer Feedback

## Week 2

- Weekly Showing Activity Updates
- Buyer Feedback
- Flyers/door knocking

## Week 3

- Weekly Showing Activity Updates
- Buyer Feedback
- Reverse Prospecting

## Week 4

- Weekly Showing Activity Updates
- Buyer Feedback

## Month 2+

- Weekly Showing Activity Updates
- Buyer Feedback
- Mailers
- Social Media Ads
- Additional Open House
- Updated Market Analysis





## SOUTHERN CAPITAL TITLE



### **Erin Fourie Owner/Agent**

Jacksonville Office  
6620 Southpoint Dr South, Suite 210  
Jacksonville, FL 32256

**Phone: (904) 801-3273**

erin@southerncapitaltitle.com  
southerncapitaltitle.com

Southern Capital Title is a woman owned & operated title agency, deeply committed to delivering exceptional real estate closing and escrow services to our community.

Through their extensive real estate experience, constant communication with clients, streamlined operational systems and professionalism, they ensure seamless transactions from contract to closing.



### **Howard J Smith Attorney**

Jacksonville Office  
7220 Financial Way  
Jacksonville, FL 32256

**Phone: (904) 717-9775**

howard@landmarktitle.com  
landmarktitle.com

Landmark Title is a locally attorney-owned title company that serves the Northeast Florida area and beyond and has attained a solid reputation for integrity and outstanding customer service. We will provide you with fast and courteous service from contract to closing, protecting your most valuable asset, your home.

*Close With Confidence!*

# Seller Estimated Cost Calculations

Before selling your home, it is crucial to have a clear understanding of the various costs involved and to have a realistic idea of the amount you will ultimately receive from the sale of your home. It is important to carefully consider expenses such as real estate agent commissions, closing costs, potential repairs or renovations, and any outstanding mortgage balance that needs to be settled.

Estimated Seller Closing Costs Calculator				
Sale Price		\$200,000	\$400,000	\$600,000
<b>Closing Costs &amp; Charges</b>				
<b>Documentary Stamp Tax on Deed</b>	<b>0.007</b>	<b>\$1,400</b>	<b>\$2,800</b>	<b>\$4,200</b>
<b>Owner's Title Premium</b>	<b>0.00585</b>	<b>\$1,170</b>	<b>\$2,340</b>	<b>\$3,510</b>
<b>Seller Title Closing Fee</b>	<b>\$495</b>	<b>\$495</b>	<b>\$495</b>	<b>\$495</b>
<b>Search Fee for Title Commitment</b>	<b>\$100</b>	<b>\$100</b>	<b>\$100</b>	<b>\$100</b>
Municipal Lien Search**	\$85	\$85	\$85	\$85
<b>Real Estate Commission</b>	<b>6%</b>	<b>\$12,000</b>	<b>\$24,000</b>	<b>\$36,000</b>
<b>Broker / Transaction Fee</b>	<b>\$350</b>	<b>\$350</b>	<b>\$350</b>	<b>\$350</b>
Survey**	\$450	\$450	\$450	\$450
Home Warranty**	\$800	\$800	\$800	\$800
Mortgage Payoff(s)**	70%	\$140,000	\$280,000	\$420,000
<b>Tax Proration (Based on full 12 months)</b>	<b>0.02</b>	<b>\$4,000</b>	<b>\$8,000</b>	<b>\$12,000</b>
Seller Concession**	0%	\$0	\$0	\$0
Estoppel Fee**		\$0	\$0	\$0
CDD Proration**		\$0	\$0	\$0
Annual HOA Fees**		\$0	\$0	\$0
<b>Total Closing Costs</b>		<b>\$160,850</b>	<b>\$319,420</b>	<b>\$477,990</b>
<b>NET PROCEEDS TO SELLER</b>		<b>\$39,150</b>	<b>\$80,580</b>	<b>\$122,010</b>

\*\* - These numbers are just estimates. Pricing depends on a variety of factors such as contract terms, HOA/CDD, etc.

# We're Under Contract!

The 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."

## The 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.

**Buyers' 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

\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

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# 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!

# GLOSSARY OF TERMS

**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 was the listing agent for my mom’s house and was invaluable in selling the home. I’m not sure Madison knew what she signed up for when she listed the home, and I won’t go into details, but she handled every curve ball with tenacity and grit. I found Madison to be responsive, whether by phone or text, and have no reservations recommending her to anyone wishing to list and sell their home.” -Mark S.

*“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.”*

*What's my Home Worth?*



WEBSITE

homegrowngroupjax.com

OFFICE

13529 Beach Boulevard  
Suite 307A  
Jacksonville, FL 32224

FACEBOOK

@homegrowngroupjax

INSTAGRAM

@homegrowngroupjax