

# THE ROAD TO *Home*

## RELOCATION GUIDE

PRESENTED BY:

*Amanda Wilty*

REALTOR®

**Smith &**  
Associates **Real Estate**





## I AM AMANDA WILTY

Relocating isn't just about finding a house — it's about finding the right home for your family's lifestyle, goals, and future. I specialize in full-service relocation support, guiding individuals and families through every step of the process — from selling their current property to settling into the right neighborhood that fits their needs.

With deep experience supporting clients in the sports and medical industries, I understand the complexities of high-stakes, time-sensitive moves. Whether buying or selling, I work closely with each client to prioritize what matters most — from proximity to top-rated schools, to commute times, community culture, and long-term investment potential.

My goal is to make the transition feel seamless, with tailored support that ensures both you and your family feel confident in every decision along the way.

## LET'S CONNECT

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# meet THE TEAM



## Amanda Wilty

REALTOR®

Beyond my personal expertise, partnering with Smith & Associates gives you access to a full suite of affiliated services—adding even more value to your experience. From start to finish, these trusted resources help ensure a seamless, streamlined, and successful transaction.

**LUXE**  
TITLE SERVICES

## Luxe Title

TITLE AFFILIATE

Fast and Accurate Closings! Locally owned and operated, LUXE Title Services resources are right here in Tampa Bay, allowing a smooth closing process from start to finish. Full-Service Title Insurance Agency Committed to Providing the Best Possible Customer Experience.



## NFM Lending

MORTGAGE AFFILIATE

Jane Floyd is a top producing branch manager at NFM Lending. With over 30 years of experience in the mortgage industry, she has consistently been recognized for her high level of production earning top 1% of mortgage originators in America as well as six national rankings on the Scotsman Guide's Top Originators lists including 2022 and 2023. Jane's focus on her core values of integrity, growth minded, takes initiative, teamwork and a 'wow' customer service has allowed her to build a skilled team of professionals helping over 14,000 families in the Tampa Bay Area navigate the home loan process.



## Signature Insurance

HOMEOWNERS INSURANCE AFFILIATE

The right insurance, at the right price. Experience how easy it is to secure your policy. Uncover better coverage in just 3 simple steps

## UNDERSTANDING THE

# *Exclusive Buyer Agreement*

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The Exclusive Buyer Brokerage agreement is the contract that you sign when you begin your house hunt and start looking at properties. This form establishes what is known as an exclusive agency relationship between you and your Smith Associate. This means that:

- Your Smith Associate is committed to putting your needs first as a client and doing whatever it takes to get you your ideal home with the best possible pricing and terms.
- You are selecting the associate to represent you in the negotiation and full contract process.
- Terms of payment between you and your associate are understood by both parties and exchanged only at the time of successful closing.

The terms of the agreement are negotiable, typically last for 12 months and are cancelable at any time in writing from either party. As of August 17th, 2024, all real estate brokers providing home buying services to a buyer will be required to have the buyer execute an Exclusive Buyer Brokerage Agreement before touring any homes.

GET  
*qualified*



## INCOME QUALIFICATIONS

### QUALIFYING INCOME

- W-2 Income/Salary
- Income from part-time jobs
- Income from a second Job
- Overtime & Bonuses
- Seasonal jobs
- Self-employed Income
- Alimony & child support (Documentation required)

### NON-QUALIFYING INCOME

- Income from the lottery
- Gambling
- Unemployment pay
- Single bonuses
- Non-occupying co-signer income
- Unverifiable income
- Income from rental properties

## NEEDED *documents*

- W2'S FROM THE PAST 2 YEARS
- 3 MONTHS WORTH OF PAY-STUBS
- BANK STATEMENTS (PAST 3 MONTHS)
- PREVIOUS 2 YEARS OF TAX RETURNS
- LIST OF YOUR DEBTS & ASSETS
- DIVORCE DECREE
- ADDITIONAL INCOME DOCUMENTS



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## *start* HOME SHOPPING

### START TOURING HOMES IN YOUR PRICE RANGE

Time to start shopping! We will take notes on all the homes we visit. It can be hard to remember all the details of each home, so take pictures or videos to help you remember each home, and review the notes you have written. Once we have found THE house for you, we will present an appropriate offer based on recent sales and current buyer activity in the area, as well as the value of the property in its current condition. Negotiations may take place after the offer is presented.



### *tips*

We will make sure to check every little detail of each house

- Test the plumbing
- Test the electrical system
- Open and close the windows & doors to make sure they work properly

Evaluate the neighborhood and surrounding areas

- Are the surrounding homes well maintained?
- How much traffic is on the street?
- Is it conveniently located to schools, shopping, restaurants, & parks

**WHEN TO MAKE AN OFFER:**

So you have found THE house! Congrats! In today's market when the demand is higher than the amount of homes available it is important to act fast!

**HOW MUCH TO OFFER:**

We will sit down and look at recent sales and current buyer activity in the area, as well as the value of the property in its present condition. Putting all this information together, we will determine the price that you would like to offer.

**SUBMITTING AN OFFER**

There are some components to an offer that makes it more appealing to the sellers.

- **Put Your Best Foot Forward**

We will work together to discuss your options and create your very best offer. Depending on the circumstances, you may have only one chance to make a good impression.

- **Put Down a Healthy Earnest Deposit**

A large earnest money deposit shows the seller you are serious

- **Cash Talks**

A transaction that is not dependent on receiving loan approval is more attractive to a seller

- **Shorter Inspection Periods**

Try shortening the inspection period to 10 days

- **Write the Seller a Letter**

We will make your offer stand out by writing a personal letter to the seller, explaining why you fell in love with their home.

- **Offer to Close Quickly**

Many sellers prefer to close within 30 days.

**AFTER YOU SUBMIT AN OFFER****THE SELLER COULD**

- **ACCEPT THE OFFER**

- **DECLINE THE OFFER**

This happens if the seller thinks your offer isn't close enough to their expectations to further negotiate.

- **COUNTER-OFFER**

A counter-offer is when the seller offers you different terms. If this happens, you can:

- **ACCEPT THE SELLER'S COUNTER-OFFER**

- **DECLINE THE SELLER'S COUNTER-OFFER**

- **COUNTER THE SELLER'S COUNTER-OFFER**

You can negotiate back and forth as many times as needed until you reach an agreement or someone chooses to walk away.

**OFFER IS ACCEPTED - CONGRATS!**

You will sign the purchase agreement and you are now officially under contract! This period of time is called the contingency period. Now inspections, appraisals, or anything else built into your purchase agreement will take place.





## 6 *order* AN INSPECTION

During the inspection period, we will schedule an inspection with a reputable home inspector to do a thorough investigation of the home. Once this is complete, the inspector will provide us with a list of their findings. You can take the issues as-is or request the seller to address some or all of the findings. We will be mindful and reasonable on smaller items while being very cautious and vigilant of potentially significant issues.

## 7 *negotiate* FINAL OFFER

Issues typically arise after the home inspection, and those issues tend to result in another round of negotiations for credits or fixes.

### **1. Ask for credit for the work that needs to be done.**

Likely, the last thing the seller wants to do is repair work.

### **2. Think “big picture” and don’t sweat the small stuff.**

A tile that needs some caulking or a leaky faucet can easily be fixed. Repairs are still up for negotiation and perhaps a small credit would help with closing costs.

### **3. Keep your poker face.**

The listing agent will be present during inspections and revealing your comfort level with the home could come back to haunt you in further discussions or negotiations.







































