



THE COFFEY GROUP
FINE HOMES INTERNATIONAL

HOME BUYERS GUIDE



KELLERWILLIAMS
Luxury
INTERNATIONAL

kw ISLAND LIFE
REAL ESTATE
KELLERWILLIAMS. REALTY

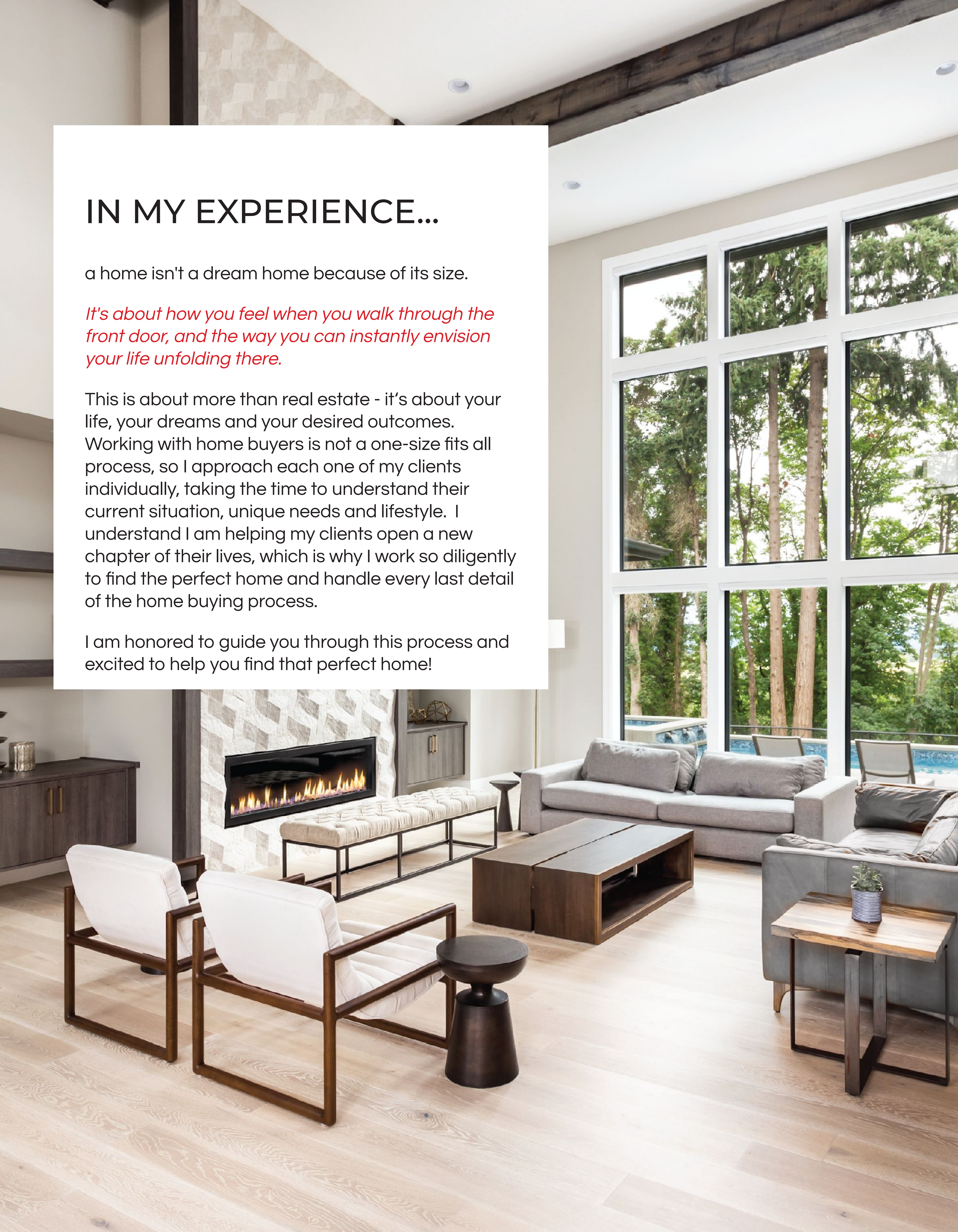
IN MY EXPERIENCE...

a home isn't a dream home because of its size.

It's about how you feel when you walk through the front door, and the way you can instantly envision your life unfolding there.

This is about more than real estate - it's about your life, your dreams and your desired outcomes. Working with home buyers is not a one-size fits all process, so I approach each one of my clients individually, taking the time to understand their current situation, unique needs and lifestyle. I understand I am helping my clients open a new chapter of their lives, which is why I work so diligently to find the perfect home and handle every last detail of the home buying process.

I am honored to guide you through this process and excited to help you find that perfect home!



MEET THE TEAM

THE COFFEY GROUP



AUSTIN MORRIS
DIRECTOR OF SALES
& OPERATIONS



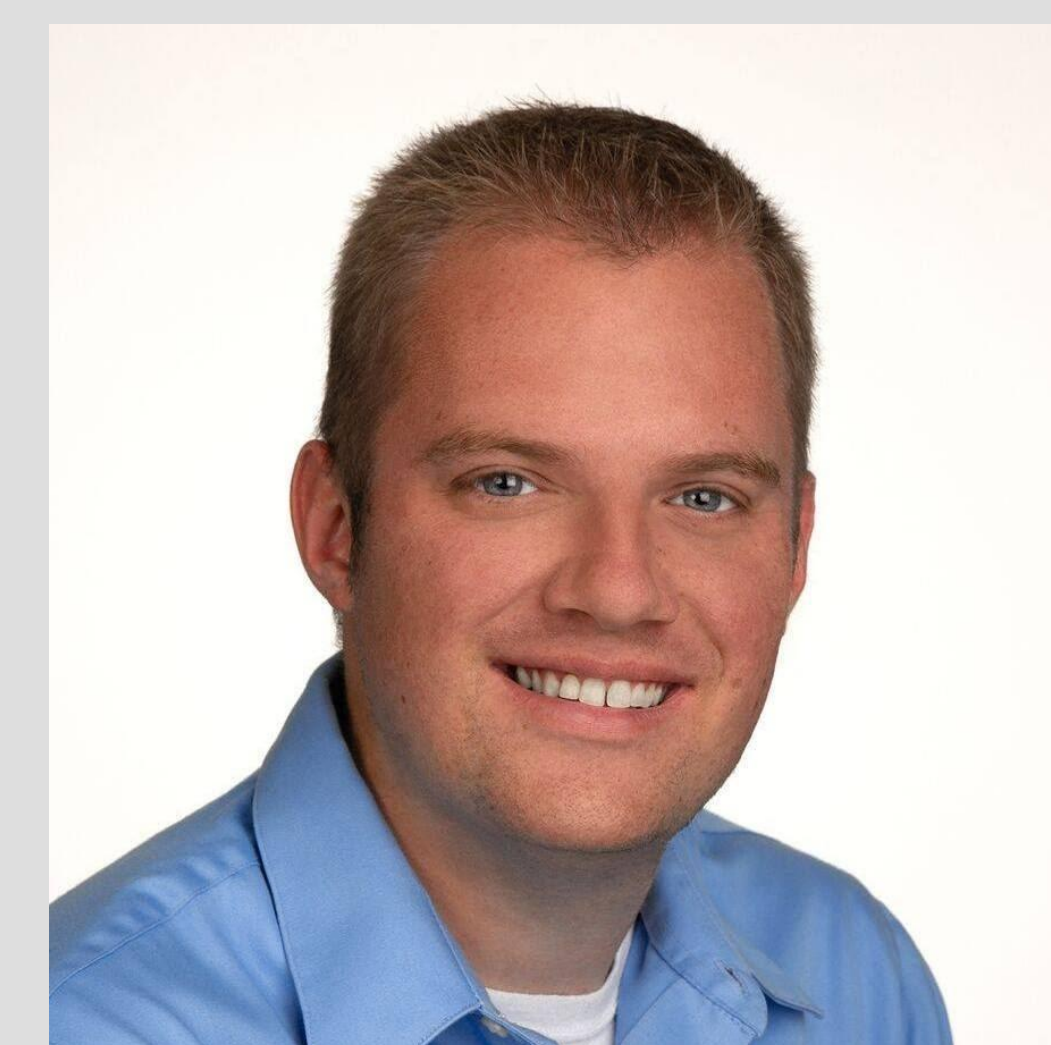
COR DONOVAN
LISTING SPECIALIST



MEAGAN WEST
BUYER SPECIALIST



JULIE SNYDER
BUYERS AGENT



THOMAS SONS
BUYERS AGENT



ERIN REID
BUYERS AGENT



BRIA MOORE
BUYERS AGENT &
MARKETING
DIRECTOR



KARRIE
BECKMANN
INSIDE SALES AGENT &
TRANSACTION/ LISTING
COORDINATOR



BRANDY COFFEY LICENSED BROKER & OPERATING PRINCIPAL

Brandy believes the basic tenets of service should be knowledge, honesty, loyalty, and trust. Marked by this philosophy, and a high degree of work ethic, The Coffey Group has consistently been in the top 1% for overall sales volume for Sarasota and Manatee County. Keller Williams noticed the success and felt the opportunity to own a Keller Williams brokerage was well deserved. Brandy has been an area resident in Sarasota for 35 years and is a local graduate of USF. Brandy holds multiple professional designations including Certified International Property Specialist, Accredited Buyer's Representative, and Licensed Real Estate Broker. Brandy continually works with international brokers through a referral network of members with her Transnational Referral Certification. She is a member of the Institute for Luxury Home Marketing and holds the Certified Luxury Home Marketing Specialist Designation and is a member of the Million Dollar Guild. Brandy was recently asked to be a Social Media Ambassador for Keller Williams Realty International. Brandy has established herself as an expert in the second-home and investment property market with her Resort & Second Home Specialist Certification and has earned the Certified Residential Property Designation. Brandy is the Operating Principal & Broker for Keller Williams Island Life Real Estate. She felt Keller Williams was the perfect fit with the #1 training company in the world for her agents.

OP, Keller Williams Island Life
Licensed Real Estate Broker
ABR, CIPS, CLHMS, RSPS, TRC
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Brandy takes a Ritz Carlton approach for client experience and owns Florida Suncoast Property management and Global Property Repair for residential and commercial property to service all of her clients with their income-producing property needs in Southwest Florida. C & J Staging & Design was developed to showcase her properties in the best way possible in a competitive market. Brandy has partnered with a well known Interior Designer, Joan Greenfield to ensure the best possible service for all of her clients' design needs. KW Worldwide and Keller Williams Luxury International has allowed the team and her brokerage to form strategic relationships with experienced agents across the globe. These relationships have allowed the team and her brokerage to handle all of their clients' real estate needs in any location with a concierge approach.

WHAT OUR CLIENTS ARE SAYING...



We purchased a property after searching for 6 months and could not have been happier with our Coffey Group experience. Meagan West is a fantastic agent, friendly and very responsive. As we narrowed our search, she collected relevant property information and put everything on a spreadsheet, including links to HOA documents and local municipal websites, to help us make a final selection. She continued to make everything easy from the negotiation through closing. I highly recommend Meagan and the Coffey Group!

- Keith & Stacey Argabright

Great realty agency. We worked with Bria Moore to find our new waterfront home in Port Charlotte. She was a great asset to have and was diligent in following up with us and others during the process, despite some challenging communication gaps with the seller's agent. It would have been much more stressful had it not been for Bria's professionalism, patience, and knowledge. We couldn't have done it without her. She was a great representative of this wonderful agency. If you're looking for a home anywhere from Sarasota to Punta Gorda, contact them and you won't be disappointed!

- Raymond & Noreen Darbenzio



We are very pleased with our home selling experience with the Coffey Group Realtors. Brandy & her staff were very professional and caring throughout the process. The photography listing of the house was incredible compared to other realtors' listings. They worked hard to arrange the showings and open houses. We appreciate Brandy's knowledge of the area & selling process. She is very detailed oriented which made a huge difference & ensured a smooth sale. I highly recommend Brandy Coffey / Coffey Group Realtors.

- David Chase

Thomas Sons helped me to buy my first home. He was very knowledgeable about the process and was willing to help me with every step of the process. He also made sure to answer all of my (many) questions promptly and in a way that I could understand.

- Wyatt Hoffman


Brandy successfully and professionally sold our home and negotiated the purchase of our new home, with both closings scheduled for the same day. A procedural issue on our buyer's end delayed closing and caused far more stress than expected but Brandy's experience and unwavering advocacy on our behalf brought it all together at the end. The window in which we had the chance to buy our current home was so incredibly narrow that we're still amazed to be here - without hesitation, we would recommend Brandy and would definitely ask her to be our agent again.


- Mimi Steger

Brandy did the WORK it took to sell our specialty property. Found her very prompt and professional in her responses. She has great vision and insight in marketing. My time was not wasted by non qualified buyers. She has integrity!

- Brad Grand

THE HOME BUYING PROCESS

Select a Real Estate Agent

Obtain Financial Preapproval

Analyze Your Needs In A Buyer Consultation

Select Properties

View Properties

Write An Offer To Purchase

Negotiate Terms


Remove Contingencies

Obtain Mortgage Financing

Conduct Title Search

Remove Any Encumbrances

Obtain Title Insurance

Obtain Funds for Closing

Close on the Property

Take Possession of Home!



BREAKING DOWN THE PROCESS



1. GET PRE-APPROVED

By getting pre-approved prior to beginning your home search, this will allow you to determine what you can comfortably afford and allow us to move quickly once we find the right home.

- Pre-approval shows that you are a serious buyer
- Saves you time
- Gives you leverage in a multiple offer situation



2. NEEDS ANALYSIS

- Describe your perfect home
- What are your “must haves?”
- When do you need to be in your home by?



4. WRITING AN OFFER

- Be prepared to move quickly once we have found the right home
- Understanding a Seller’s Market vs. Buyer’s Market
- Earnest Money Deposit
- Proof of funds for your down payment and closing costs
- Pre-approval letter
- Letter to the seller



3. SELECT & VIEW PROPERTIES

- All brokers have access to the same information
- If you see a home on a website, at an open house, at a new construction development, etc... **CONTACT US!**
- Our average buyer looks at #? properties before finding the right HOME
- Communication is key to finding the right home quickly!



5. NEGOTIATE

After we present your offer to the listing agent, it will either be accepted, rejected, or the seller will make a counter-offer. This is when we will use our knowledge of the market & expert negotiating skills to negotiate the terms of the contract on your behalf.



CONTRACT TO CLOSE



6. CONDUCT APPLICABLE INSPECTIONS

Once seller has accepted your offer to purchase their property, it is time to bring in a professional home inspector to ensure the property meets the required standards. Any serious issues that arise will be brought to the attention of the seller and we will help you negotiate who will be responsible for fixing the noted repairs.



7. REMOVE CONTINGENCIES

- Financing Contingency - If financing the purchase, the contract will state that it is contingent on the home appraising for the contract price and financing.
- Inspection Contingency - Purchase is contingent on the property being professionally inspected and repairs done by the seller.
- Home Sale Contingency - Selling your current home.



8. MORTGAGE LENDER

- Credit Check
- Underwriting
- Survey
- Appraisal
- Insurance



9. CONDUCT TITLE SEARCH

- Remove any encumbrances
- Obtain title insurance



10. OBTAIN FUNDS FOR CLOSING

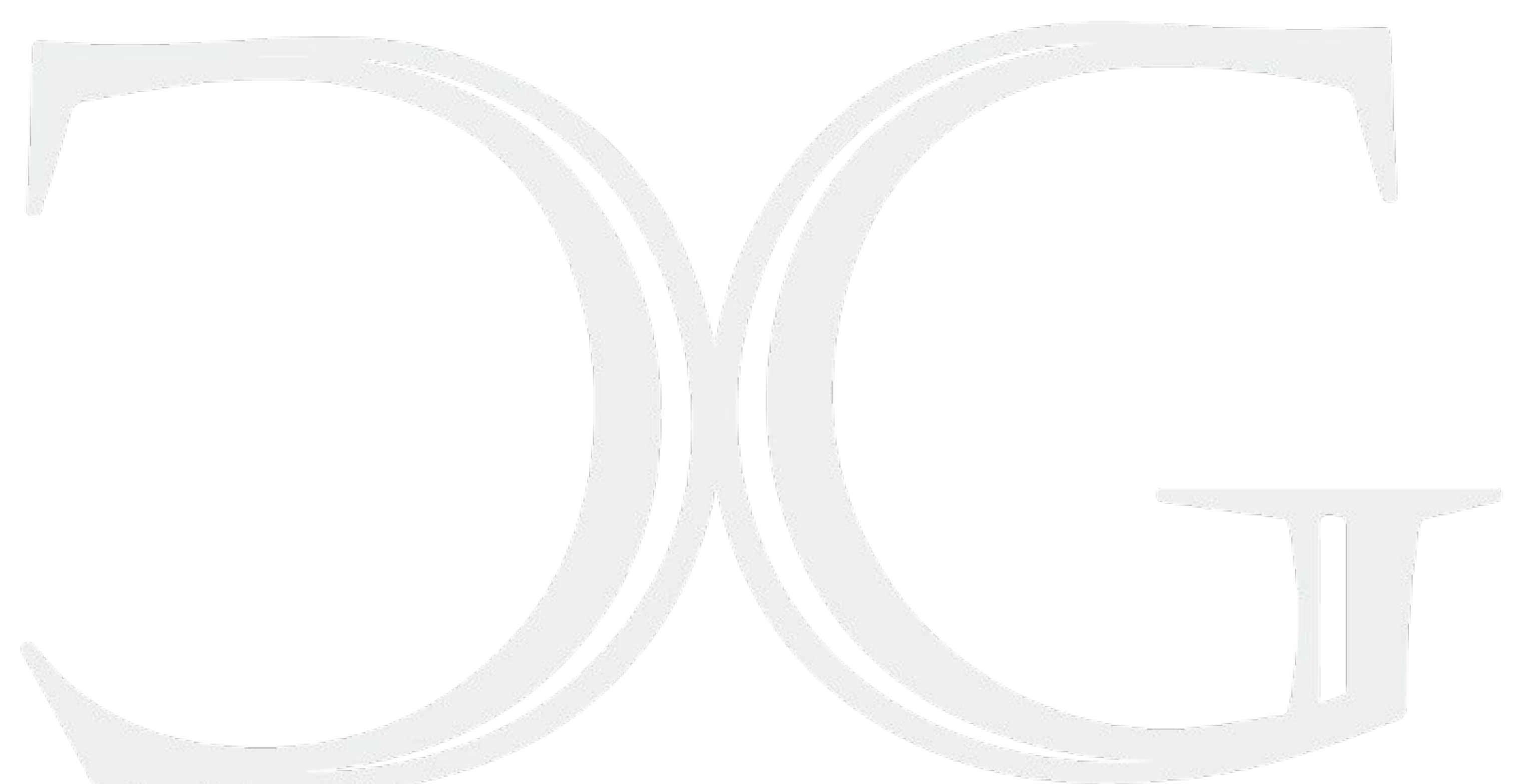


11. FINAL WALK THROUGH



12. CLOSE ON THE PROPERTY

TAKE POSSESSION OF YOUR NEW HOME!





Thank you **FOR THIS OPPORTUNITY**

to guide you through your home buying process. While the process can seem daunting, rest assured, we are here to guide, educate, network, advocate and negotiate on your behalf.

It's what we do and we do it well!

BRANDY COFFEY

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