

THE PURCHASING PATHWAY

I'm not here to sell you a house.

I'm here to guide you in making a confident, well-informed purchase. This short guide walks you through the path every buyer follows — and how I help you read the numbers, the risks, and the details that matter after closing day.



MY PROMISE TO YOU

Honest advice, clear communication, thoughtful strategy, and guidance built around your goals — not around making a sale. Teach first, sell second.

Buying a home is exciting, but the best decisions are not made on emotion alone. We'll look at the property, the numbers, the neighborhood, and the future resale picture together. I work with a limited number of buyers at a time, so every client gets the attention, strategy, and service they deserve.

The Pathway

All 11 steps, from deciding to buy to moving in.

The True Cost

Why the list price is only the beginning.

Your Questions

Straight answers to the questions buyers ask first.

YOUR ROADMAP

The Purchasing Pathway

Every transaction is different, but the path is the same. Here is the game plan, from first conversation to closing day.

1 Decide to buy

Get clear on your goals, timeline, and must-haves.

2 Get pre-approved

Work with a lender, submit your application, and know your budget.

3 REALTOR® consultation

We talk through market insights, ideal locations, and your options.

4 Start your search

A search built to surface the right opportunities — not bury you in homes that don't fit.

5 Learn the market

Understand current conditions so you can make informed decisions.

6 Make an offer

A strong, competitive offer tailored to the home and your goals.

7 Negotiate

If a counteroffer comes back, I advise on strategy and negotiate on your behalf.

8 Under contract

We manage deadlines, inspections, and the details that keep things on track.

9 Finalize financing

Your lender completes documentation and appraisal so we reach the closing table.

10 Close the deal

Sign the paperwork, pay closing costs, and officially become the owner.

11 Move in

Congratulations — and I'm still here if you ever need anything.

The key to move your future

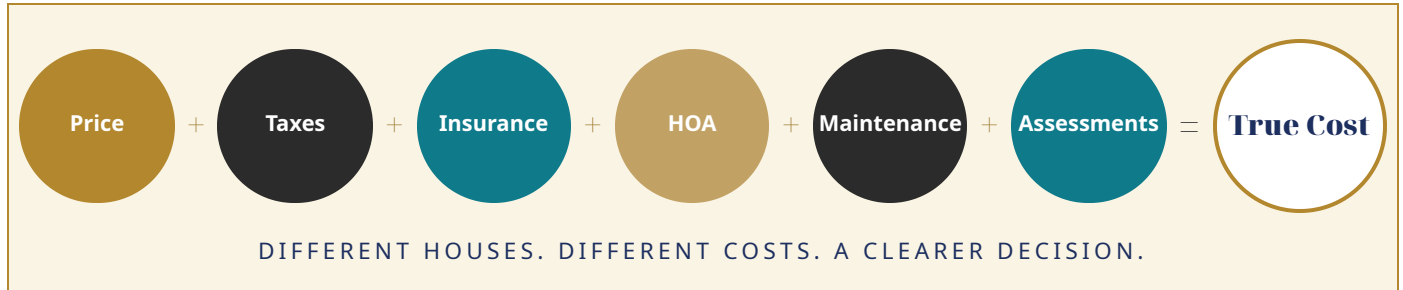
Finding a house is easy. Evaluating one is where I come in.

My job is not to tell you whether I like the house. It's to help you understand its value, condition, risks, and future marketability — separating what is cosmetic from what is costly, what is emotional from what is financial, and what is negotiable from what is not.

Along the way, I coordinate every moving piece — inspections, appraisal, title, and lender deadlines — keep the transaction calendar visible, and flag the decisions that need your attention, so nothing slips while you focus on the move ahead.

The True Cost of Ownership

The purchase price is only the beginning. Two homes with the same price can have very different monthly costs and long-term financial impact, so we look beyond the list price and compare homes on the whole financial picture:



A lender can tell you what you may qualify for. Your budget tells you what feels comfortable. We'll plan for the full picture — monthly payment, cash to close, reserves after closing, and ongoing ownership costs — before you commit.

Buying a condo or HOA home?

You are buying the association too. A beautiful unit can still be a poor purchase if the association behind it is struggling. The association's health deserves the same attention as the unit itself — and a full review of its budget, reserves, and obligations is part of what we do together in consultation.

Working together, in writing

Before we tour homes together, we'll complete a written buyer broker agreement — now a standard part of the home-buying process. We'll review it together so you understand the services I'll provide, our responsibilities to one another, and how brokerage compensation is handled. Clear expectations from the beginning.

When a property becomes a serious contender, I give you a clear, objective analysis — pricing and market data, condition and systems, insurance and risk, association health, financing and resale outlook, and location fit — so your decision rests on facts, not pressure.

1

Monthly payment

What the home costs you every month, all in.

2

Cash to close

What you actually need at the closing table.

3

Reserves

What stays in the bank after closing day.

4

Ongoing costs

Taxes, insurance, fees, and upkeep over time.

We plan for all four before you commit — that is what buying with confidence looks like.

Questions Buyers Ask First

Do I have to sign an agreement before we tour homes?

Yes — written buyer agreements are now standard practice. We'll go through it together so you understand exactly what services I'll provide and how compensation works before we see a single home.

How much are closing costs for buyers in Florida?

It varies by property, lender, title company, and insurance requirements. Common costs include the inspection, survey, title insurance, homeowner's insurance, closing fee, and tax and HOA prorations — plus lender fees and the appraisal if you're financing. We'll review real estimates with your lender and closing agent, never a one-size-fits-all percentage.

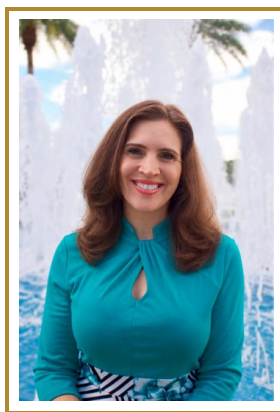
What happens if the appraisal comes in low?

A low appraisal doesn't automatically mean the seller lowers the price. Depending on the contract terms, we may be able to renegotiate, challenge the appraisal, or adjust the structure of the deal. We'll review the whole situation before deciding how to respond.

What is Florida's homestead exemption?

If the home is your primary residence, you may qualify for up to a \$50,000 exemption on your property taxes — but you generally must apply by March 1 of the year you want it to start. Florida also has portability, which can let you transfer homestead savings to a new home. Your county Property Appraiser has the exact filing steps, and I'll point you there.

Ready When You Are.



Whether you're planning your first purchase, your next move, or simply exploring your options, I would be honored to guide you. A Fort Lauderdale native, I've closed nearly 600 transactions across Greater Fort Lauderdale since 2008 — and I hold the CIPS, GRI, FHE, MRP, and PMN designations, and am a RamseyTrusted pro.

Julie Harris, P.A.

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Oh, by the way®... I'm never too busy for your referrals!

This guide is a brief introduction to the home-buying process in South Florida and is provided for general information only; it is not legal, tax, or financial advice. Figures and requirements can change — your lender, closing agent, and county Property Appraiser are the authorities on your specific purchase. Equal Housing Opportunity.