

Buying Guide: General Information

Evans Florida property Sales Ltd : We are a family business with fully licensed realtors working both here in the UK and in Florida with over 20 years of combined experience in selling/buying and current homeownership under our belts.

We can offer you New Build or Re-sale Homes regardless of who is listing them as the US system works differently from here in the UK , you generally work with ONE agent instead of having to deal with several estate agents, we are not tied to any builder and therefore can offer FREE and unbiased advice on any of the following aspects of homeownership:

- Mortgages for both the UK and the US
- Management
- Rentals, advertising and promotion
- Taxation, Licensing, Accounting and Banking
- Location Location Location in the correct legally zoned areas
- Furniture and Pool Heaters
- Great investment and possible pension plan

Unlike many others we can also offer you the following:

- Inspection trips with FREE accommodation costs for 1 week if staying one of our villas
- Up to \$5000 cashback at closing on a new build home

The new build section shows examples of the new build home sites currently on offer the prices change on a regular basis so for the most current please call us this also applies to any lot releases and waiting list requirements. There are many new sites and more being started all the time we have not listed them all but if you need information on any site other than those listed please enquire and we will send them to you.

The re-sale section currently lists the private sales we have for some clients these homes are NOT listed on the MLS system, we do have access to the MLS system whereby we can send you details of ALL re-sales and as these change literally daily the most efficient way to send these to you is via e-mail so if you know what you are looking for in terms of size, price or location please let us know and we can forward the appropriate homes to you asap.

Buying Guide: Costings

We are able to give you advice on all aspects of buying a home whether re-sale or new and as each home is individual then each persons costings will be also so please use the figures below as a guide and once you have found the home you wish to buy we can detail things more accurately so there are no nasty surprises. Although buying a home in the US is relatively easy there are some subtle differences to the way the UK market works we can advise you FREE of charge at all times and are licensed under Florida law, we have representatives both here and in Florida who will assist you and keep you updated at all times.

Finances:

How to finance your home is a major factor and there are several ways to do it you may pay cash or have either a UK or US mortgage. We have a good relationship with a major mortgage provider here in the UK who will assist you in obtaining either a US or UK mortgage, the minimum deposit required is 20%, some people put more down and if this is possible it will save a lot of paperwork for you to provide. We can have the mortgage company call you at a convenient time with a NO obligation quote or you may call them as it's a freephone number.

Deposits:

For new build homes the majority of builders ask for a \$5000 deposit this is to hold the lot and protect you from price increases.

At the signing of a contract a further 10% of the final purchase price is paid within 30 days, at this point builders differ some may ask for another 10% 30 days after that or it may be possible to pay the rest of the deposit at closing with the balance.

Example:

Home costing \$350,000 will require a minimum 20% deposit
= \$70,000 = £37,838 (using an exchange rate of 1.85 to the pound)

For a re-sale home the deposits can range from between \$1-5000 and the home can close in 4-6 weeks so finances need to be in place when putting in an offer.

Closing Costs:

These are the legal fees due on completion of your home and as a guide are approx 4% of the purchase amount, if paying cash these will be considerably lower.

Running Costs:

On average the typical management fee per month is \$350 this includes lawn maintenance, pool cleaning and pest control weekly and the admin fee, utilities/cleans are on top and depend on what size home you have approx figures for a 4 bed home with 2 cleans per month \$5-600, many things can adjust this figure such as seasons and occupancy so this is just a guide. We are able to give you more accurate figures based on our own homes usage so please ask.

Buying Guide: Furniture

A furniture package is not always included with your home so we offer you the services of a reputable company who are used to furnishing homes for either the short term rental market or residential homes. You may of course decide to do it yourself but I know from experience how time consuming and expensive this can be.

Most clients choose the 'complete package' containing not only the quality furniture but EVERYTHING you need from the towels and bedding to the pots and pans and even the outside patio furniture in fact all you need to go, the interior designer will talk to you and discuss all options available which can also include many upgrades such as window treatments etc, your ideas are listened to and colour schemes and designs adhered to so your home is as individual as you.

Below are examples of the homes already furnished:





We can also provide individual items, as well as complete packages, accent painting and games room set up for any home.

We love our homes in Florida and are thrilled to have such a great increasing investment whilst getting to enjoy it at the same time, if you have any questions please do not hesitate to call anytime we are always here to help.

Karen