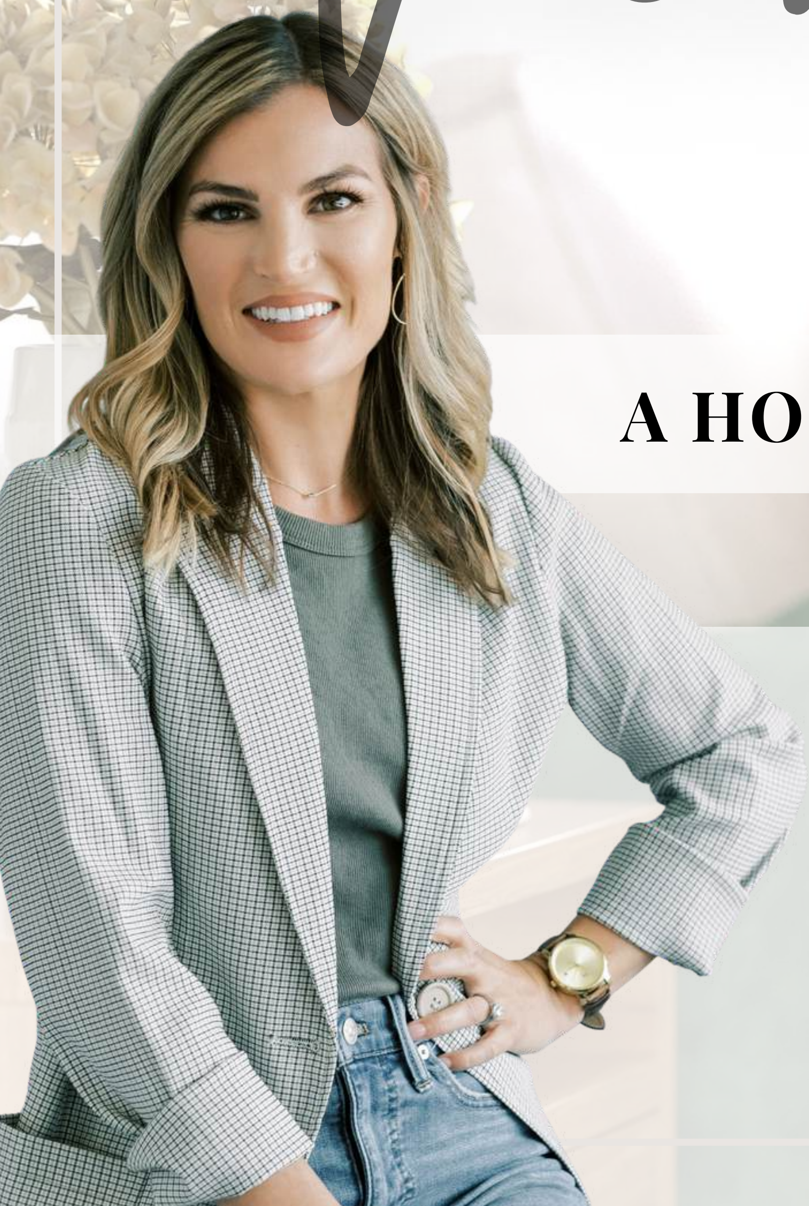
THE ROAD TO

home

A HOME BUYER'S GUIDE



PRESENTED BY:

Amanda Wilty

REALTOR®

Smith & Associates Real Estate

hello,

I AM AMANDA WILTY

With a background in marketing, sales, and residential real estate, I bring a strategic, results-driven approach to every home search. After launching my career in Phoenix, I returned to South Tampa—where I now proudly call home—and joined the highly respected team at Smith & Associates Real Estate.

Whether you're relocating across the country or making a local move, I specialize in helping buyers find the right home and lifestyle to match. I take the time to understand your needs, preferences, and priorities—making sure the process feels clear, supported, and even fun.

I hold an MBA with a focus on business strategy and operations, which helps me guide clients through market trends, competitive pricing, and smart investment decisions. Licensed in both Florida and Arizona, I've worked with individuals and families relocating across state lines, navigating new cities, and making confident real estate decisions from day one.

For me, real estate is all about connection and possibility. I'm here to help you feel at home—wherever you're headed.

When I'm not working with clients, you'll find me exploring Tampa's food scene, soaking up the sunshine, or catching a game with friends.

LET'S CONNECT

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Smith & Associates Real Estate

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® Ready. Set. Mortgage.™

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.

Smith SIGNATURE INSURANCE POWERED BY BKS

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

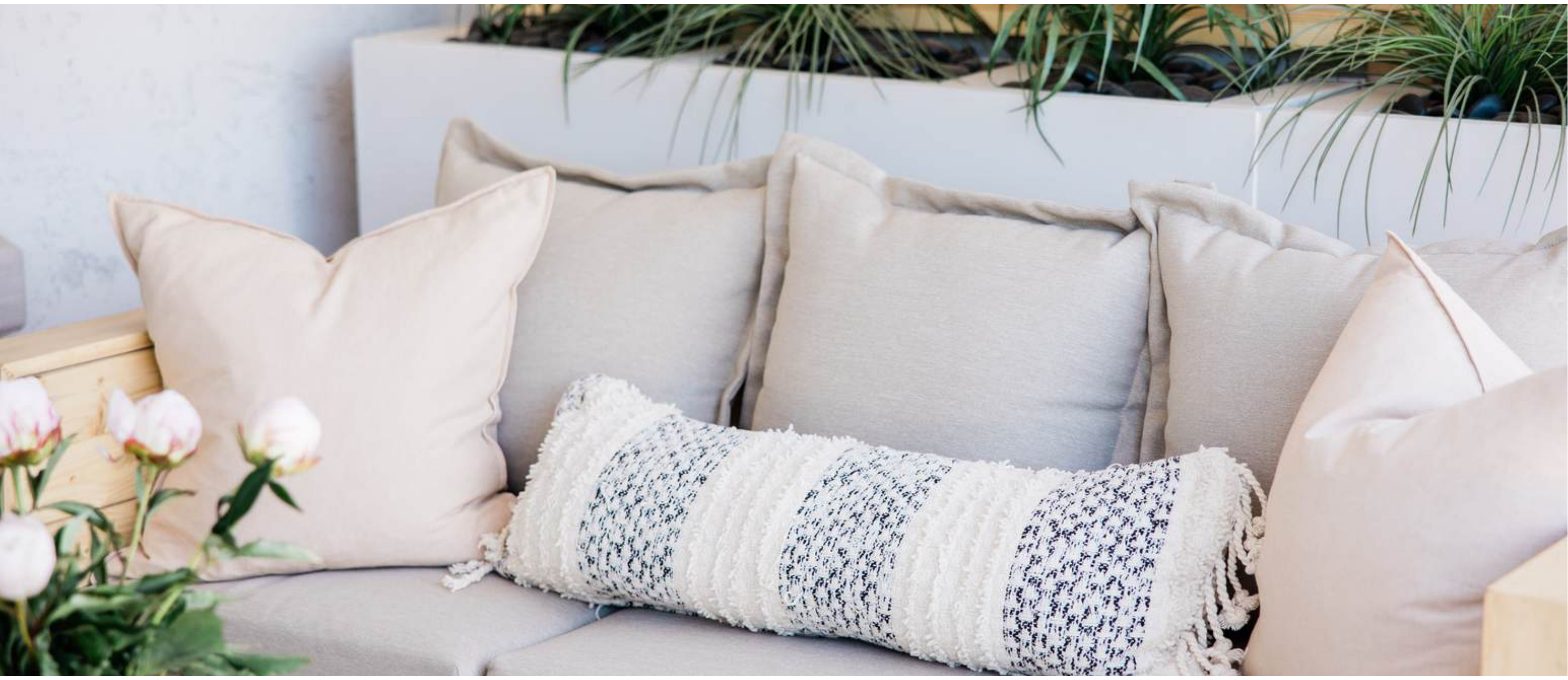
UNDERSTANDING THE *Exclusive Buyer Agreement*

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

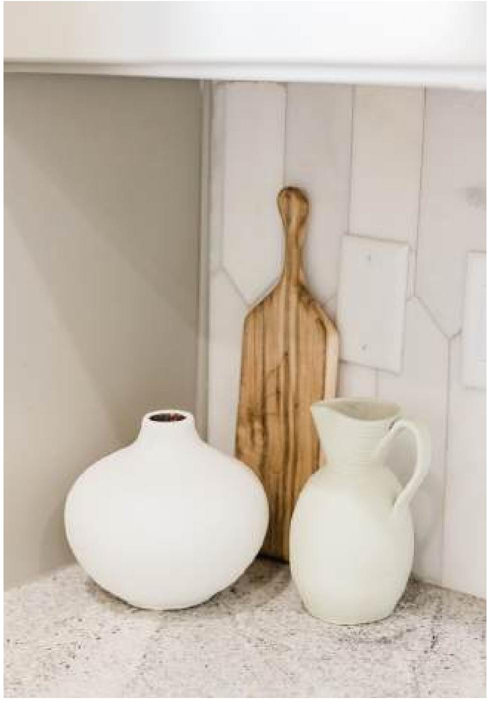
W-2 Income/Salary
Income from part-time jobs
Income from a second Job
Overtime & Bonuses
Seasonal jobs
Self-employed Income
Alimony & child support (Documentation required)

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*

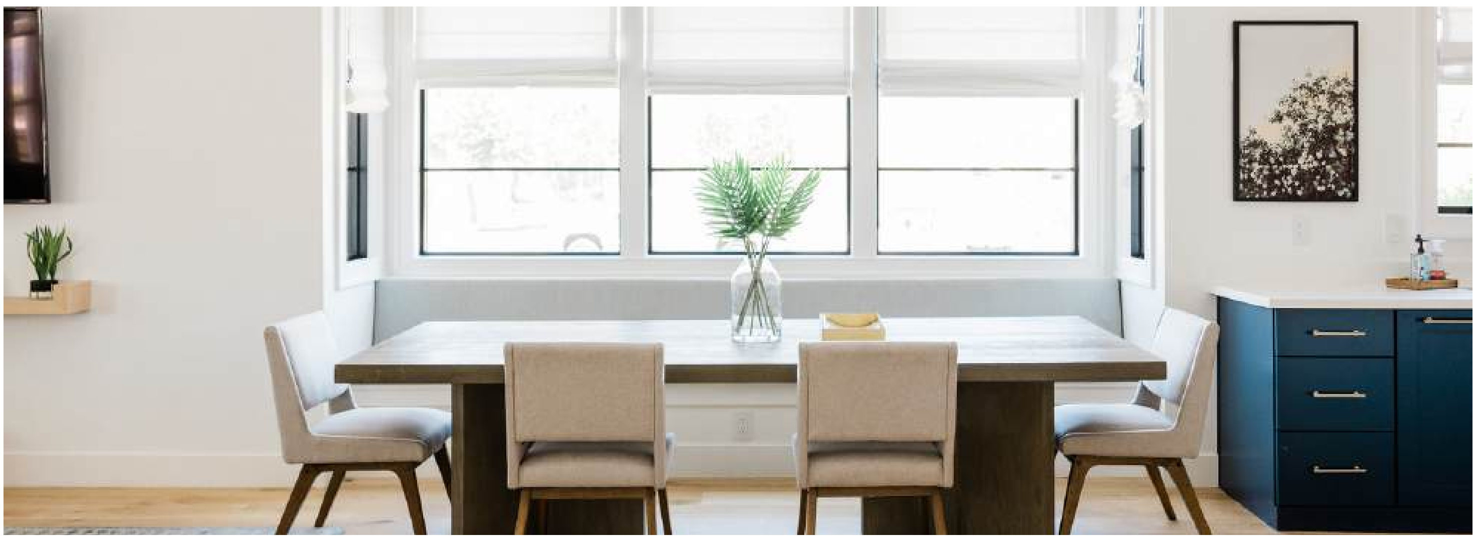
W2'S FROM THE PAST 2 YEARS
3 MONTHS WORTH OF PAY-STUBS
BANK STATEMENTS (PAST 3 MONTHS)
PREVIOUS 2 YEARS OF TAX RETURNS
LIST OF YOUR DEBTS & ASSETS
DIVORCE DECREE
ADDITIONAL INCOME DOCUMENTS



4 *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.

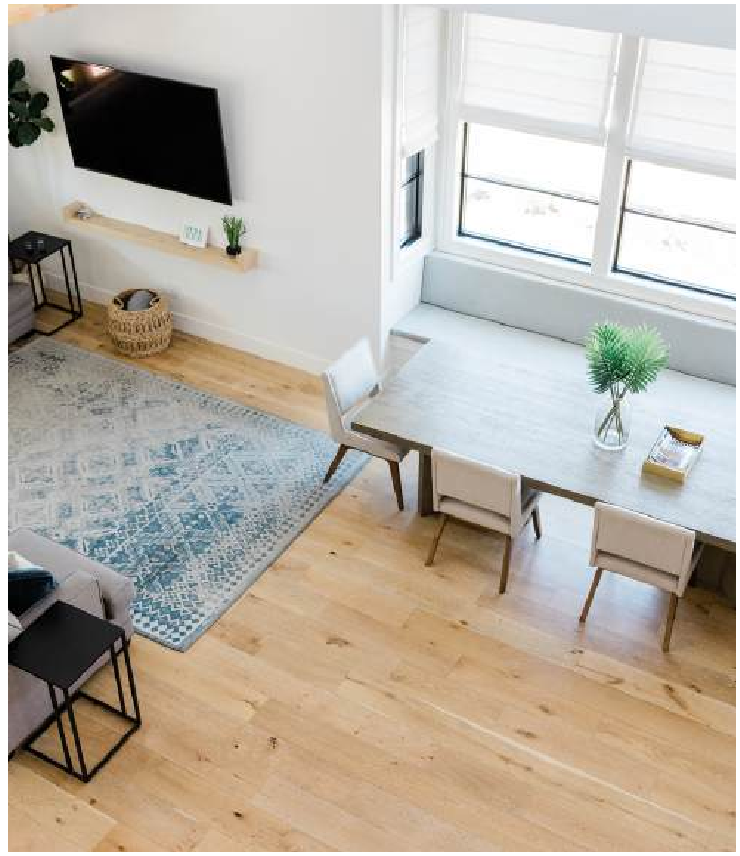


tip

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

5 make AN OFFER



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.

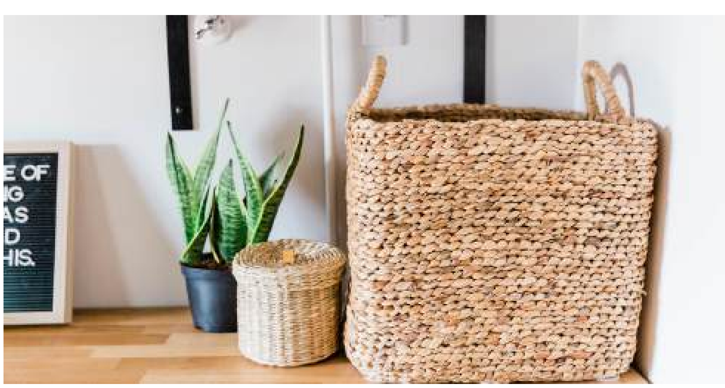
- **Put Down a Healthy Earnest Deposit**
  A large earnest money deposit shows the seller you are serious

- **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

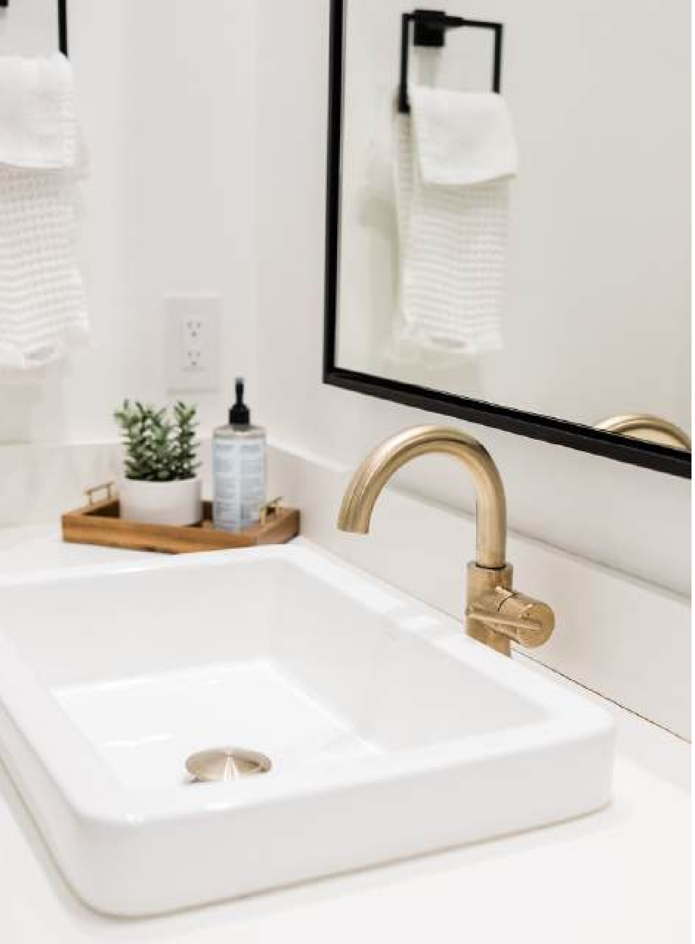
A counter-offer is when the seller offers you different terms. If this happens, you can:

- 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.

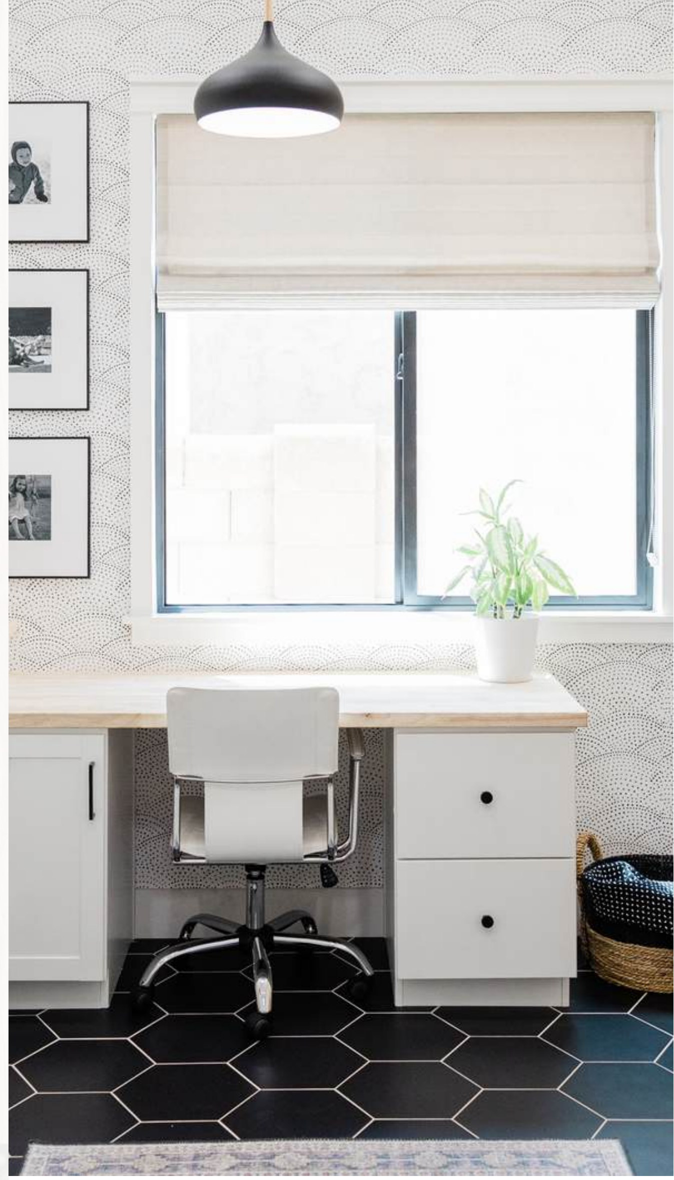
2. Think "big picture" and don't sweat the small stuff.
A tile that needs some caulking or a leaky faucet can easily be fixed. Repairs are still up for negotiation and perhaps a small credit would help with closing costs.

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.

8 APPRAISAL *ordered*

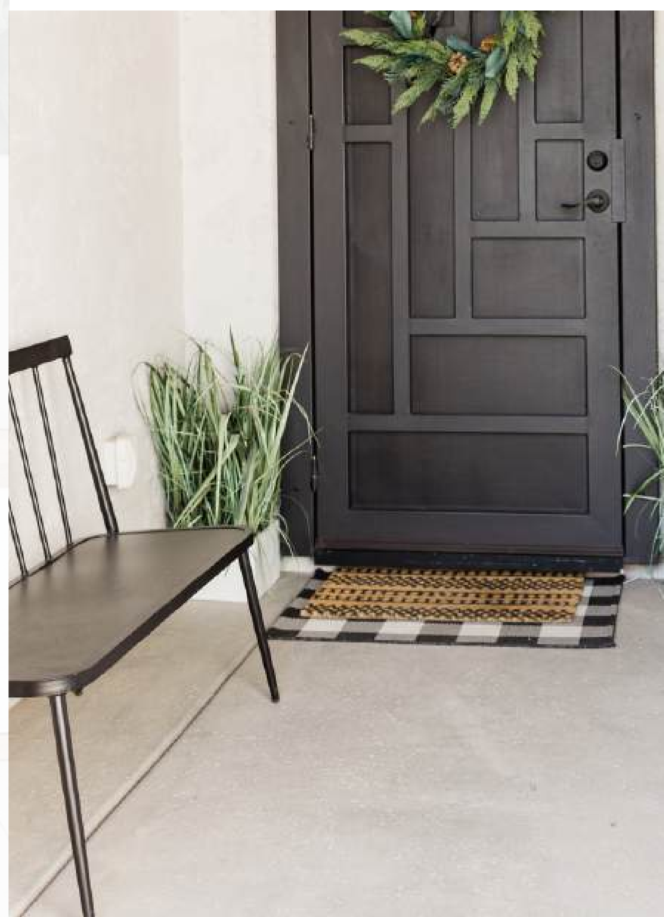
Your lender will arrange for a third party appraiser to provide an independent estimate of the value of the house you are buying. The appraisal lets all parties involved know that the price is fair. The loan file then moves on to the mortgage underwriter.

If approved you will receive your final commitment letter that includes the final loan terms & percentage rates.



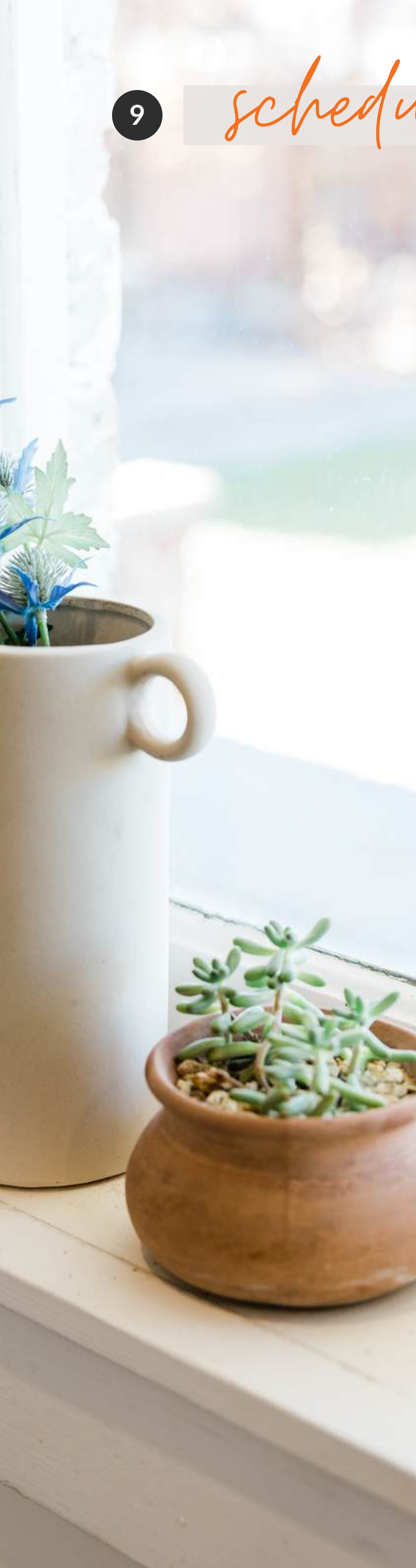
PROPERTY TITLE SEARCH

This ensures that the seller truly owns the property and that all existing liens, loans or judgments are disclosed.



HOME OWNERS INSURANCE

You'll need insurance for the new home before closing. This will protect against things like fire, storms, and flooding



scheduling YOUR MOVE

AFTER SIGNING

- Finalize Home Mortgage
- Schedule Home Inspection
- Declutter! Sort through every drawer, closet, cupboard & shelf, removing items you no longer need or like. Donate or sell items that are in good condition
- Get copies of medical records and store them with your other important documents
- Create an inventory of anything valuable that you plan to move
- Get estimates from moving companies

4 WEEKS TO MOVE

- Give 30 days notice if you are currently renting
- Schedule movers/moving truck
- Buy/find packing materials
- START PACKING

3 WEEKS TO MOVE

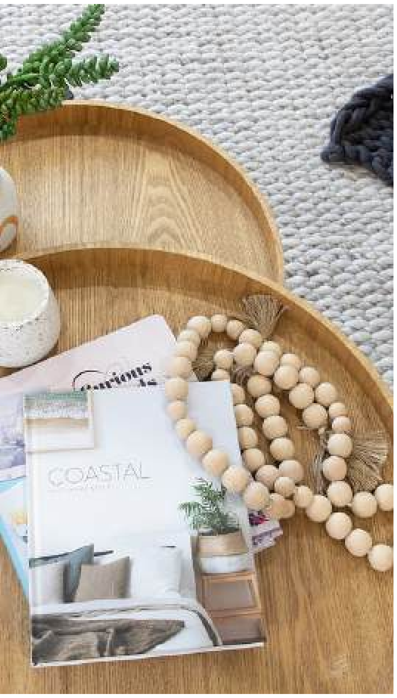
- Arrange appraisal
- Complete title search (Title company will do this)

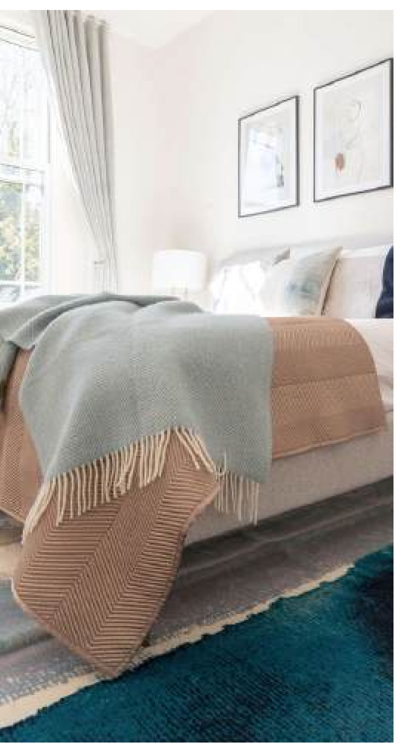
2 WEEKS TO MOVE

- Secure Home Warranty
- Get quotes for home insurance
- Schedule time for closing
- Contact utility companies (water, electric, cable)
- Change address: mailing, subscriptions, etc.
- Minimize grocery shopping
- Keep on packing

1 WEEK TO MOVE

- Obtain certified checks for closing
- Schedule and attend a final walkthrough
- Finish packing
- Clean
- Pack essentials for a few nights in new home
- Confirm delivery date with the moving company. Write directions to the new home, along with your cell phone number





10

closing DAY

CLOSING DAY

Closing is when you sign ownership and insurance paperwork and you receive your new home's keys! Typically, closing takes four to six weeks. During this time, purchase funds are held in escrow, where your money is held safe until the transaction is complete.

CLOSING DISCLOSURE

Lenders are required to provide you with a closing disclosure, at least three days before closing. This will show you what your final loan terms and closing costs will be. You will have three days to review the statement. This is done to ensure that there are no surprises at the closing table. If there is a significant discrepancy between the loan estimate and the closing disclosure, we must notify your lender and title company immediately.

FINAL WALKTHROUGH

We will do a final walk through the home within 24 hours of closing to check the property's condition. This final inspection takes about an hour. We will make sure any repair work that the seller agreed to make has been done.
We will be sure to:

- Make sure all appliances are working properly
- Run the water in all the faucets and check for any possible leaks
- Open and close garage doors with opener
- Flush toilets
- Run the garbage disposal and exhaust fans

CLOSING TABLE

Who will be there:

- Your agent
- The seller
- The seller's agent
- A title company representative
- Your loan officer
- Any real estate attorneys involved in the transaction

The closing typically happens at the title company. You will be signing lots of paperwork so get your writing hand warmed up! Some of the papers you will be signing include: the deed of trust, promissory note, and other documents

CLOSING COSTS

Closing costs can vary depending on your home's purchase price and where you are located. You can generally expect your closing costs to be around 3% to 4% of the home's sales price. These closing costs can sometimes be shared with the seller.

BRING TO CLOSING

- Government-issued photo ID
- Copy of the sales contract
- Homeowner's insurance certificate
- Proof of funds to cover the remainder of the costs

RECEIVE YOUR KEYS

Congratulations! It was a lot of hard work but you are now officially homeowners!! Time to throw a party and get to know your new neighbors!

REVIEWS

★★★★★

"Working with Amanda was incredible. She helped us sell our home for top dollar and guided us through a complex three-party transaction when buying our next one. Amanda was calm, confident, and always ten steps ahead. We felt completely taken care of and trusted her fully throughout the process. We couldn't recommend her more!"- Jordan & Max Drexler

"Amanda came through for us in a big way. We needed to move quickly for a job relocation and she got our home listed fast, marketed it perfectly, and helped us walk away with over $300k in equity—all within 30 days. She's sharp, proactive, and made a stressful situation feel totally manageable. We're so grateful for her!" - Amber & Parker Brown

"Amanda helped us buy our home in a new build community, and when we unexpectedly had to move just six months later, we knew exactly who to call. She jumped into action, held open houses, created a great marketing plan, and got us a full-asking offer in under 30 days—even in a slow market. Amanda is the real deal—professional, responsive, and so good at what she does." - The Kraus Family

"I was looking to downsize and Amanda made the entire process seamless. She found me the perfect townhome and got my home sold for full asking with zero issues. From day one, she made me feel like a priority, and I knew I was in good hands. Amanda made a big life transition feel easy." - Mike Cox

"Amanda is everything you want in a realtor—knowledgeable, organized, patient, and 100% committed to your goals. Whether you're buying, selling, or both, she goes above and beyond to make sure you feel supported and confident every step of the way. We wouldn't work with anyone else!" - Varun Family

"Moving across the country for a new job in athletics meant things had to move fast. We needed someone who could not only handle the logistics but truly understand the urgency and emotional side of relocating a family. Amanda was that person. She took the time to get to know our needs, our timeline, and what kind of neighborhood would feel like home for our kids.
From virtual tours to local insights to negotiating like a pro, she was with us every step of the way. Amanda made what could have been an overwhelming transition feel smooth and even exciting. She's knowledgeable, responsive, and deeply committed to her clients. We couldn't have asked for a better partner in this move." - Mason & Derek