



THE COFFEY GROUP  
FINE HOMES INTERNATIONAL

# HOME BUYERS GUIDE



KELLERWILLIAMS  
*Luxury*  
THE COFFEY GROUP

**kw** ISLAND LIFE  
REAL ESTATE  
KELLERWILLIAMS REALTY



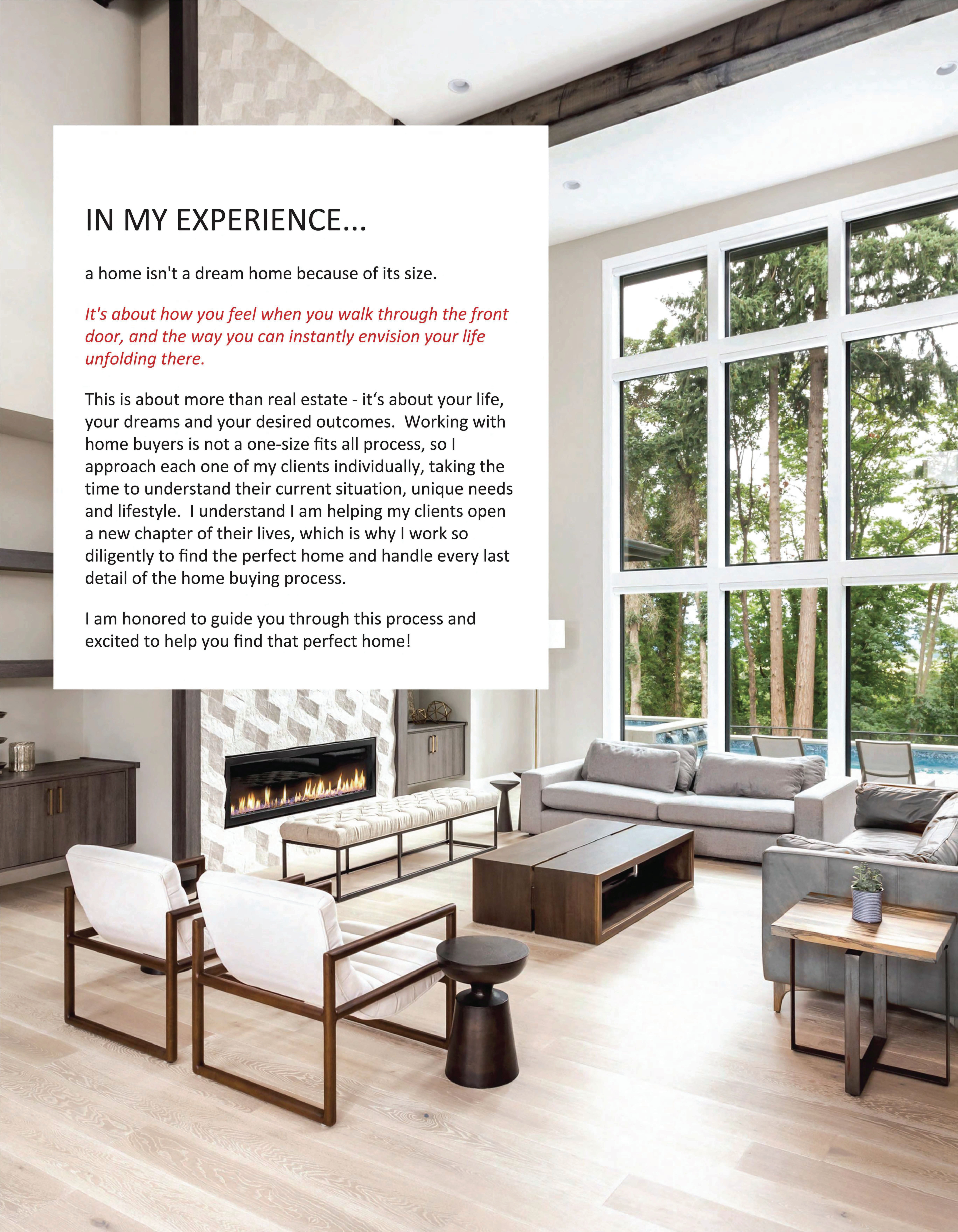
## IN MY EXPERIENCE...

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

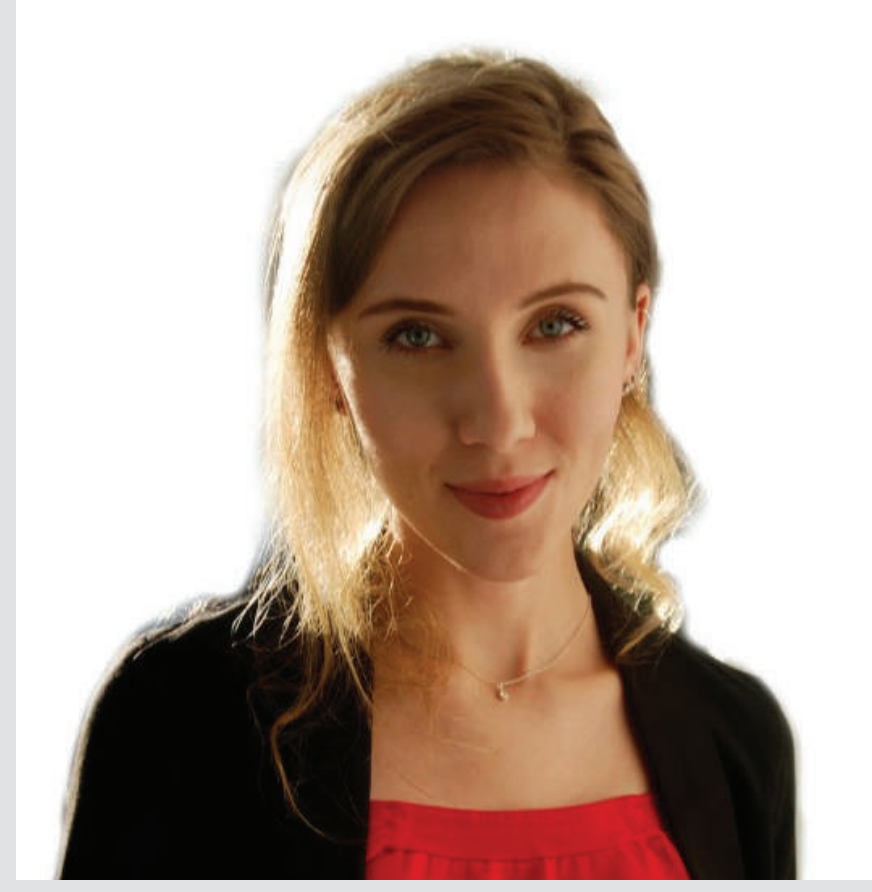
## THE COFFEY GROUP



**THOMAS SONS**  
DIRECTOR OF SALES



**CHRIS HUNDLEY**  
DIRECTOR OF OPERATIONS



**CIERA CHASE**  
LISTING MANAGER



**JONATHAN DIMLA**  
TRANSACTION COORDINATOR



**JANE ONTIVEROS**  
MARKETING DIRECTOR



**MIKE AVENI**  
LICENSED  
SALES ASSOCIATE



**TAMMY HORNER**  
LICENSED  
SALES ASSOCIATE



**JULIE SNYDER**  
LICENSED  
SALES ASSOCIATE



**KATHERINE ESGUERRA**  
CLIENT CONCIERGE



## 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 0.04% 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 38 years, licensed for 19 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 and is a Certified Auction Agent. She is a National Association of REALTORS® Green Designee. Brandy is a Certified Distressed Property Expert. Having processed countless short sales from 2006-2011, she has experience in foreclosures prevention. Her mission is to help as many people as possible increase their net worth, and by doing so, she knows they will feel inclined to give back to their community. She feels everyone can benefit from working with a true Real Estate Professional Consultant. Brandy offers a 72Sold Program that creates an opportunity for you to see the highest offers from the best buyers in the market for your home in 8 days or less. Brandy specializes in Senior Relocation Services. She is well versed in 1031 exchanges, DSTs, and Trusts. Her knowledge helps her in assisting clients in planning for their future. Brandy is the Operating Principal & Broker for Keller Williams Island Life Real Estate & KW Suncoast. She felt Keller Williams was the perfect fit with the #1 training company in the world for her agents. Brandy takes a Ritz Carlton approach for client experience and owns Florida Suncoast Property management and Suncoast Repair & Remodel 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. Joan and Brandy own Coffey Group Interior Design. Brandy has joined KW Style to Design in order to provide a higher level of service with interior design, staging, and assisting her clients in renovation projects when buying, selling, or staying in their home. Keller Concierge has helped streamline this process. KW Worldwide, KW Luxury, KW Sports + Entertainment, Next Move Military, KW Land, KW Planner, KW New Homes, & KW Commercial have 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 client's real estate needs in any location with a concierge approach. Brandy owns Coffey & Company Coaching, a coaching company for business owners and real estate professionals. The purpose of this company is to coach and train companies on how to create the ultimate client experience, create brand awareness, and to increase their profit. Brandy is dedicated to helping others succeed and is passionate about serving her community. Brandy is the Chair of the Realtor Association of Sarasota & Manatee County Charitable Foundation, on the Board of Directors for the Realtor Association of Sarasota & Manatee, on the Board of Directors for Florida Association of Realtors, and the Luxury Ambassador for Keller Williams North Florida Region. Brandy was recently appointed to serve on Mote Marine Laboratory President's Advisory Council.

**OP, Keller Williams Island Life  
Real Estate and KW Suncoast  
Licensed Real Estate Broker**

ABR, CAA, CDPE, CIPS, CLHMS, GREEN, RSPS, TRC

**Team Line: (941) 404-4737**

[BrandyCoffey@TheCoffeyGroup.com](mailto:BrandyCoffey@TheCoffeyGroup.com)

[www.TheCoffeyGroup.com](http://www.TheCoffeyGroup.com)





# 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**

Karrie Beckmann helped us find our dream home in Florida. She is AMAZING!!! She stayed on top of the entire process, made sure that everything happened when it needed to and kept us well informed every step of the way. My wife and I heard from Karrie almost daily once the purchasing process was under way. We know for sure we could not have done this without her help. She is so professional yet so understanding and helpful. It was a painless process completely due to Karrie's diligence. If you are considering buying a home in the area, please use Coffey Group and consider asking for Karrie Beckmann to help you.

**- Tom Wolfe**

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**



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 provided amazing service! He would research every home before we would even go out to look at them! He is knowledgeable, personable and professional. He actually listened to what we were wanting and helped us find the right home! We would absolutely recommend him to everyone! If you want someone that's willing to bat for you, he's your realtor!

**- Chicody & Nina Mays**

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**

We had an excellent experience with Brandy and Meagan when purchasing our home in Sarasota. Since we live out of state, having them represent us was incredibly helpful. Their professionalism, knowledge and expertise is outstanding. Brandy and Meagan were both always available to answer questions and accompany us to meetings and walkthroughs with the builder. We highly recommend the Coffey Team for any real estate needs and know they will go above and beyond your expectations!


**- Paul & Karen Hatch**






# 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

 Accept The Contract

**REMOVE CONTINGENCIES**

**OBTAIN MORTGAGE FINANCING**


CREDIT CHECK


UNDERWRITING


APPRAISAL


SURVEY

INSURANCE

 Conduct Inspections


 Resolve Any Issues

 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?



## 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!



## 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



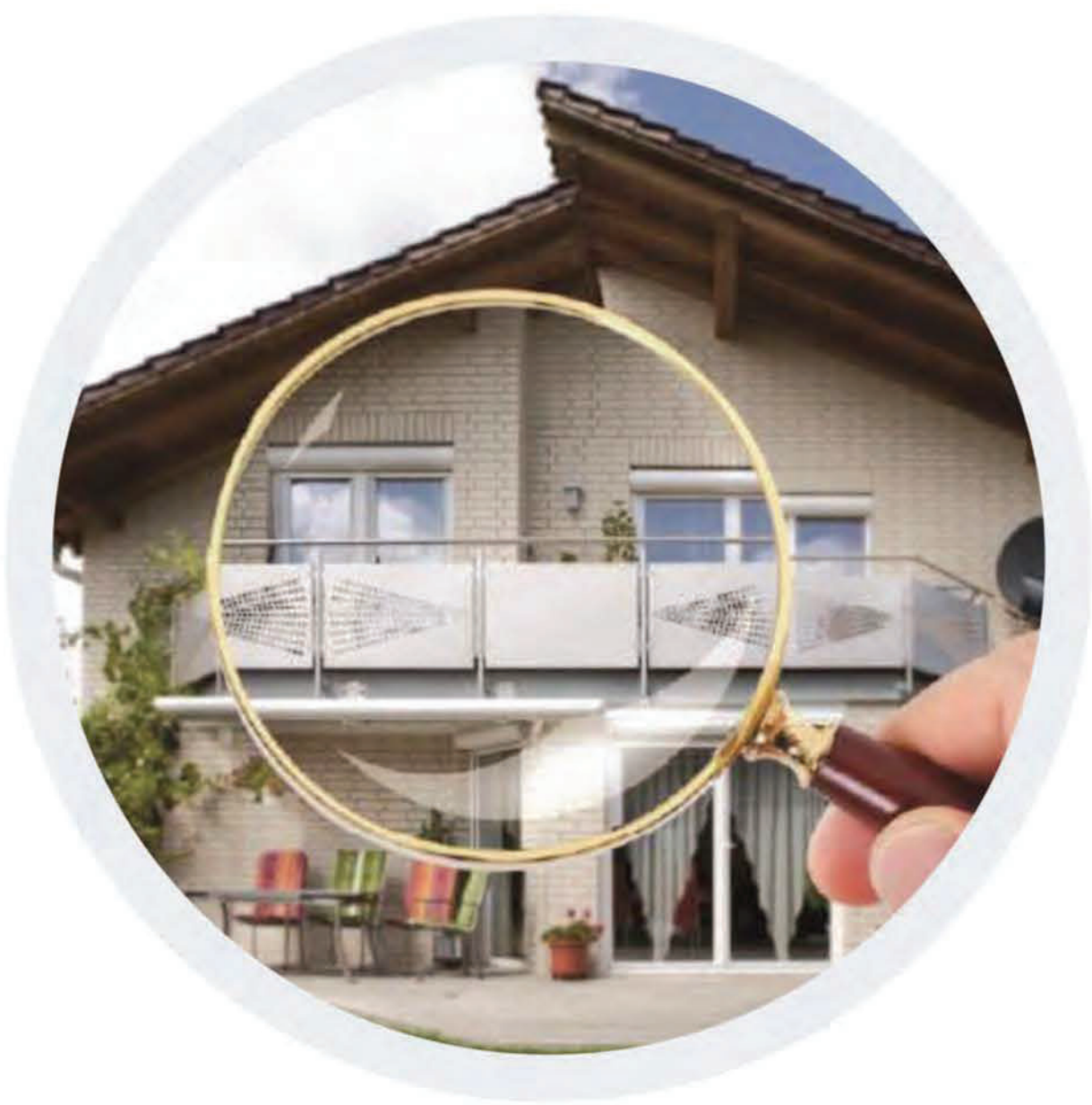
## 5. NEGOTIATE

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!**



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