



# THE ULTIMATE

## *Buyer's Step-by-Step Guide*

EVERYTHING YOU NEED TO KNOW  
BEFORE BUYING YOUR HOME



# STEP-BY-STEP ROADMAP TO BUYING YOUR HOME

## THE CONSULTATION

- Initial meeting with me to define type of home, location, and absolute must haves in your future home.
- Mention any time frames that must be taken into consideration.
- Ask any questions about the market, process, or general advice.
- We will get you set up on a personal home search through emails or texts

**Knowing your budget is KEY to finding the right home for you**

## SPEAKING TO A LENDER

One of the first steps is to speak to a lender, we have top local and trusted lenders we can recommend.



Meeting with a lender will help you understand the total budget and how much you can afford in your future home search.



Pre-Approval is KEY! This letter from your mortgage officer will show the sellers you are serious and ready to purchase the home.

## HOUSE HUNTING

- Now it's the fun part! We will collect some homes that meet your standards and requirements.
- Together we will view properties at private showings!
- You found the one - so excited for you!! We will go through the documents needed, objectives, and most effective offer strategies that I will use to negotiate on your behalf.

LAUREN SOUTO

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# STEP-BY-STEP ROADMAP TO GETTING YOUR HOME SOLD

## OFFER PROCESS & CONTRACT

### **"We are putting an offer in!"... Now What?**

- **WE CAN:** Learn About Seller's Motivations, Take Your Motivations Into Account, Compare Price with Comparable Home Sales, List Our Terms
- **THE Seller CAN:** Accept the Offer, Decline and End Negotiations, or Counter with Revised Terms
- Offer Accepted → Agreement in Place. Once the offer is accepted, both parties sign the purchase agreement, and the home now has an agreement in place.

## FROM CONTRACT TO CLOSING

- Escrow is officially opened with the title/closing company. This begins the contingency period.

**What is the Contingency Period? This is the stage where inspections, financing, and other conditions are completed before moving toward closing.**

- Coordinate inspections, appraisals, and title work
- Navigate financing and buyer requirements
- Keep you updated every step of the way

## FINAL STEPS & CLOSING DAY

- Final Step → Clear to Close
- All conditions are satisfied, documents are signed, and ownership officially transfers to the you.
- Sign closing documents
- Get your new keys and celebrate your purchase!
- Begin your next chapter as a Home Owner with confidence

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# About Your Agent



## LAUREN SOUTO REALTOR®

Lauren Souto is a dedicated real estate professional with Misty Morrison Real Estate & Company, committed to providing buyers and sellers with a strategic, detail-driven, and client-first experience. Lauren discovered her passion for real estate after graduating cum laude from the University of Central Florida with a Bachelor's degree in Civil Engineering. Her engineering foundation sharpened her attention to detail, organization, and ability to navigate complex transactions. She applies this same precision to every aspect of real estate – from pricing strategy and market analysis to contract negotiations and marketing execution.

Lauren is highly proactive, thoroughly researching neighborhoods, market trends, and opportunities to ensure her clients are always well-informed. She is forward-thinking in her marketing approach, leveraging modern strategies to maximize exposure for sellers while helping buyers identify strong opportunities that align with their goals.

Outside of real estate, Lauren enjoys spending time with her family, reading, and exploring her favorite fashion and home décor stores. Her passion for homes extends beyond work, allowing her to connect authentically with clients throughout the process. Clients who work with Lauren can expect a dedicated professional who remains committed to their goals from the initial conversation through closing.



# The Power OF A GREAT TEAM



When you buy your home with Misty Morrison Home Selling Team, you'll have a team of highly-skilled, experienced professionals working hard for you! Each of us bring our unique strengths to the team, but there is one thing we all have in common - we share the same core work ethics. Customer service is our top priority, as we guide you through the sale of your home. Buying a home can be overwhelming. The Misty Morrison Team will take care of all the details and stay in communication with you. We are committed to a successful sale! We want you to have a thoughtfully guided experience with exceptional results.

## WHY CHOOSE US?

- ✓ Leading Brokerage in Brevard County
- ✓ 22+ Years Broker Real Estate Experience
- ✓ In-Depth Market Insight
- ✓ Skilled, Strategic Negotiation
- ✓ Client-Focused Representation
- ✓ Exceptional Professional Standards
- ✓ No Cancellation Fee

## TEAM MEMBERS

- **Misty Morrison**

Broker / Owner  
22+ Years of Experience

- **Joy Riccardo**

Operations Manager  
A trusted member of Misty's team since 2023

- **Stacy Speir**

Realtor®  
18+ Years of Experience  
A trusted member of Misty's team since 2021

- **Amanda Bach**

Realtor®  
13+ Years of Experience  
A trusted member of Misty's team since 2024

- **Lauren Souto**

Realtor®  
A trusted member of Misty's team since 2025

- **Vicki Harrison**

Transaction Coordinator | Team Lead  
22+ Years of Experience  
A trusted member of Misty's team since 2009

- **Mary Brands**

Transaction Coordinator  
12+ Years of Experience  
A trusted member of Misty's team since 2009

- **Dedicated Internet Marketing Specialists**

# Trust PROVEN RESULTS

Two Decades of Excellence | Priceless Experience

\$393M  
TOTAL SALES

1,492  
HAPPY CLIENTS

## Our Proven Performance & Brevard County Rankings

- **\$38 Million Sold - 2025**  
Ranked #5  
75 Homes sold
- **\$35 Million Sold - 2024**  
Ranked #11  
88 Homes sold
- **\$30 Million Sold - 2023**  
Ranked #11  
59 Homes sold
- **\$38 Million Sold - 2022**  
Ranked #12  
98 Homes sold  
Formerly #1 RE/MAX Agent in Brevard
- **\$31 Million Sold - 2021**  
Ranked #18  
101 Homes sold  
Formerly #2 RE/MAX Agent in Brevard
- **\$17.1 Million Sold - 2020**  
Ranked #46  
63 Homes sold
- **\$29.8 Million Sold - 2019**  
Ranked #9  
98 Homes sold
- **\$18.9 Million Sold - 2018**  
Ranked #10  
99 Homes sold
- **\$20.7 Million Sold - 2017**  
Ranked #22  
84 Homes sold
- **\$21.4 Million Sold - 2016**  
Ranked #19  
104 Homes Sold
- **\$17 Million Sold - 2015**  
Ranked #27  
81 Homes Sold
- **\$11.9 Million Sold - 2014**  
Ranked #39  
54 Homes Sold



# Are You Ready to Buy a Home?

## SPEAK TO A LENDER

- Determine Credit Health
- Income and Employment Status
- How Much You Can Afford - Look at Debt to Income Ratio
- Save Up for Closing Costs + Down Payment
- Decide What Mortgage is Best for You
- Get Pre-Approved

## KNOW YOUR SEARCH

- Timing of When You Want to Move
- Share Your Wishlist - Price Range, Location, Home Type/Style, etc.
- Get Set Up on a Personalized Search
- Share Your Top 10 to View in Person
- Showing Tour - Time to See the Homes in Person

YOU ARE NOT JUST BUYING A HOME...

*You are Buying a Lifestyle*

EVALUATE THE NEIGHBORHOOD AND SURROUNDING AREAS

TRAFFIC FOR DAILY COMMUTES?  
HOW FAR ARE YOUR ESSENTIALS?



# The Loan Process

One of the first steps is meeting with a mortgage officer and seeing what type of mortgages would be best for you and how much you can afford. Then, comes your loan application, processing, and escrow.

## □ PRE-APPROVAL

A pre-approval letter is a advanced approval from a mortgage lender that shows the seller that you are serious and creates a stronger offer. To get this pre-approval letter, the lender will require certain documents including pay stubs, credit history, bank statements, etc.

## □ LOAN APPLICATION

Your loan application is after your offer has been accepted. The loan officer will explain the loan programs, and qualify you for the loan. For your loan application, you should bring your purchase and sales agreement, mortgage information, history of employment, bank/financial information, etc.

## □ LOAN PROCESSING

This part of the loan process will be the lenders reviewing your application and verifying all the information you gave. They make sure your funds, income, and credit are all up to par. Escrow is then set up.

### **NOTE: WHAT IS ESCROW?**

Escrow is an uninterested third party that holds all the funds for the transaction (including your deposit) to ensure that no funds or property is exchanged until all the conditions of the contract have been met.

The loan closer, or escrow officer, will distribute the funds.



# How to choose a home?

Not as easy as it might seem to choose your future dream home. Here are some factors you should consider when we are house hunting.

## LOCATION LOCATION LOCATION

great schools, grocery stores, the mall, parks, activities, gym, airport

## INSPECTIONS ARE A MUST

looks can be deceiving, make sure the home is as functional as it is gorgeous

## FOLLOW YOUR BUDGET

falling in love with a home outside your budget is never a good situation to be in

## SIZE AND LAYOUT

does the interior of the home match with your lifestyle?

# Understanding your Offer

## WHAT IS INCLUDED IN THE OFFER?

- Address: The home's legal address and property description
- Price: The purchase price being offered as well as financing terms, like type of mortgage, application deadline, pre-approval letters, etc.
- Escrow Deposit: The amount of money to be deposited to the title company as an earnest money deposit - this amount gets credited back at closing
- Closing Costs: Details regarding which party will pay closing costs and fees; in the state of Florida, the standard for Buyers is to pay the Lenders Insurance,
- Projected Closing Date: The final day of the process, Closing Day, which is when funds will be sent and the home is officially yours
- Contingencies: Items that the deal is subject to. Common contingencies are: Inspection, Financing, Appraisal, and Home Sale
- Disclosures: Other Florida Required Documents - Specific to Each Home

## HOW TO MAKE AN OFFER



**Negotiations are not about being the most aggressive party, it is making sure you are making a sound investment.**

Each seller is different when it comes to their personal motivations for wanting to sell that home. Here are some factors that will contribute to how we will format your offer:

- How the home was marketed and how long it has been on the market for.
- Why the seller is selling the home.
- If the price has been reduced.
- How many other buyers have put in offers for the home.
- What is the home worth (I will put together a CMA or comparable market analysis for you).
- Your personal financial situation.

# *What to Expect Once Your Offer is Accepted*

## **1. Executed Contract**

- The buyer and seller sign the purchase agreement.
- Escrow is officially opened with the title/closing company.

## **2. Earnest Money Deposit (EMD)**

- Agreed upon deposit is submitted (typically within 1-3 days).
- Funds are held in escrow until closing.

## **3. Inspection Period**

- Home inspection scheduled (usually due within 7-10 days).
- Inspection can last from 1.5 to 4 hours depending on the size of the property.
- Additional inspections may be ordered (roof, pest, pool, septic, etc.).
- You may request repairs or credits based on findings.

## **4. Seller Response to Repair Requests**

- Seller will review inspection results and decide whether to:
  - Agree to repairs or credits
  - Negotiate further
  - Decline requests

## **5. Appraisal**

- Your lender orders the appraisal to confirm the home's value.
- This typically happens in week 2-3
- If the appraisal comes in low, renegotiation may be needed.
- IMPORTANT NOTE: The seller doesn't get a copy of the appraisal unless the property does not appraise.

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# *What to Expect Once Your Offer is Accepted*

## **6. Title Search & Escrow Work**

- Title company ensures there are no liens or ownership issues.
- Escrow prepares documents and coordinates with both parties.
- Title company will reach out to the seller to obtain their information, including mortgage information.

## **7. Loan Approval / Underwriting**

- Your lender will review all documents for final approval.
- Seller needs to allow access for appraisers, surveyors, or re-inspections.

## **8. Contingencies Cleared**

- Once inspections, appraisal, and financing are approved, contingencies are released.
- At this stage, the sale is much more secure.

## **9. Final Walk-Through**

- Typically scheduled the day before closing, or on the day of closing.
- You confirm the property is in the same agreed condition as when the offer was made, including that any negotiated repairs have been completed.

## **10. Closing Day**

- You'll sign closing documents (electronically or in person).
- Escrow disburses funds and the property officially transfers to you.
- You'll receive keys/garage openers, key codes; etc.

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# Time for Contingencies

## FROM THE LENDER COMES THE APPRAISAL

- Scheduled by the bank, an appraisal is a opinion of value for the lender to verify value before approving the mortgage.
- Appraisal report is important to ensure the agreed sales price is in line with the home's value.
- The appraiser looks at renovations in the home, similar homes that have sold, and factors that effect the real estate market locally including days on market.
- An appraisal that is valued higher than your price means a higher instant equity in your new home.
- An appraisal that comes in lower than your price can be renegotiated with the seller, re-evaluated, or meet at the adjusted price. There are options to keep the deal together.

**Use the appraisal results to confirm you're making a sound investment.**

## ARE INSPECTIONS WORTH IT? ABSOLUTELY!

We will focus on major issues that can affect your future lifestyle. This includes, structural integrity, roof condition, AC function, and plumbing systems. The 4 Point Inspection checks these systems and will allow for home insurance if report comes back clean.

### COMMON INSPECTIONS

- General Home Inspection - Evaluates the Home and Systems
- Wind Mitigation & 4-Point Inspection - Used for Insurance Purposes
- WDO - Wood Destroying Organisms & Termites
- Well/Water - Tests for bacterias and functionality
- Septic/Sewer - Ensures lines clean & septic tanks/drain fields working properly
- Pool - Takes a Look at the Integrity & Functioning of Pool
- Mold - Testing to determine mold level in air/surfaces

**Inspections are not used to renegotiate; they disclose facts about the home. If any issues are deal-breakers, negotiations can be done to mitigate wether by seller repairs or credits give to buyer at closing. Re-inspection may occur to ensure all repairs completed correctly before closing.**



# *Ten Common Buyer Mistakes to Avoid*

## **1. Looking Over Your Budget.**

Falling in love with a home that is out of budget is guaranteed to end in a bad purchase.

## **2. Skipping Inspections.**

Inspections are so important to know the nitty-gritty of the home you are purchasing; waiving inspection could cost in the future or create insurance issues. Inspections are not renegotiations, but they provide key insight into the maintenance and integrity of the home.

## **3. Ignoring Seller Mindset.**

Understanding why the seller is selling and what their motive is, is key during negotiations.

## **4. Not Understanding the Costs of Purchasing.**

Overlooking expenses such as closing costs, down payment, and debt-to-income ratios can lead to surprises at the closing table.

## **5. Not Ready to Purchase While Looking.**

Buyers who need to sell before purchasing or who are months away from their moving plans should begin by speaking with a lender. Scheduling in-person showings too early can cause stress and worry if a home you love goes under contract quickly.

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# *Ten Common Buyer Mistakes to Avoid*

## **6. Being Inflexible with Showings.**

Looking at a home in-person is very different to the pictures online; giving homes a chance for a private showing is always recommended.

## **7. Letting Emotions Drive Decisions.**

Rejecting offers or overreacting during negotiations due to emotional responses can cost buyers a successful closing.

## **8. Withholding Important Information.**

Failing to disclose known issues may derail financing, cause delays, or kill deals.

## **9. Choosing the Wrong Agent.**

Without an experienced Realtor, your buying process could be chaotic with missed inspections, homes not seen, or even disclosures missed.

## **10. Not Including an Appraisal Contingency.**

Even if priced below market value, the appraisal contingency is an important part to your offer. Appraisals are based on opinions, which could vary drastically. Getting an appraisal contingency protects your purchase just in case that appraisal comes in lower than expected.

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# MOVING REMINDERS

If you have any questions along the way, please don't hesitate to reach out. We're here to make this process as seamless as possible for you.

## MOVING DAY:

- Carry in hand important documents, jewelry, foods, etc. Make sure perishable foods are handled properly.
- Double check you got all your personal belonging with you
- Moving company scheduled for all the larger furniture and moving boxes
- Leave your old place with the keys, important documents, necessary codes, and information that the future owners might need
- Get your friends and family involved! Let them know the moving route and when packing/unpacking is going on.

## NOTIFY FOR CHANGE OF ADDRESS AT:

- Bank and Credit Card Companies
- Postal Office and Mail Subscriptions
- Insurance and Car Companies
- Utility Companies
- Pharmacy and Doctor
- School, Work, Church, Clubs, and Other Organizations



*Congratulations on your Home Purchase!*

# Five Star REVIEWS

## GOOGLE



"We began our process with another agent and after months and months of delays and excuses we were referred to Misty & her team and noticed an immediate difference of professionalism and approach. Their actions lead to more interest and offers began to come in. Everyone involved went above and beyond AND is continuing to after the sale when we had an unexpected issue during our walk-thru pop up. If you're thinking of buying or selling skip the others and go straight to the best, thanks Misty & Team!" - Dale R.

"As a first time (solo) home buyer, I was a bit overwhelmed with not only finding the right place but all the paperwork and minutiae that comes along buying a house. Misty and her team diligently shepherded me along throughout the entire process. I don't know what the average realtor experience is, but I am certain they went above and beyond for me. If you want the absolute best experience buying (or selling) a house, go with Misty and her team." - Roger A.

## ZILLOW



"Thank you so much for going above and beyond!" - Hailee B.

"Efficient Process. Diligent Professional." - Troy C.

"Misty and her team worked very hard to get my condo sold in a tighter market during the toughest month to sell property, December. Thank you very much." - Les B.

"Easy to work with, very attentive to my questions, over all a good experience" - Kathleen S.

"I recently bought a home here in Florida, but being several states away I figured it would be a very difficult process. Misty and her team made this process a breeze, they are very professional and always two steps ahead of the game. I highly recommend Misty and her team." - Doug M.

**Trusted by hundreds of clients—discover over 250 reviews on Google, Zillow, and our website.**



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