THE MIKEGAGLIARDIGROUP POWERED BY RE/MAX Signature





Mike Gagliardi

REALTOR® Million Dollar Producer (386) 245-8544 Mike@TheMikeGagliardiGroup.com

THE MIKE GAGLIARDI GROUP

AT YOUR SERVICE



















TEAM LEAD Mike Gagliardi

REALTOR®, Million Dollar Producer
386-245-9258 cell • Mike@TheMikeGagliardiGroup.com

I am a Port Orange, Florida native, specializing in Residential & Commercial Real Estate. I have helped over 170 families buy and sell their dream homes in 2020, with over \$52 million in sales.

TEAM MEMBERS



Nikki Stein Team Manager



Heidi GagliardiDirector of Marketing



Janis Gagliardi Webmaster



Marty Gagliardi REALTOR®



Cathie Branham REALTOR®



Chase Conner REALTOR®



Wendy Connor REALTOR®



Ashley Fountain REALTOR®



David Hermanson REALTOR®



Jenna Hoskin *Broker Associate*



Kerry Hunt REALTOR®



Rob Lee REALTOR®

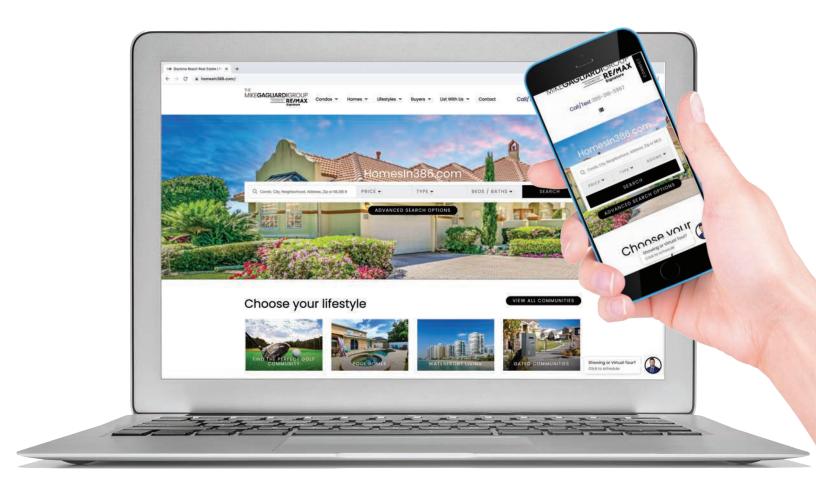


Stacey McCallister
REALTOR®

ALWAYS ONLINE

During the searching process, make sure to keep **HomesIn386.com** or **BuyDaytonaCondos.com** bookmarked on your computer and mobile device! Time is of the essence in this market, and our cutting-edge websites are linked directly to the local MLS (multiple listing service) feed, so our clients have INSTANT access to new listings and the most accurate, up-to-date information!

The site is available to you 24/7, and our agents are available 7 days a week to show you property, in person or virtually. So when the home of your dreams appears, get in touch...we're ready when you are!





THE BUYING PROCESS

IN 7 STEPS

Buying a new home or property, especially if it's your first, is an exciting time – but can be overwhelming! We're here to support you through the process, and this is what you can expect as we work together in the days to follow.

STEP 1: BUYING CONSULTATION

We get to know you, your lifestyle, your future plans, and what you're looking for in a home...but we're not ready to hop in the car and start looking *just* yet.

STEP 2: LOAN PRE-APPROVAL

Working with a lender – either one of our trusted partners or one of your own – you'll arrive at a pre-approved loan amount that will factor in things like taxes, insurance, and more. This pre-approval will put you one step ahead when you find a home you fall in love with and want to put an offer on; pre-approval or proof of funds is a mandate for any offer to be accepted by the seller.

STEP 3: SEARCHING

With your future goals and a known price point in mind, this is when the search for your new home or property begins and we draw up a number of viable options for your consideration.



STEP 4: VIEWING

We are Move Safe Certified by Homelight, and as such, this process can either be done **in person** observing social distancing, masking, and sanitizing, or **virtually** through photos, live video walkthroughs, and more. Your health and safety are our top priority, so please don't hesitate to tell us what you need and are most comfortable with.



THE BUYING PROCESS

IN 7 STEPS

STEP 5: DEVELOP A PRICING STRATEGY

Once you've found a home you're ready to make an offer on, we'll make sure the price is right! This involves studying a **Comparative Market Analysis** (Active, Sold, Pending, and Expired listings nearby), **time on the market** (has the price changed, or has it been listed before?), and other factors to determine a realistic but appealing offer for the seller that has a higher chance of being accepted.

STEP 6: WRITING AND NEGOTIATING AN OFFER

Once we've discussed our recommendations for the offer and all are in agreement, we'll draw up the necessary papers on your behalf without delay and present them to the seller for consideration. We are exceedingly detail oriented to make sure small mistakes don't trip the process up at this crucial stage!

STEP 7: MANAGING THE TRANSACTION THROUGH CLOSING

When your offer is accepted, we'll celebrate – and then get right to work handling necessary due diligence like inspection, appraisal, renegotiations (if needed), and any communications between you and the seller. We'll also assist with helping you find movers, cleaners, getting utilities set up, introducing you to the area (if you're new to Volusia County). In short, we'll be by your side and here for any questions or concerns all the way up to the closing table, where we'll be delighted to see you sign and take the keys, and **really** have something to celebrate!





WINNING THE **DEAL**

In certain markets it may be okay to pay over asking price for real estate. A Real Estate professional on our team will be able to guide you in the right direction. We also can show inventory levels which will tell us how supply and demand are in the current market. Future projections are also super important when making over-asking price offers.

This is how we win in so many multiple offer situations for our clients...

- **ESCALATION CLAUSE:** This is one of the most important addendums used in our current market conditions. This addendum allows the buyer to pay over asking price but only win by a certain amount. Example: we make an initial offer of \$300,000 with an escalation clause of \$320,000. This clause amends the offer so that for the highest offer below \$320,000, your counteroffer is \$100 more.
- **TECHNOLOGY:** Our website is updated IMMEDIATELY with new listings that hit the market. If you are seeking a specific type of real estate we can set you up on a search that will email you the moment the listing is live on the MLS. This proactive monitoring is crucial to scheduling a showing to view the home on the first day, and hopefully avoid additional offers on the table to compete with.
- AGENTS AVAILABLE 7 DAYS A WEEK: We are a team of agents that help each other in this low inventory, fast-paced market. Rest assured the moment you make a request to view the home, someone on our team will be ready to accommodate your appointment.
- OFF-MARKET LISTINGS: As the area's top brokerage and the brokerage's top sales team, we have exclusive off-market properties upon request. These listings are not fully marketed to the public and allow our buyers to avoid competitive multiple offer situations.



WHAT NOT TO DO WHEN BUYING

Below is a list of things to **avoid** while attempting to purchase a new home or property – they can all cause the **sale in process to be delayed or fall through completely.**

- **Do not make new purchases.** If you are applying for a loan to purchase real estate it is important not to make any other purchases during that time. This includes furniture, appliances, or cars.
- Do not open, close, or stop paying on credit accounts. Any new activity on your credit report can be a red flag that may cause complications with your home purchase.
- Do not make cash deposits into bank account. Cash deposits are often red flags to lenders. When applying for a loan all cash deposits over a certain amount may need to be explained and documented to receive your loan approval.
- **Do not accept financial gift funds without talking to your lender.** If some or all of your down payment will be gifted to you make sure your lender knows in advance. Many loan programs have guidelines and limitations as to who, when and how much can be gifted to the buyer.
- **Do not make lowball offers.** Submitting super low offers without realistic justification will most likely cause a seller to become defensive and/or offended which does little good for negotiations.
- Do not wait to put your home on the market until you find the right home. If your purchase is contingent on the sale of a property it is typically important to have it under contract or at least listed for sale before making an offer on another home. Many sellers will be reluctant to accept an offer from a buyer contingent on the sale of the buyer's home if the home is not listed for sale.
- Do not expect the seller to repair everything on the home inspection. A home inspection is a tool for you to have a better understanding of the condition of the property. A purchase agreement does not obligate a seller to repair everything on the inspection.
- **Do not waive a home inspection or perform one yourself.** We will never recommend that you waive a home inspection or perform the inspection yourself. Take the time to choose a professional home inspector to thoroughly inspect the property before you purchase.
- Do not access the property without your Real Estate Agent. You should never access the property without a
 real estate agent present and permission granted by the seller or the listing office.
- Do not leave the area without notifying your agent. There are many timeframes and deadlines in the purchase agreement. Please do not leave the area or have limited ability to communicate without notifying your real estate agent.
- Do not change jobs. Changing employers or changing career fields can cause your loan approval process to be extended or denied



VENDOR CONTACTS

Below is a list of our trusted, preferred vendors that you may find useful during or after the purchase of a new home or property.

COMPANY	PHONE	EMAIL	WEBSITE		
HOME INSPECTORS					
The Home Exam Mike Chevalier	386-322-4408	mchev16@aol.com	thehomeexam.com		
HOMEOWNERS INSURANCE					
Goosehead Insurance Gary Paul	386-492-9057	gary.paul@goosehead.com	gooseheadinsurance.com		
LENDERS					
American Financial Network Shaun Sutton	386-212-9433	ssutton@afncorp.com	afncorp.com/shaunsutton		
MOVING COMPANIES					
2 Men & a Truck Movers	386-206-1024	info0176@twomen.com	n/a		
SURVEYORS					
Long Surveying	407-330-9717	n/a	n/a		
CLEANING SERVICE					
Just Peachy Clean Jen Rodgers	386-290-7594	n/a	n/a		
PLUMBING SERVICES					
Jeff Knight	386-547-5513	knitedad918@aol.com	n/a		





OUR ENTIRE BUSINESS IS DESIGNED TO COMPLEMENT THE HOME-BUYING PROCESS.

- OPTIONS FOR EVERY TYPE OF BORROWER SITUATION
 I WILL COMPARE MULTIPLE QUOTES TO FIND THE BEST OPTION
- WE WILL NEVER HOLD UP A CLOSING SAME-DAY EXECUTED BINDERS AND BINDER CHANGES
- THE BENEFIT OF OUR MORTGAGE INDUSTRY EXPERTISE
 I KNOW YOUR PROCESS, RATIOS AND WHAT MATTERS WHEN IT COMES TO INSURANCE
- WE REPRESENT THE BEST IN THE INDUSTRY













Nationwide[®]



OVER 30 FIVE-STAR REVIEWS...AND COUNTING

"Shaun, along with his team were on top of it through the process of purchasing our new home. Being out of state we thought this process would be a long difficult process. It went very quick and smooth. Shaun was always reachable by phone for any questions or concerns, it was truly a great experience to work with him." - M. B.



AMERICAN FINANCIAL NETWORK

FINANCING THE AMERICAN DREAM



I have a strong dedication to superior, professional real estate financing. With a Bachelor in Finance from the University of Central Florida and an MBA from the University of North Florida, my goal is to provide you with the quality and personal attention you deserve. I look forward to the opportunity to work with you!

SHAUN SUTTON, MBA

SENIOR LOAN OFFICER

- **3**86.212.9433
- ⊠ SSutton@afncorp.com
- afncorp.com/web/shaunsutton
- 111 Victoria Commons Boulevard, Suite 108b
 Deland, FL 32724



UTILITY CONTACTS

Team Gagliardi **strongly** advises that you contact the city and/or county to be assured that there are no outstanding liens, fines or permits on the property being purchased.

CITY/COUNTY	PERMITTING	ZONING	UTILITIES
Bunnell	386.437.7516	386.437.7516	386.586.5159
Daytona Beach	386.671.8140	386.671.8151	386.671.8801
Flagler Beach	386.517.2000 #2	386.517.2000 #2	386.517.2000
Palm Coast	386.986.3780	386.986.3780	386.986.2390
Deland	386.626.7010	386.626.7005	386.740.8652
Holly Hill	386.248.9442	386.248.9441	386.248.9458
New Smyrna Beach	386.424.2141	386.424.2015	386.427.1361
Ormond Beach	386.676.3288	386.676.3207	386.676.3209
Ponce Inlet	386.236.2182	386.236.2182	386.236.2150
Port Orange	386.506.5600 #2	386.506.5600 #2	386.506.5270
South Daytona	386.322.3020	386.322.3022	386.322.3002

CABLE

Spectrum – 1.866.309.EASY (3279) Dish Network – 1.888.232.8689 Direct TV – 1.888.777.2454

ELECTRIC

Progress Energy - 1.800.700.8744 Florida Power & Light (FPL) - 386.252.1541

