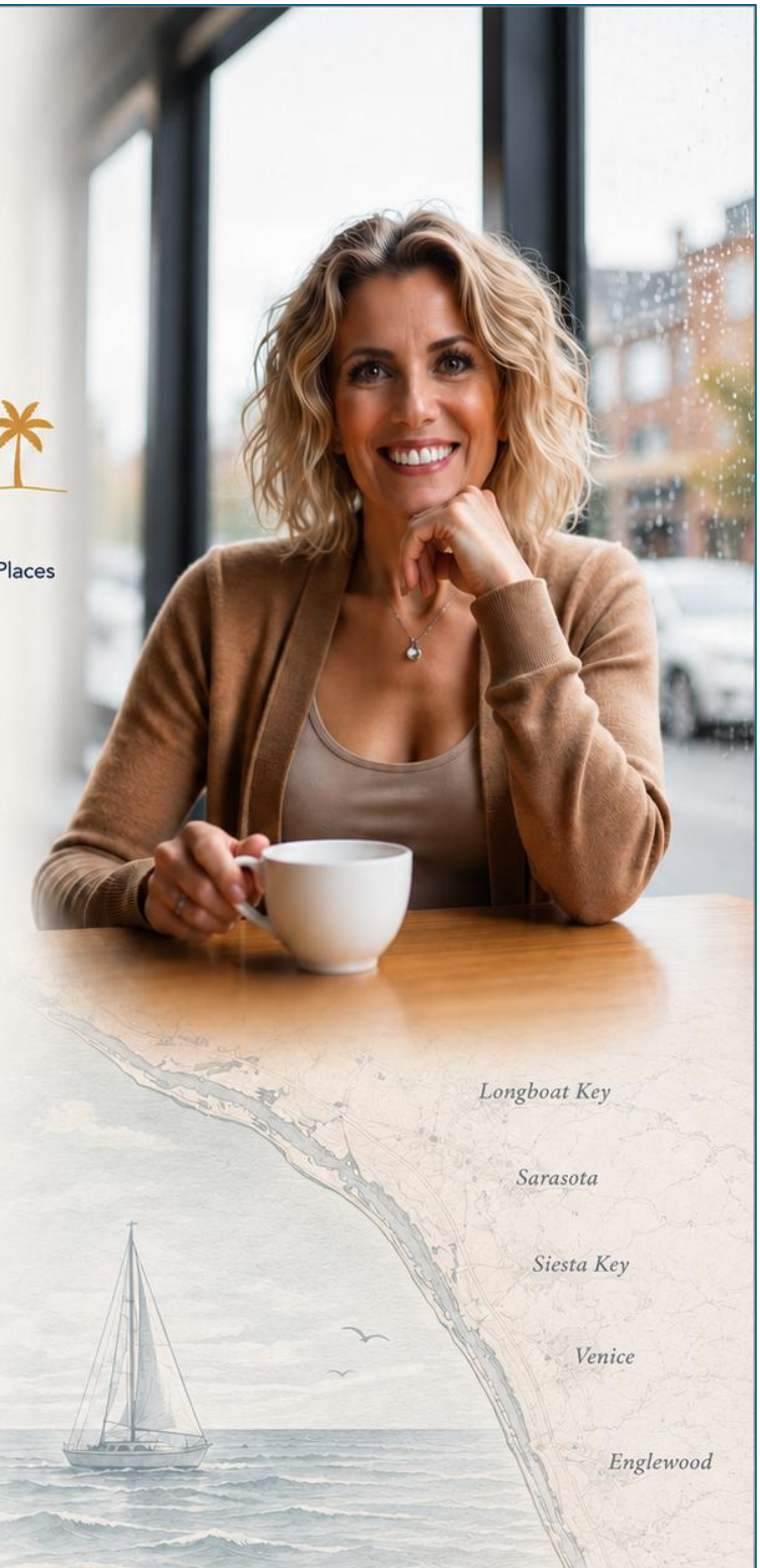
HOME BUYER GUIDE

Your Sarasota & Gulf Coast Home Buying Resource

Tamara J. Beckel, Realtor
BROKER / OWNER
941-233-4646
FREPHomes@gmail.com

FloridaRealEstatePlaces.com
SERVING SARASOTA, SIESTA KEY, LONGBOAT KEY, LAKEWOOD RANCH, PALMER RANCH, VENICE AND FLORIDA'S GULF COAST

FLORIDA
REAL ESTATE PLACES
Find Your Florida Lifestyle



Welcome

THANK YOU for considering Florida Real Estate Places to help you find your Florida home.

Buying a home is more than a transaction — it's a major life decision.

My commitment is to provide you with expert guidance, honest market insight, and personalized service to help you find the right home and negotiate the best possible outcome.

With over 30 years of experience in the Florida real estate market, I understand what it takes to guide buyers through every step — from the first conversation to the closing table.

Whether you are moving across town or across the country, I am here to make the process seamless from start to finish.

I LOOK FORWARD TO WORKING WITH YOU!

Tamara J. Beckel

Broker / Owner
Florida Real Estate Places

Florida REAL ESTATE PLACES

Tamara J. Beckel, Realtor
BROKER / OWNER
941-233-4646
FREPHomes@gmail.com

FloridaRealEstatePlaces.com
SERVING SARASOTA, SIESTA KEY, LONGBOAT KEY, LAKEWOOD RANCH, PALMER RANCH, VENICE AND FLORIDA'S GULF COAST

HOME BUYER GUIDE – TABLE OF CONTENTS

Florida REAL ESTATE PLACES

Tamara J. Beckel, Realtor
941-233-4646
FREPHomes@gmail.com
FloridaRealEstatePlaces.com

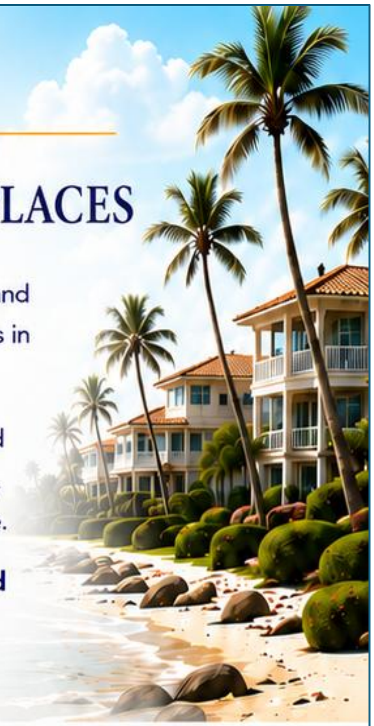
ABOUT

FLORIDA REAL ESTATE PLACES

Florida Real Estate Places is a locally owned and operated real estate brokerage with deep roots in Sarasota and the Gulf Coast.

We are dedicated to helping home buyers find the right home through expert local guidance, honest market insight, and personalized service.

Our mission is simple: to help you find and secure the right home, at the right price, with the least amount of stress.



ABOUT THE BROKER

Tamara J. "Tami" Beckel, Broker of Florida Real Estate Places, has built her career around one of the most coveted lifestyles in the country – coastal Florida living. After launching her real estate career in 1992 and earning a reputation for exceptional client service, she purchased her first real estate brokerage near Disney World in 1998, beginning a journey that would take her along both of Florida's beautiful coasts.

For over 30 years, Tami has served as Broker of Record for seven real estate brokerages across Central and South Florida, giving her an intimate, firsthand understanding of the state's most desirable coastal and waterfront communities.

Her experience spans residential sales, Gulf and bayfront properties, oceanfront estates, owner-occupied homes, vacation retreats, and specialized Disney short-term rental services.

She has also held a Florida Notary Public License since 2007.

30+ YEARS OF FLORIDA REAL ESTATE EXPERIENCE

LOCAL MARKET EXPERTISE

Deep knowledge of Sarasota and the Gulf Coast real estate market.

PROVEN BUYER STRATEGY

Curated searches, honest guidance, and market context that saves you time.

SKILLED NEGOTIATION

Focused negotiation to protect your interests and secure the best possible terms.

BUYER FIRST PHILOSOPHY

Your goals, your timeline, and your success are our top priority.

THE VALUES THAT GUIDE US

INTEGRITY
Honest advice and transparent communication every step of the way.

ACCOUNTABILITY
We take responsibility for the details so you don't have to.

EXCELLENCE
We hold ourselves to the highest standards in everything we do.

SERVICE
Responsive, proactive support from listing to closing.

RESULTS
We measure our success by the results we deliver for our buyers.

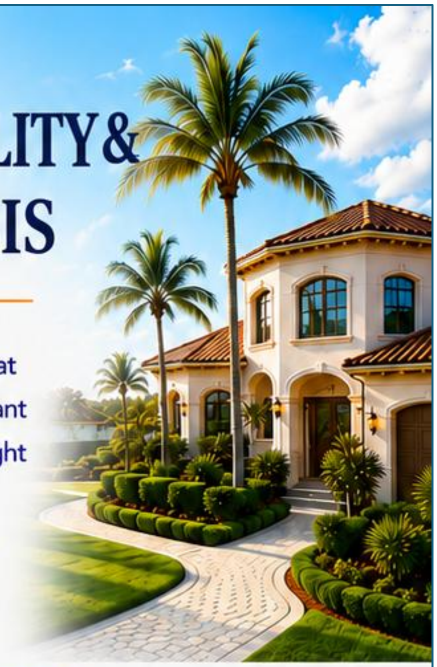
FLORIDA REAL ESTATE PLACES
Find Your Florida Lifestyle.

Florida
REAL ESTATE PLACES

Tamara J. Beckel, Realtor
941-233-4646
FREPHomes@gmail.com
FloridaRealEstatePlaces.com

BUYER AFFORDABILITY & MARKET ANALYSIS

Understanding what you can afford and what the market is doing are the two most important steps before you start touring homes. The right preparation leads to smarter decisions, stronger offers, and a home you can enjoy for years to come.



HOW WE PREPARE YOU TO BUY (4 STEPS)

1 UNDERSTAND YOUR GOALS

We discuss your lifestyle, location preferences, timeline, and the type of home that fits your life.

2 ESTABLISH YOUR BUDGET

We connect you with a trusted local lender for pre-approval and help you understand the full monthly picture — taxes, insurance, HOA, and utilities.

3 RESEARCH THE MARKET

We analyze recent sales, active listings, and market trends in your target neighborhoods to identify true value.

4 BUILD YOUR SEARCH STRATEGY

Using the data, we build a personalized property search focused on the homes most likely to fit your goals.

BUYER DO'S & DON'TS

DO'S	DON'TS
Do get pre-approved before you begin serious home touring	Don't shop above your comfortable monthly range
Do factor in property taxes, insurance, and HOA fees when budgeting	Don't skip the pre-approval step — it weakens your offer
Do research neighborhoods before falling in love with a home	Don't compare Sarasota prices to your hometown market
Do move quickly on the right home in a competitive market	Don't wait too long on a home that fits — good ones move fast
Do rely on local market data, not out-of-state comparisons	Don't overlook total carrying costs when calculating affordability

THE BOTTOM LINE

Preparation is everything. Buyers who understand their budget, know their market, and have a clear strategy secure better homes at better terms — with far less stress along the way.

FLORIDA REAL ESTATE PLACES
Find Your Florida Lifestyle

FLORIDA
REAL ESTATE PLACES

PRE-HOME-SEARCH *Checklist*

Simple steps that prepare you to buy with confidence.

FINANCIAL PREPARATION

- ☐ Check and review your credit report
- ☐ Save for down payment and closing costs
- ☐ Reduce credit card balances if possible
- ☐ Avoid opening new credit accounts
- ☐ Gather two years of tax returns and W-2s
- ☐ Gather two months of pay stubs
- ☐ Gather two months of bank statements
- ☐ Document any additional income or assets
- ☐ Obtain lender pre-approval letter
- ☐ Determine your comfortable monthly payment

LIFESTYLE PLANNING

- ☐ Identify preferred cities and neighborhoods
- ☐ Determine home type (single-family, condo, townhome, villa)
- ☐ Establish must-have features vs. nice-to-haves
- ☐ Consider commute and daily routines
- ☐ Research school zoning if applicable
- ☐ Consider proximity to family, healthcare, and amenities
- ☐ Discuss timeline for moving
- ☐ Decide on primary, second, or investment use
- ☐ Consider future resale potential
- ☐ Align expectations with your partner or family

FLORIDA-SPECIFIC BUYER ITEMS

- ☐ Understand FEMA flood zones
- ☐ Research homeowners and windstorm insurance
- ☐ Ask about wind mitigation reports
- ☐ Understand the Homestead Exemption
- ☐ Understand Florida property tax structure
- ☐ Review HOA and condo association considerations
- ☐ Understand hurricane preparedness realities
- ☐ Ask about seawalls and docks for waterfront homes
- ☐ Review Florida contract disclosures
- ☐ Confirm any residency or FIRPTA considerations

FINAL PRE-SEARCH REVIEW

- ☐ Pre-approval letter in hand
- ☐ Budget and monthly comfort range set
- ☐ Neighborhood shortlist created
- ☐ Must-haves and dealbreakers documented
- ☐ Timeline established
- ☐ Ready to begin home tours

Not sure where to start?
We'll walk through your goals together and help you build a personalized plan for finding the right home in Sarasota.

Florida REAL ESTATE PLACES

Tamara J. Beckel, Realtor
BROKER / OWNER
941-233-4646
FREPHomes@gmail.com

FloridaRealEstatePlaces.com
SERVING SARASOTA, SIESTA KEY, LONGBOAT KEY, LAKEWOOD RANCH, PALMER RANCH, VENICE, AND FLORIDA'S GULF COAST

FLORIDA
REAL ESTATE PLACES

OUR CUSTOM BUYER SEARCH PLAN

Personalized. Focused. Results-Driven.

We combine local expertise, curated property searches, and concierge-level buyer representation to help you find the right home in Sarasota — without wasting time on homes that don't fit.

A STRATEGIC APPROACH TO BUYING YOUR HOME

1. **GOALS & DISCOVERY** — We start with a full understanding of your lifestyle, timeline, budget, and the home you're picturing.
2. **PERSONALIZED SEARCH** — We build a tailored property search using MLS access, off-market opportunities, and local relationships.
3. **CURATED PREVIEWS** — You see the homes that actually fit — not a firehose of listings — with detailed context on each.
4. **GUIDED SHOWINGS** — In-person or live-video tours across neighborhoods, with expert insight on value, condition, and fit.
5. **OFFER STRATEGY** — Data-driven offer preparation, contingencies, and terms designed to protect you and win the home.
6. **NEGOTIATION & CLOSING** — Focused negotiation, contract management, inspection coordination, and support all the way to closing day.

HOW WE HELP YOU FIND YOUR HOME

MLS ACCESS
Full access to all active Sarasota-area listings, updated in real time.

OFF-MARKET OPPORTUNITIES
Pocket listings and private-sale connections through our network.

RELOCATION SPECIALISTS
Tailored guidance for out-of-state and international buyers.

LOCAL VENDOR NETWORK
Trusted lenders, inspectors, insurance agents, and title professionals.

MARKET INTELLIGENCE
Real-time context on pricing, trends, and neighborhood dynamics.

PRIVATE SHOWINGS
In-person or live-video tours structured around your schedule.

OUR PROMISE TO YOU

We treat your home search like it's the most important one on our desk — providing honest guidance, strategic representation, and relentless focus on finding the right home for your life.

We don't just show homes — we help you find where you belong.

Tamara J. Beckel, Realtor
BROKER / OWNER
941-233-4646
FREPHomes@gmail.com

FloridaRealEstatePlaces.com
SERVING SARASOTA, SIESTA KEY LONGBOAT KEY, LAKEWOOD RANCH, PALMER RANCH, VENICE AND FLORIDA'S GULF COAST

Florida REAL ESTATE PLACES

WRITING A STRONG OFFER

It's More Than Price

Tamara J. Beckel, Realtor
941-233-4646
FREPHomes@gmail.com
FloridaRealEstatePlaces.com

When you find the right home, the strength of your offer determines whether it becomes yours. In competitive Sarasota markets, the highest price isn't always the winning offer — the strongest overall package usually is.

Every offer contains terms and conditions that impact your bottom line, your competitiveness, and your certainty of closing.

As your broker, I help you craft an offer that balances price, terms, and strategy — designed to win the home you want on terms that protect you.

WHAT WE STRUCTURE INTO EVERY OFFER

PURCHASE PRICE
The right price based on market data, comparables, and negotiation strategy.

FINANCING
Cash, conventional, FHA, or VA, positioned to strengthen your competitiveness.

EARNEST MONEY
A strategically sized deposit that signals seriousness without unnecessary risk.

INSPECTION PERIOD
A timeline that protects your due diligence without weakening your position.

APPRAISAL CONTINGENCY
Structured to protect you if the appraisal comes in below purchase price.

CLOSING TIMELINE
Aligned with your moving plans and, when strategic, with the seller's timeline.

BUYER CONTINGENCIES
Home sale, financing, insurance, and other protections tailored to your situation.

THE BOTTOM LINE

A winning offer isn't about the biggest number — it's about the smartest structure.

My role is to build an offer that gives you the best chance of getting the home while protecting your interests every step of the way.

FLORIDA REAL ESTATE PLACES
Find Your Florida Lifestyle.

Florida REAL ESTATE PLACES

Tamara J. Beckel, Realtor
941-233-4646
FREPHomes@gmail.com
FloridaRealEstatePlaces.com

Guide to BUYER'S COST SHEET

Your Buyer's Cost Sheet is a detailed estimate of the costs and cash-to-close required based on the purchase price and loan terms. Final figures will be provided on the Closing Disclosure.

WHAT'S INCLUDED IN YOUR BUYER'S COST SHEET

PURCHASE PRICE & DOWN PAYMENT
Your total purchase price and required down payment based on loan type.

LOAN ORIGINATION FEES
Lender fees for processing and underwriting your mortgage.

PROPERTY TAXES
Florida property taxes are prorated to the day of closing.

HOMEOWNERS INSURANCE
Prepaid first-year premium, plus any windstorm coverage as applicable.

FLOOD INSURANCE
Required in FEMA-designated flood zones; recommended in many other coastal areas.

TITLE INSURANCE
Owner's and lender's policies protecting against title issues.

PROPERTY TITLE SEARCH
Verifies ownership and identifies any liens. Typical cost: $200–$500.

MUNICIPAL / PROPERTY LIEN SEARCH
Searches for unrecorded municipal obligations. Typical cost: $200–$400.

TITLE CLOSING / SETTLEMENT FEE
Charged by the title company or closing attorney. Typical cost: $700–$1,000.

HOA ESTOPPEL CERTIFICATE
Confirms association balances and fees when applicable.

RECORDING FEES
County recording charges for deeds and related documents. Typical cost: $50–$250.

REMOTE ONLINE NOTARY (RON)
Electronic notarization fees when documents are signed remotely. Typical cost: $100–$250+.

HOME INSPECTION
Structural, mechanical, roof, HVAC, and specialty inspections.

WIND MITIGATION INSPECTION
Documents hurricane-resistant features for insurance credits.

FOUR-POINT INSPECTION
Often required by insurers, especially for older homes.

ESCROW RESERVES
Prepaid taxes and insurance held by your lender.

FIRPTA CONSIDERATIONS FOR FOREIGN BUYERS
Under the Foreign Investment in Real Property Tax Act (FIRPTA), buyers purchasing from foreign sellers may be required to withhold up to 15% of the gross sales price and remit it to the IRS. We help buyers navigate FIRPTA transactions carefully to ensure full compliance and a smooth closing.

FLORIDA REAL ESTATE PLACES

Find Your Florida Lifestyle.

Florida REAL ESTATE PLACES

Tamara J. Beckel, Realtor
941-233-4646
FREPHomes@gmail.com
FloridaRealEstatePlaces.com

THE BUYING PROCESS

Here's a simple step-by-step overview of the buying process from our first meeting to the day you get your keys.

STEP 1 — **Buyer Consultation**
Meet to discuss your goals, timeline, budget, and the home you're picturing.

STEP 2 — **Pre-Approval & Budget**
Connect with a trusted lender for pre-approval, or confirm proof of funds if paying cash.

STEP 3 — **Sign Buyer Representation Agreement**
Establish the formal relationship and outline the scope of representation.

STEP 4 — **Curated Home Search**
Personalized property recommendations and private showings — in person or live video.

STEP 5 — **Write the Offer**
Craft a strategic offer with price, terms, and contingencies designed to win the home.

STEP 6 — **Negotiate & Go Under Contract**
Negotiate offers and counter-offers, then execute the fully signed contract.

STEP 7 — **Inspections & Due Diligence**
Coordinate home inspection, wind mitigation, four-point, and any specialty inspections.

STEP 8 — **Insurance, Title & Lender Review**
Quote insurance, complete title work, and finalize lender underwriting.

STEP 9 — **Final Walk-Through**
Confirm the home's condition and any negotiated repairs before closing.

STEP 10 — **Closing Day**
Sign, wire funds, receive your keys, and take ownership of your new Florida home.

FLORIDA REAL ESTATE PLACES
Find Your Florida Lifestyle.

Florida REAL ESTATE PLACES

WHAT TO LOOK FOR IN A HOME

Tamara J. Beckel, Realtor
941-233-4646
FloridaRealEstatePlaces.com
FREPHomes@gmail.com

KITCHEN

- Modern, updated appliances
- Ample counter and storage space
- Functional layout for how you cook
- Natural light and good ventilation
- Flooring in good condition

LIVING ROOM

- Open, well-proportioned layout
- Abundant natural light
- Neutral finishes that fit your style
- Comfortable for daily living
- Layout suited for entertaining

PRIMARY SUITE

- Spacious, private, and quiet
- Large closet space
- En-suite bathroom in good condition
- Move-in ready or easy to update
- Peaceful, restful atmosphere

OUTDOOR LIVING

- Well-maintained landscaping
- Functional patio or lanai space
- Room for dining and relaxing
- Privacy and good views
- Pool condition (if applicable)

Homes that feel right on paper don't always feel right in person — and vice versa. We'll help you focus on what matters most and see past cosmetic distractions.

FLORIDA REAL ESTATE PLACES
Find Your Florida Lifestyle.

FREQUENTLY ASKED QUESTIONS

Tamara J. Beckel, Realtor
FloridaRealEstatePlaces.com
941-233-4646
FREPHomes@gmail.com

1. HOW MUCH HOME CAN I AFFORD?

Affordability depends on more than your loan amount. We help you evaluate the full monthly picture — including property taxes, insurance, and HOA fees — so you can shop confidently and stay within a comfortable range.

2. DO I NEED PRE-APPROVAL BEFORE TOURING HOMES?

Yes, in most cases. Pre-approval strengthens your offer, saves time, and helps you focus your search on homes within your comfortable price range.

3. CAN I BUY REMOTELY FROM OUT OF STATE?

Absolutely. Florida allows electronic signatures, remote closings, and mail-away closings — and we provide live video showings, walk-throughs, and full coordination from start to finish for out-of-state buyers.

4. WHAT ABOUT FLORIDA INSURANCE AND FLOOD ZONES?

Florida insurance and FEMA flood zones affect your total cost of ownership. We help you gather insurance quotes early in the buying process, understand wind mitigation reports, and factor everything into your decision before you commit.

5. HOW LONG DOES IT TAKE TO BUY A HOME IN FLORIDA?

From accepted offer to closing day, most Florida home purchases take 30 to 45 days. Cash purchases can close faster. We tailor the timeline to your goals and coordinate every step to keep the process on track.

FLORIDA REAL ESTATE PLACES

Find Your Florida Lifestyle.

Florida REAL ESTATE PLACES

Tamara J. Beckel, Realtor

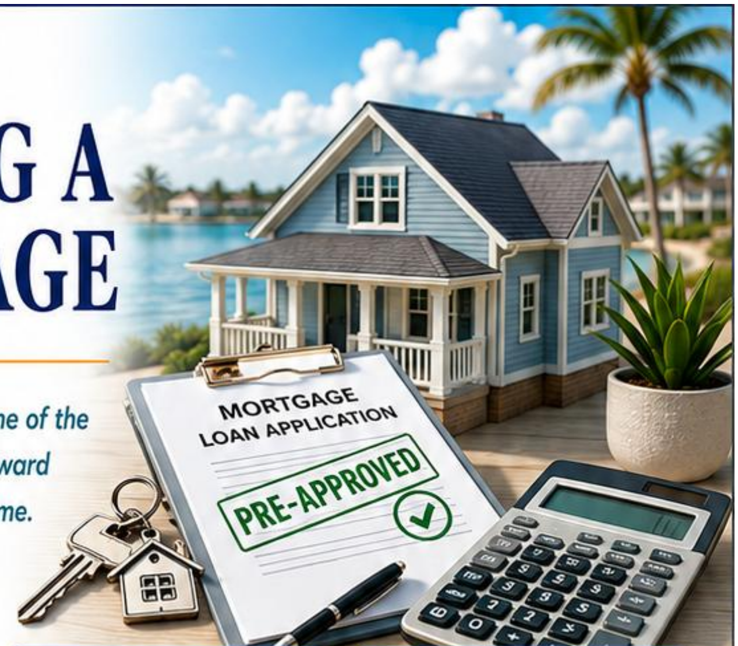
941-233-4646

FREPHomes@gmail.com

FloridaRealEstatePlaces.com

SECURING A MORTGAGE

Preparing for financing is one of the most important steps toward buying your Florida home.



STEP 1

GET PRE-APPROVED FIRST

- ✓ Know your buying budget
- ✓ Strengthen your purchase offer
- ✓ Shop with confidence
- ✓ Identify the best loan program

STEP 2

WHAT LENDERS REVIEW

- Credit Score
- Employment History
- Income
- Assets & Savings
- Debt-to-Income Ratio
- Credit History

STEP 3

DOCUMENTS YOU'LL NEED

- Government Photo ID
- Two Years of W-2s or Tax Returns
- Recent Pay Stubs
- Three Months of Bank Statements
- Employment Information
- Current Loan Information
- Signed Purchase Contract (once under contract)

Additional documentation may be required depending on your loan program.

STEP 4

KEEP YOUR LOAN ON TRACK

- ✓ Continue making all payments on time
- ✓ Keep credit card balances low
- ✓ Maintain steady employment
- ✓ Stay in contact with your lender

AVOID THESE COMMON MISTAKES

- ✗ Opening new credit cards
- ✗ Financing a vehicle
- ✗ Large unexplained bank deposits
- ✗ Missing loan document deadlines
- ✗ Making major financial changes before closing

FLORIDA MORTGAGE COSTS

Buyers should budget for:

- Loan Origination Fees
- Appraisal
- Credit Report
- Underwriting Fees
- Title Insurance
- Recording Fees
- Home Inspection
- Survey (when required)
- Mortgage Insurance (if applicable)
- Florida Documentary Taxes

SPECIAL NOTES

PRIMARY RESIDENCE
Usually offers the most favorable financing terms.

SECOND HOME
May require a larger down payment and slightly higher interest rate.

FOREIGN NATIONAL BUYERS
May need additional documentation, U.S. banking relationships, and typically larger down payments than domestic buyers.

OUR MORTGAGE GUIDANCE

Florida Real Estate Places works with trusted mortgage professionals who can help you:

- Compare loan options
- Understand financing requirements
- Navigate underwriting
- Stay on schedule for closing

FLORIDA REAL ESTATE PLACES
Find Your Florida Lifestyle

Florida REAL ESTATE PLACES

Tamara J. Beckel, Realtor

941-233-4646

FREPHomes@gmail.com

FloridaRealEstatePlaces.com

Guide to MORTGAGE COST SHEET

Your Mortgage Cost Sheet provides an estimate of the monthly expenses associated with financing your new home. Understanding each component helps you budget with confidence before making an offer.

What Is Included In Your Monthly Payment

PRINCIPAL
The portion of your payment that reduces your loan balance.

INTEREST
The cost you pay to borrow money from your lender.

PROPERTY TAXES
Annual county property taxes, usually collected monthly through your escrow account.

HOMEOWNERS INSURANCE
Protects your home against covered losses and is commonly escrowed with your mortgage.

FLOOD INSURANCE
May be required for homes located in FEMA flood zones and recommended for many Florida coastal properties.

PRIVATE MORTGAGE INSURANCE (PMI)
Typically required on conventional loans with less than a 20% down payment.

HOA / CONDOMINIUM FEES
Monthly association dues when applicable. These are generally separate from your mortgage payment.

ESCROW ACCOUNT
Funds collected monthly by your lender to pay property taxes and insurance when they become due.

Key Items Affecting Your Mortgage Loan Terms

PURCHASE PRICE
Higher home prices increase your monthly payment.

DOWN PAYMENT
A larger down payment reduces your loan amount and may eliminate PMI.

INTEREST RATE
Even small changes in your interest rate can significantly impact your monthly payment.

LOAN TERM
15-year loans have higher monthly payments but lower total interest. 30-year loans generally offer lower monthly payments.

PROPERTY TAXES
Taxes vary by county and municipality throughout Florida.

INSURANCE COSTS
Insurance premiums vary based on location, age of home, construction type, and flood zone.

CREDIT SCORE
Higher credit scores generally qualify for more favorable mortgage rates.

LOAN PROGRAM
Conventional, FHA, VA, USDA, and Jumbo loans each have different payment structures and requirements.

MORTGAGE CALCULATOR TIPS

- Compare multiple loan terms
- Adjust your down payment
- Estimate taxes and insurance
- Include HOA fees when applicable
- Review different interest rate scenarios
- Stay within your monthly comfort level—not just your lender's maximum approval amount.

Mortgage calculators provide estimates and actual loan payments may vary based on lender fees, taxes, insurance, and final loan terms.

PLANNING AHEAD PAYS OFF

Using a mortgage calculator early in your home search helps you:

- Establish a realistic budget
- Compare financing options
- Estimate monthly housing costs
- Understand how interest rates and down payments affect affordability
- Shop with confidence before making an offer

FLORIDA REAL ESTATE PLACES
Find Your Florida Lifestyle

Florida REAL ESTATE PLACES

THANK YOU!

Thank you for considering Florida Real Estate Places to help you find your Florida home.

We understand that buying a home is one of life's biggest financial and personal decisions. Our commitment is to provide expert guidance, honest market insight, skilled negotiation, and professional representation from our first meeting through closing day.

WHAT HAPPENS NEXT?

1. INITIAL CONSULTATION →
2. SIGN BUYER AGREEMENT →
3. GET PRE-APPROVED →
4. TOUR HOMES →
5. OFFER & NEGOTIATE →
6. CLOSING DAY

OUR PROMISE TO YOU

- Honest Communication
- Strategic Pricing
- Maximum Exposure
- Skilled Negotiation
- Professional Guidance
- Concierge-Level Service

Your goals are our priority. We are here to deliver results you can count on.

READY TO GET STARTED?

FLORIDA REAL ESTATE PLACES
Tamara J. Beckel, Broker
941-233-4646
FREPHomes@gmail.com
FloridaRealEstatePlaces.com

Let's work together to achieve the best possible outcome!

FLORIDA REAL ESTATE PLACES
Find Your Florida Lifestyle.