



LET'S
FIND THE
One

YOUR STRATEGIC
PARTNER IN BUYING
SMART, CONFIDENT,
AND WITHOUT REGRET.

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MEET YOUR STRATEGIC PARTNER

More Than Just a Door
Opener.

Buying a home is a big move—and not just financially. It's personal. It's emotional. It's a decision that shapes your lifestyle, your investment, and your next chapter.

That's why I don't just show homes—I strategically position you to win.



Here's what I bring to the table:

MARKET INTELLIGENCE, NOT GUESSWORK

I track local data daily—so you'll know what's happening, why it matters, and how to act on it.

You'll never have to wonder if it's the right time or the right price—I'll show you exactly how to approach it.

ACCESS TO WHAT OTHERS CAN'T SEE

Through local relationships, agent networks, and off-market channels, I'll uncover opportunities that other buyers miss.

Sometimes the best deals don't even hit the MLS—and I'll help you find them.

HIGH-IMPACT NEGOTIATION

My job is to protect your interests and your money—especially when emotions run high. I'll position your offers, respond to counteroffers, and advocate relentlessly for the best price, terms, and timeline.

END-TO-END SUPPORT

From your first showing to your final signature—and long after you move in—I'm in your corner. This isn't a transaction to me. It's a relationship built on trust, results, and care.

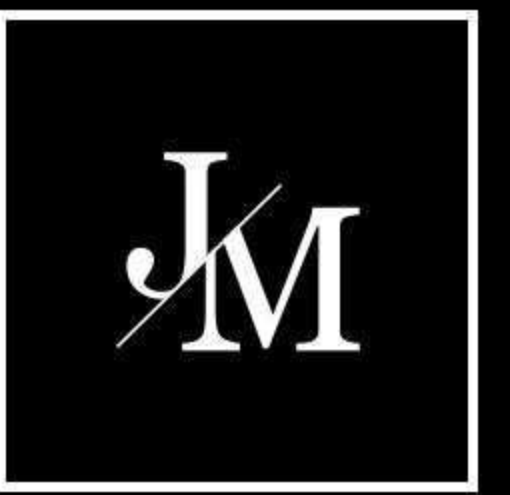
SOLUTIONS BEFORE PROBLEMS

Real estate deals can get messy—but you won't feel it. From lender delays to appraisal surprises, I anticipate issues before they arise and guide you through the process with clarity and calm.

This isn't just about unlocking doors. It's about unlocking opportunity.



BUYERS AGENT



COMPENSATION

A buyer's agent is your dedicated advocate during the home buying process. They offer expert advice, market knowledge, negotiation skills, and handle all the paperwork. By using their services, you can save time, money, and reduce stress, making them a valuable asset in your home buying journey.

HOW ARE BUYERS AGENTS *compensated?*

•OPTION 1: SELLER IS OFFERING COMPENSATION TO BUYER'S AGENT

Historically and commonly, the seller pays your buyer's agent a commission, which covers the buyer's agent services. You won't usually owe additional fees beyond standard closing costs and admin fees. Your agent will verify in advance that the homes you wish to view offer compensation for their services.

•OPTION 2: SELLER IS OFFERING SOME COMPENSATION BUT NOT ALL

Sometimes, sellers offer a lower commission than standard. In these cases, your agent may:

- YOUR AGENT NEGOTIATES WITH THE LISTING AGENT TO SECURE THE FULL COMMISSION
- BUYER AGREES TO INCREASE YOUR OFFER PRICE TO COVER BUYER AGENT COMMISSION GAP
- BUYER AGREES TO PAY THEIR AGENT DIRECTLY AT CLOSING TO COVER THE DIFFERENCE.

•OPTION 3: SELLER IS NOT OFFERING ANY COMMISSION TO BUYER'S AGENTS

In rare instances, a seller may choose not to offer a commission to a buyer's agent. When this occurs, your agent's compensation structure may change.

- YOUR AGENT NEGOTIATES WITH THE LISTING AGENT TO SECURE THE FULL COMMISSION
- BUYER AGREES TO INCREASE OFFER PRICE TO COVER BUYER AGENT COMMISSION GAP
- BUYER AGREES TO PAY THEIR AGENT DIRECTLY AT CLOSING TO COVER THE DIFFERENCE.

IT'S IMPORTANT TO DISCUSS POTENTIAL COMPENSATION ARRANGEMENTS WITH YOUR AGENT UPFRONT TO UNDERSTAND HOW THEY'LL BE PAID IN SUCH SITUATIONS.



THE BUYING PROCESS

A Clear Step-by-Step
Journey

Buying a home doesn't have to be
overwhelming.

When you understand the steps—and
have a trusted guide—you stay focused,
empowered, and in control.

A Clear Step-by-Step Journey



01

Initial Consultation

We'll meet to discuss your goals, timeline, and ideal home features. I'll walk you through what to expect, how the market is moving, and how we'll tailor the process to fit your needs.

02

Get Pre-Approved

This is your financial green light—and your offer's best friend.

I'll connect you with trusted lenders who'll move quickly and help you understand your full budget and loan options.



03

Start Your Home Search

I'll set you up on a personalized search and begin previewing, touring, and analyzing properties that fit your criteria. We'll explore neighborhoods, schools, price trends, and lifestyle factors.

Each step is designed to keep you moving forward with confidence—not confusion.

A Clear Step-by-Step Journey



04

Make an Offer

Once we find “the one,” I’ll craft a strategic offer that stands out. We’ll use market data, seller psychology, and terms that align with your goals to increase your odds of winning.

05

Under Contract

Once accepted, we move into contract: earnest money is submitted, timelines are locked in, and we prepare for inspections, appraisal, and final loan approval.



06

Inspection & Repairs

You’ll get a detailed report from a licensed inspector. I’ll help you review it, negotiate repairs or credits if needed, and make smart next steps based on what’s uncovered.



Each step is designed to keep you moving forward with confidence—not confusion.

A Clear Step-by-Step Journey



07

Appraisal & Final Loan Approval

Your lender will verify the home's value and finalize your loan. If the appraisal comes in low, I'll step in to renegotiate or advise on next steps.

08

Final Walkthrough & Closing

We'll do one last check to ensure everything is in agreed condition. On closing day, you'll sign documents, fund the purchase, and receive your keys.



09

Welcome Home!

Even after closing, I'm just a call away. Need a contractor? Market update? Refi advice? I'm here whenever you need support.

Each step is designed to keep you moving forward with confidence—not confusion.

BUYER ROAD MAP TO SUCCESS





GETTING PRE-APPROVED

Your Financial Green Light

Pre-approval isn't just a formality—it's your first power move.

Here's why serious buyers do this early:

STRONGER OFFERS

Sellers take pre-approved buyers seriously. It shows you're financially ready and reduces risk in their eyes.

CLARITY ON BUDGET

Knowing your approved amount helps you target the right price range, avoid heartbreak, and make smarter offers.

FASTER MOVES IN COMPETITIVE MARKETS

When the right home hits the market, we can act immediately—because your loan approval is already in progress.



BUDGET BREAKDOWN & HIDDEN COST

What You Can Afford, and What to Plan For

It's not just about what you can borrow—it's about what you can comfortably own.

What You Can Afford, and What to Plan For



Here's what we plan for:

YOUR MONTHLY PAYMENT

Includes mortgage principal + interest, property taxes, homeowner's insurance, and (if applicable) HOA dues or mortgage insurance.

DOWN PAYMENT OPTIONS

You don't need 20% down. We'll review your options based on loan type, program eligibility, and long-term financial goals.

CLOSING COSTS

Expect 2–5% of the purchase price, covering lender fees, title services, insurance, and prepaid taxes.

MOVE-IN COSTS

Budget for moving, utility deposits, furniture, and any immediate updates you want to make after closing.

HOMEOWNERSHIP RESERVES

I always recommend keeping a cushion for repairs and surprises—because smart ownership means planning ahead.

PRO TIP:

The strongest buyers don't stretch to the max—they stay comfortably within range and make confident offers.

BOTTOM LINE:

We don't just find homes that fit your price range—we find homes that fit your life.



MUST-HAVES VS NICE-TO-HAVES

Clarifying What Really Matters to You

I'll help you define:

YOUR NON-NEGOTIABLES

These are the features that your future home must have to work for your lifestyle—like location, school district, bedroom count, or a home office.

YOUR LIFESTYLE ENHANCERS

These are the features that would be great to have, but not deal-breakers. Think updated kitchens, outdoor space, garage size, or proximity to work.

The clearer we are on your priorities, the faster we find the right home.

YOUR DEALBREAKERS

Equally important to know are what you absolutely don't want. We'll eliminate those homes early to save you time.

PRO TIP:

Being flexible on the "nice-to-haves" gives you more leverage in negotiations and helps you act fast.

BOTTOM LINE:

When we know what matters most, we spend less time looking—and more time winning.



TOURING HOMES STRATEGICALLY

See Beyond the Surface

Touring isn't just about seeing houses—it's about gathering insight.

I help you:

LOOK PAST STAGING & PAINT

We focus on structure, layout, natural light, noise, and long-term livability—not just cosmetic finishes.

ASK THE RIGHT QUESTIONS

I'll help you assess potential issues, evaluate resale value, and think beyond first impressions.

STAY FOCUSED ON PRIORITIES

We revisit your must-haves and dealbreakers after every showing to refine our search and stay laser-focused.

SPOT THE RIGHT OPPORTUNITY

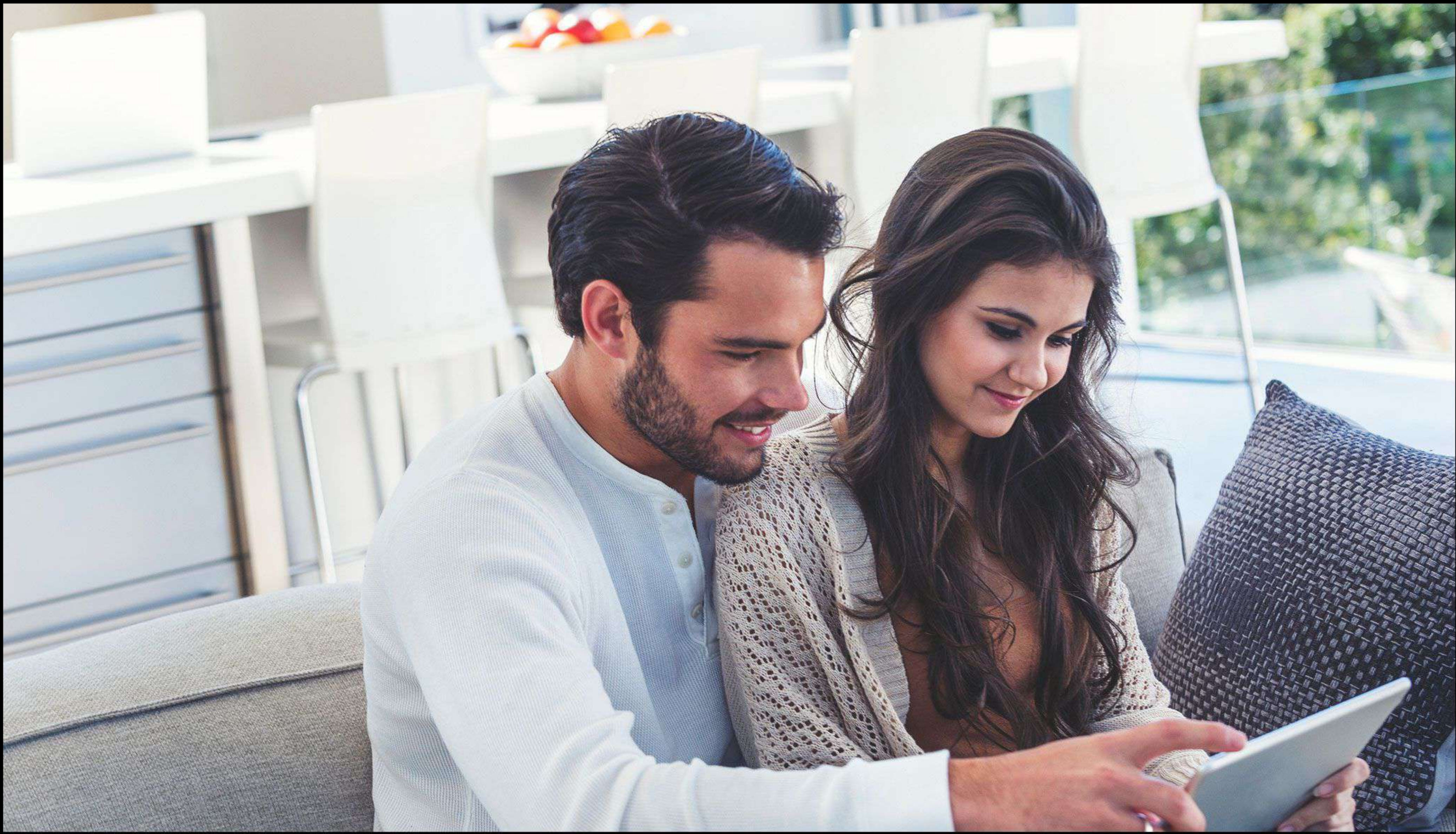
You don't need to tour 40 homes. You need to recognize the right one when you see it. I help you get there faster.

PRO TIP:

A great home is a mix of logic and emotion. When both line up, you know it.

BOTTOM LINE:

With expert insight and a clear lens, you'll tour homes with confidence and clarity—not confusion.



CRAFTING A WINNING OFFER

Get the Home. Protect Your Terms.

Here's what I do:

USE DATA TO SUPPORT VALUE

I analyze comps, current market conditions, and seller motivation to make sure your offer hits the mark.

LEVERAGE TERMS TO WIN

It's not always about price. I help you structure terms (closing timeline, inspection length, contingencies) that appeal to sellers and protect your needs.

KNOW WHEN TO PUSH OR PAUSE

If there are signs of multiple offers, I'll help you escalate strategically—or pull back when it makes sense to avoid overpaying.

When it's time to write the offer, we go in strong—but smart.

PRO TIP:

Every offer is a strategy. We don't just submit—we position you to win.

BOTTOM LINE:

When the right home shows up, we don't hesitate. We make a smart, strategic move to secure it.



NEGOTIATION & OFFER STRATEGY

Protecting Your Best Interests Every Step of the Way

Negotiation starts before the offer goes out—and
doesn't stop until the keys are in your hand.

Protecting Your Best Interests Every Step of the Way



Here’s how I protect your money and your peace of mind:

SET THE RIGHT TONE EARLY

I maintain strong, respectful communication with listing agents so your offer is taken seriously and kept top of mind.

RESPOND FAST WITH FACTS

When counters or complications arise, I don’t react emotionally. I use market insight and calm strength to drive better outcomes.

AVOID COMMON BUYER PITFALLS

From overpaying to over-negotiating, I help you avoid decisions that create regret down the road.

PRO TIP:

Negotiation isn’t about ego. It’s about outcome. And outcomes are what I focus on.

BOTTOM LINE:

You deserve a deal that’s fair, strategic, and built on real leverage—not just hope.



HOME INSPECTIONS

Protecting Your Investment Before It's Yours

The inspection phase is your last chance to uncover surprises—and your best chance to ask for what matters.

Here's how I guide you:

UNDERSTAND THE REPORT

I help you interpret what's serious, what's cosmetic, and what's negotiable.

PRO TIP:

Inspections aren't about perfection. They're about awareness and leverage.

NEGOTIATE REPAIRS OR CREDITS

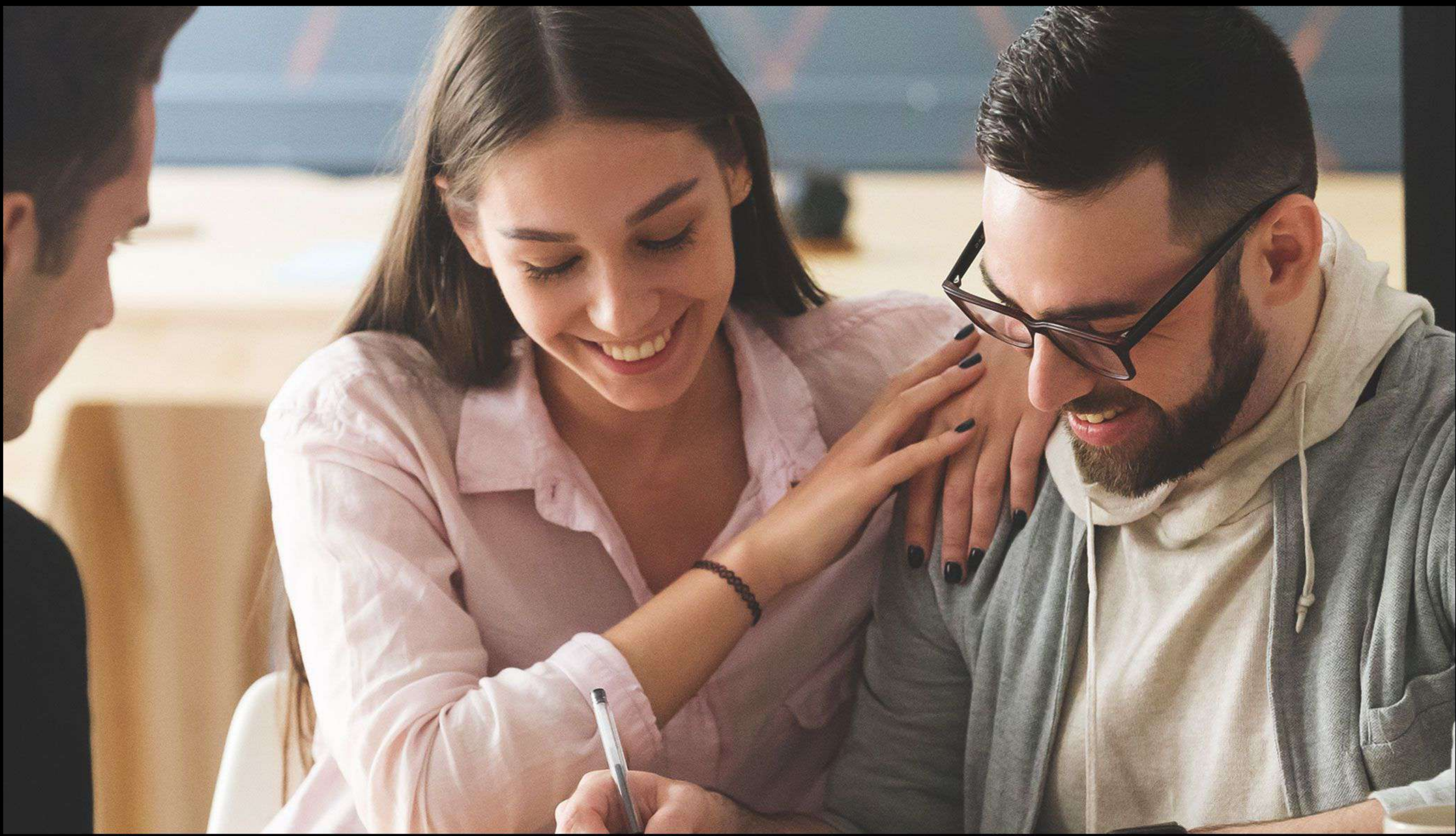
Depending on findings, we may ask for repairs, closing credits, or price adjustments—always with your long-term goals in mind.

BOTTOM LINE:

With a great inspection strategy, you walk away informed—and confident in your next move.

MAKE SMART DECISIONS, NOT EMOTIONAL ONES

Not every crack is a dealbreaker. I help you balance emotion with logic so you move forward with eyes wide open.



APPRAISAL & LOAN FINALIZATION

Keeping Your Deal on Track

Here's how I guide you:

APPRAISAL BASICS

An independent appraiser reviews the property and local comps. Their report helps the lender ensure the value supports the loan.

WHAT HAPPENS IF IT COMES IN LOW?

If the appraised value is less than the offer price, I step in to renegotiate. Options may include price adjustments, buyer contributions, or seller credits.

FINAL LOAN UNDERWRITING

During this stage, the lender reviews all documents one last time. I help coordinate communication between you, the lender, and the title company to ensure a smooth close.

Once you're under contract, your lender will schedule an appraisal to confirm the home's value aligns with the loan amount. Here's how we navigate this phase:

PRO TIP:

Inspections aren't about perfection. They're about awareness and leverage.

BOTTOM LINE:

The appraisal and final loan approval are checkpoints—not roadblocks. I keep everything moving forward.



CLOSING DAY — WHAT TO EXPECT

Your Final Step to Ownership

This is the day your new chapter begins. Here's what happens:

FINAL WALKTHROUGH

We'll check that the home is in the agreed-upon condition—no damage, no items removed that should stay, and repairs (if any) are completed.

SIGN & FUND

You'll sign closing documents, pay closing costs, and fund the loan. This can take place at a title company or with a mobile notary.

KEYS IN HAND

Once funds are confirmed and documents are recorded, you receive your keys—and officially become a homeowner.

UTILITIES & MOVE-IN

I'll remind you to set up utilities, change your address, and take care of final details so your move-in is smooth.

PRO TIP:

Bring two forms of ID, plan for at least an hour at closing, and celebrate—you made it!

BOTTOM LINE:

Closing day is the finish line—and I make sure nothing trips you up on the way there.



AFTER CLOSING SUPPORT

The Relationship Doesn't End at Closing

CONTRACTOR REFERRALS

Need a painter, roofer, or landscaper? I've built a trusted network of service pros I can recommend

MARKET UPDATES

Want to track your home's value or understand local trends? I'll keep you informed so you're always in the know.

REFINANCING ADVICE

Rates dropped? I'll connect you with lenders to explore refinance options.

I don't disappear when the deal is done. Here's how I continue to support you long-term:

SELLING OR UPSIZING LATER?

When the time comes to move again, I already know your story—and how to make the next step smooth.

PRO TIP:

Save my number. I'm not just your agent—I'm your resource for anything homeownership-related.

BOTTOM LINE:

My goal isn't one transaction. It's a lasting relationship that supports your real estate journey for years to come.



BUYER MISTAKES TO AVOID

Lessons You Don't Have to Learn the Hard Way

Many buyer regrets can be avoided with smart guidance upfront. Here are the most common missteps I help you dodge:

Lessons You Don't Have to Learn the Hard Way



Here are the most common missteps I help you dodge:

NOT GETTING PRE-APPROVED FIRST

Searching without a pre-approval can waste time—and cause you to miss out on great homes.

FALLING IN LOVE WITH THE DECOR

Aesthetic details can be changed. Focus on the bones, location, and layout that match your life.

SKIPPING THE INSPECTION

Even new homes can hide issues. Inspections protect your investment.

OVEREXTENDING FINANCIALLY

Just because a lender approves a number doesn't mean it fits your lifestyle. Stay in your comfort zone.

MAKING BIG PURCHASES BEFORE CLOSING

Hold off on buying furniture, vehicles, or changing jobs—those moves can derail your loan.

NOT ASKING ENOUGH QUESTIONS

There are no bad questions—only missed opportunities to make informed decisions.

PRO TIP:

A smart buyer isn't perfect. They're prepared. That's what we focus on.

BOTTOM LINE:

Avoiding a few key mistakes can mean the difference between buyer's remorse and buyer's reward.



BUYING & SELLING AT THE SAME TIME

One Move. Two Transactions. Zero Chaos.

Selling your current home while buying a new one is absolutely doable—you just need the right plan and guidance.

One Move. Two Transactions. Zero Chaos.



Here's how I make it seamless:

COORDINATE TIMELINES INTELLIGENTLY

I help you align closing dates so you're not left in limbo. Whether it's back-to-back closings or temporary occupancy arrangements, we keep everything moving.

CONTINGENCY STRATEGIES

We can structure your offer to be contingent on the sale of your current home—or explore bridge financing if you need to buy before you sell.

PREPARE YOUR CURRENT HOME EARLY

The key is getting your home market-ready ahead of time. We'll handle photos, staging, and listing details while you shop.

NEGOTIATE FOR FLEXIBILITY

I'll fight for terms like rent-backs or flexible closings, so you don't have to move twice or rush the process.

PRO TIP:

Selling first gives you more financial leverage—but I'll advise you based on your goals.

BOTTOM LINE:

With strategy and preparation, buying and selling at the same time doesn't have to be stressful.



MY FULL-SERVICE ADVANTAGE

Support Beyond the Search

LENDER & FINANCIAL PARTNERS

Reliable, responsive loan officers who know how to close on time and communicate clearly.

TRUSTED INSPECTORS

Experienced, licensed pros who provide thorough reports and explain everything clearly.

HOME SERVICE PROVIDERS

Contractors, handymen, roofers, painters, movers, and more—handpicked and vetted.

TITLE & LEGAL TEAMS

Smooth, accurate paperwork and secure closings handled by top-tier professionals.

You're not just getting a Realtor—you're getting a full team of vetted professionals and resources that work together to support your success.

LOCAL INSIGHT & COMMUNITY KNOWLEDGE

I don't just help you find a house—I help you find the right neighborhood for your lifestyle.

PRO TIP:

The people you surround yourself with during the transaction matter. I've already done the work to connect you with the best.

BOTTOM LINE:

You'll have an experienced team behind you from search to closing—and far beyond.



LET'S GET YOU HOME

Take the Next Step With Confidence

You don't need to have all the answers before you start—you just need a guide who knows the way.

If you're:

- Thinking about buying but unsure where to begin...
- Curious about neighborhoods, timelines, or budget options...
- Ready to make your move and want a partner you can trust...

Then I'd love to help you take the next step.

Take the Next Step With Confidence



Here's how we can start:

SCHEDULE A CONSULTATION

We'll talk through your goals, your timeline, and what matters most to you.

GET PRE-APPROVED

I'll connect you with a lender who makes the process fast and simple.

TOUR WITH PURPOSE

Once you're ready, we hit the ground running with a clear strategy and laser focus.

PRO TIP:

There's no pressure—just a conversation. I'll meet you where you are.

BOTTOM LINE:

Your next home is out there—and I'm ready to help you find it.



BUYER FAQS

Your Questions—Answered Honestly

Buying a home comes with a lot of “what-ifs”—and you deserve clarity. Here are the most common questions I hear from buyers like you:

Your Questions—Answered Honestly



Here are the most common questions I hear from buyers like you:

HOW LONG DOES THE HOMEBUYING PROCESS TAKE?

Most buyers find a home within 2–6 weeks after getting pre-approved. The closing process typically takes another 30–45 days.

WHAT KIND OF CREDIT SCORE DO I NEED?

A 620+ credit score often qualifies for most conventional loans, but some programs allow lower scores. I'll help you connect with lenders who work with all situations.

DO I HAVE TO PUT 20% DOWN?

No. Many buyers qualify for programs with as little as 3–5% down. Some even offer 0% down for qualified borrowers.

WHAT HAPPENS IF I CHANGE JOBS DURING THE LOAN PROCESS?

It's best to hold off. Job changes can delay or derail financing—always check with your lender first.

HOW DO I KNOW IF I'M OVERPAYING?

We'll review comps, appraisals, and market trends together to make sure you're buying at fair value.

CAN I BREAK MY CONTRACT IF SOMETHING GOES WRONG?

Yes—your contract will include contingencies (inspection, appraisal, financing) that give you protection if key milestones aren't met.

WHAT IF SOMETHING BREAKS RIGHT AFTER I MOVE IN?

Depending on the situation, you may have warranties or repair credits in place. I also connect buyers with trusted service providers who can help.

PRO TIP:

Ask everything. A good agent gives clear, honest answers—not vague ones.

BOTTOM LINE:

Questions are the beginning of smart decisions—and I'm here to answer them all.



SCHEDULE YOUR PRIVATE
BUYER CONSULTATION

LET'S GET YOU *Home*

It all starts with a conversation. Let's talk about your goals, budget, and timeline so we can build a plan that works for you. Use the QR code or link below to schedule a time that works best.



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