

HOME

Guide for Buyers



THE CRAWFORD TEAM
WELCOME HOME

KW ST PETE
KELLERWILLIAMS[®]

WORK WITH THE BEST

The Crawford Team is a top-producing real estate team in Tampa Bay. Comprised of fierce females with a shared commitment of educating and empowering our clients, The Crawford Team is part of Keller Williams St Pete Realty, the top producing real estate brokerage in Pinellas County. Our team consistently performs in the Top 5% and has helped more than 400 families achieve their real estate goals with closed volume of more than \$126 million...and counting!

Creating A Referable Experience (C.A.R.E.) is our commitment to every client, and it's achieved with the unique systems and processes designed to guide clients through their real estate journey. As a result, we are proud and humbled that nearly 90% of our business comes from referrals and repeat clients.

Each member of The Crawford Team provides their own area of expertise to our clients, whether you are an investor building your portfolio, shopping for your first home, or finally getting that waterfront luxury home of your dreams. We are here to learn more about you and your goals and dreams and to utilize our experience and expertise to develop a strategy, just for you!



The Ladies of THE CRAWFORD TEAM



Monica Crawford

REALTOR®

Monica@yourcrawfordteam.com
797-599-1944

Monica has been selling real estate in Tampa Bay since 2014 and launched The Crawford Team in 2019 to serve more clients and mentor other female agents in our industry. She serves on the Agent Leadership Council and as Co-Chair of the Luxury Division at Keller Williams St Pete Realty. As a Certified Keller Williams Instructor and a thought-leader in the industry, Monica is routinely teaching classes to other realtors throughout Tampa Bay. With a focus on emotional intelligence and human development, Monica is adept at guiding clients through the stresses of buying or selling a home with grace and empathy. Her ability to provide comfort and understanding while also serving as a strategic advisor and executing negotiations and contract management have allowed her to build a reputation among consumers as a trusted and respected agent and among her peers as a collaborative colleague with high integrity.



Sabra Charpentier

REALTOR®

Sabra@yourcrawfordteam.com
970-631-6973

Sabra Charpentier is a licensed Realtor serving and specializing in St Petersburg, Florida, and has been a licensed Realtor with Keller Williams for a total of 9 years. Throughout those nine years, Sabra has found her niche with first time home buyers and investors. She currently owns multiple properties that were acquired at a young age, and uses the knowledge from those experiences to help investors navigate the market. Sabra is passionate about bringing knowledge and financial literacy into the experience, while connecting them to their dream homes. She brings a unique blend of energy, emotional intelligence, and competitive spirit to the real estate market. As a former athlete, Sabra understands the importance of determination, discipline and teamwork- qualities that apply to every client interaction. Beyond my professional expertise, I am deeply committed to my community. Whether it's through local Chamber of Commerce events or team activities, I believe in building strong relationships that go beyond transactions.



Aline Sarria

REALTOR®

Aline@yourcrawfordteam.com
786-266-1694

Aline Sarria is your dedicated luxury property matchmaker. She believes every property holds incredible potential, whether it's a charming fixer-upper or a grand estate. With the right vision and effort, any property can become a dream home or a lucrative investment. Uncovering this potential is her passion. She sees beyond the obvious and crafts personalized retreats that bring immense satisfaction to my clients.

In her previous career as a teacher and principal, she thrived on discovering and nurturing the potential in her students and staff. This skill seamlessly translated into her real estate career, where she spent years transforming personal and investment properties. Now, she calls St. Petersburg home, a vibrant city brimming with opportunities for extraordinary properties. As a luxury property matchmaker, she specializes in waterfront condos and properties in downtown St. Petersburg. Let her help you find that hidden gem and reveal its true potential. Together, we can turn your real estate dreams into reality.

The Ladies of THE CRAWFORD TEAM



Ashley Eidam

Team Coordinator, REALTOR®
[Hello@yourcrawfordteam.com](mailto>Hello@yourcrawfordteam.com)
352-615-6562

Ashley Eidam is a Brazilian-American, born and raised in Miami, who brings a dynamic and multicultural perspective to real estate. After moving to Texas in 2016, she returned to Florida in 2023 to be closer to family and reconnect with the coastal lifestyle she loves. As the Team Coordinator at The Crawford Team, Ashley blends her background in real estate and property management with her passion for organization and client success. She is trilingual and tech-savvy, streamlining operations and enhancing the client experience with innovative solutions to provide a white-glove level of service.

Outside of real estate, Ashley is a music lover and adventure seeker—whether she's paddleboarding at sunrise or immersing herself in music festivals. She thrives on building connections, embracing new opportunities, and making every experience seamless and enjoyable for those she works with.



Alexandra Hiotakis

Transaction Coordinator
Alexandra@List2Closemgt.com

Alex comes to us from the big apple where she was a performer on NYC stages, films, TV, and commercials. She spent more than 10 years living a nomadic life, traveling the world, and even spent two months on a solo backpacking trip through Europe. With her hippie heart, she is a natural at connecting with people. She is a proud Aunt to her nephew Shep, a cat mom, puzzle master, and artist. As our Transaction Coordinator, she combines her natural talents to help our clients achieve their goals by keeping all the pieces in place to make a beautiful final picture; just like a puzzle!

WHAT YOU CAN EXPECT FROM US

The Crawford Team was established in 2018 by Monica Crawford as a means to bring exceptional service to as many clients as possible with her **C.A.R.E.** approach; **Creating A Referable Experience**. 90% of our business comes from repeat clients and referrals from our clients, sphere and allied partners. Each team member brings their own expertise and we work collectively to be sure our clients are best served.

WHAT NOT TO DO DURING THE HOME BUYING PROCESS

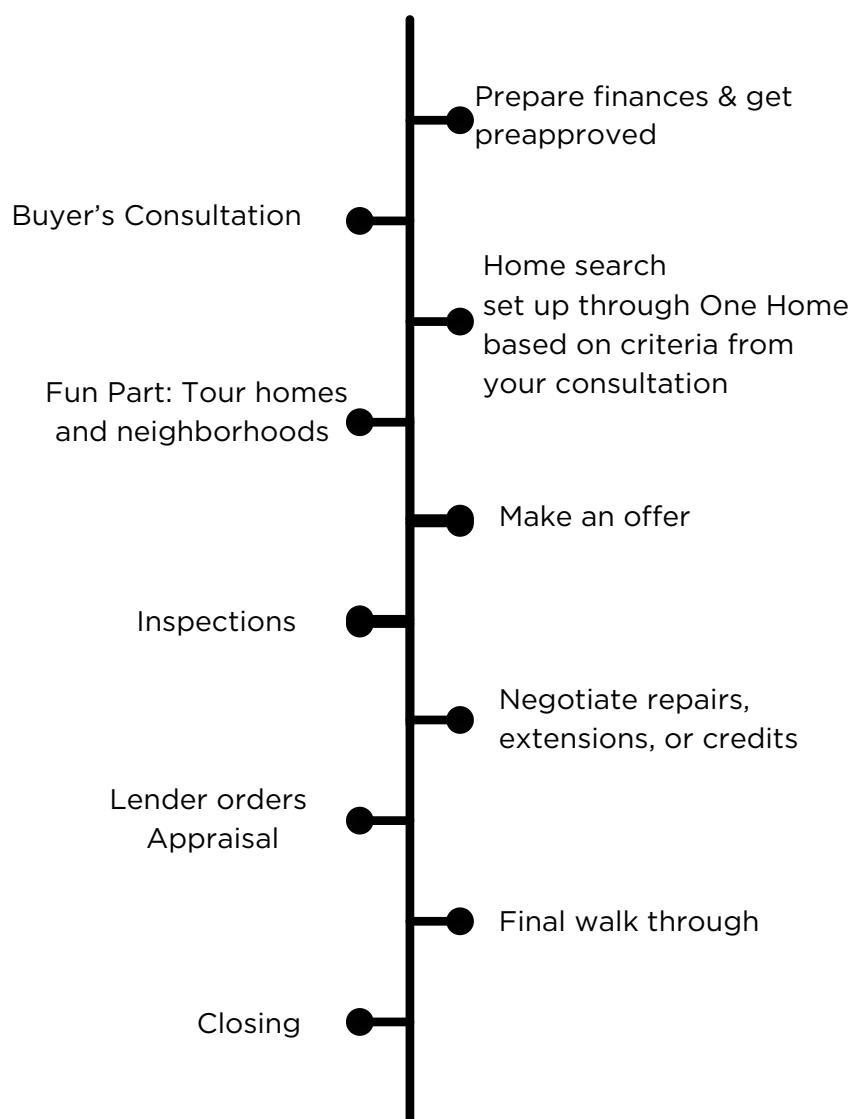
It's extremely important not do any of the following until after the home buying process is complete:

-   BUY OR LEASE A CAR
-  CHANGE JOBS
-  MISS A BILL PAYMENT
-  OPEN A NEW LINE OF CREDIT
-  MOVE MONEY AROUND
-  MAKE A MAJOR PURCHASE 



Any of these types of changes could jeopardize your loan approval. It's standard procedure for lenders to also do a final credit check before closing.

HOME BUYING TIMELINE



PREPARE YOUR FINANCES

Buying a home is one of the biggest purchases one can make in a lifetime. The amount you have saved, your credit score, and your debt to income ratio all play a big role in determining whether you will qualify for a loan and what your loan terms will be.

Get pre-approved for a loan first so you can be ready to make an offer when you find a home you love.

Working with a good lender is VERY important, so we are happy to get you connected and started with the process.

GET PREAPPROVED

	PREQUALIFIED	PREAPPROVED
Do I need to fill out a mortgage application?	NO	YES
Do I have to pay an application fee?	NO	MAYBE
Does it require a credit history check?	NO	YES
Is it based on an in-depth analysis of your financial background and current credit rating?	NO	YES
Does it require an estimate of my down payment amount?	NO	YES
Will the lender give me an estimate for a loan amount?	YES	NO
Will the lender give me a specific loan amount?	NO	YES
Will the lender give me interest rate information?	NO	YES

LOAN APPLICATION CHECKLIST



To determine loan eligibility, lenders typically require the following types of documents from each applicant:

INCOME DOCUMENTS

- Federal tax returns: last 2 years
- W-2s: last 2 years
- Pay stubs: last 2 months
- Any additional income documentation: pension, retirement, child support, Social Security/disability income award letters, etc

ASSET DOCUMENTS

- Bank statements: 2 most recent checking and savings account statements
- 401(k) or retirement account statement and summary
- Other assets: statements and summaries of IRAs, stocks, bonds, etc.

OTHER DOCUMENTS

- Copy of driver's license or ID and Social Security card
- Addresses for the past 2–5 years and landlord's contact info if applicable
- Student loan statements: showing current and future payment amounts
- Documents relating to any of the following if applicable: divorce, bankruptcy, collections, judgements or pending lawsuits

MORTGAGE GUIDE

Choosing the right type of loan depends on your financial situation, credit history, and long-term goals. Here's a brief guide to help you decide:

1. **Conventional Loan:** If you have a strong credit score, a stable income, and the ability to make a substantial down payment, a conventional loan might be the best option for you. These loans typically offer competitive interest rates and flexible terms.
2. **VA Loan:** For veterans, active-duty service members, and eligible spouses, VA loans are an excellent choice. They usually require no down payment and offer favorable terms, making homeownership more accessible for those who have served.
3. **FHA Loan:** If you're a first-time homebuyer or have a lower credit score, an FHA loan may be the way to go. These loans have more lenient credit requirements and lower down payment options, which can make qualifying easier.

Consider your current financial health, how long you plan to stay in the home, and whether you qualify for any specific loan programs when making your decision. Consulting with a financial advisor or mortgage broker can also provide personalized guidance to help you make the best choice for your unique situation.

Remember, taking the time to understand your options thoroughly will empower you to make the best decision for your future home and financial wellbeing.



HOME SEARCH

Before you begin looking at homes, get in the mindset that there is no “perfect” home and there is no “right” time to buy. We understand this is a big decision and we are here to provide the guidance and tools you need for a smooth home purchase experience. Your realtor will gather your top priorities and wants for a home with a focus of what will give you the best quality of life.

Then we will set up a search through One Home where you will receive emails with listings similar to this daily.

Like what you see? Let's set up showings! Touring homes is exciting and sometimes can be exhausting. We recommend touring no more than 5 properties a day.

ASK ABOUT THE NEIGHBORHOOD

- What's your commute?
- What are the property taxes?
- How are the schools in the area?
- Is it close to places I like to go to?
- How walkable is the neighborhood?
- How is the noise level and overall atmosphere?
- What is the neighborhood culture like?
- Does this match the lifestyle I want?
- Do I like what I see?
- Is it a good investment?

MAKE AN OFFER

When you have found a home you're interested in, it's time to make an offer! Your agent will send over a formal contract with your offer price & contingencies/terms via DocuSign in your email.

Be prepared for negotiations - there may be some back and forth until both parties agree to terms.

What's included in my offer?

- Purchase Price
- Closing Date
- Inspection Period
- Items to Convey With The Home
- Earnest Money Amount And When It's Due
- Prequalification Letter From Lender or Proof of Funds

You submitted your offer, now what?

One of three things:

1. Seller Accepts
2. Seller Rejects
3. Seller Counters Your Offer

In most cases, the seller will not accept an offer outright. They often counter purchase price, inspection period, closing date, etc.

Under Contract

When all parties have agreed to terms and have signed the offer, the contract becomes legally binding.



GETTING TO THE FINISH LINE

After your offer is accepted, you will have 3 days to deposit or transfer your earnest money. This is “good faith” money to let the seller know you are serious about the purchase. This figure is 2% of the purchase price - this is listed on the formal offer.

There is still work to do to ensure the purchase is a good decision. The next steps include a home inspection, insurance, and appraisal.

Home inspection

We schedule our professional inspectors to evaluate the condition of the home. The goal of the home inspection is to give you an objective and comprehensive analysis of the physical condition of your potential new home and check for issues that may otherwise be unknown.

We always will recommend a general home inspection, 4 point, and pest inspection.

Potential additional inspections: pool, sewer scope, foundation, irrigation,

You will receive a formal report of the inspection. Depending on the results, you will have the opportunity to:

1. Terminate offer if major problems are discovered
2. Negotiate credits to have the items repaired
3. Negotiate repairs be made by the seller before closing

The costs are typically between \$550-600 for home inspection and \$100 for pest. Please don't forget to pay your invoice!





GETTING TO THE FINISH LINE

Insurance

Title insurance protect your ownership right to your home, from fraudulent claims against your ownership and from mistakes made in earlier sales, such as misspellings of a person's name or an inaccurate description of the property.

Your Mortgage Lender Will Require It

Title insurance protects the lender from defects in the title of your home, which could include mistakes made in the local property office, forged documents, and claims from unknown parties. It ensures the validity and enforceability of the mortgage document. The amount of the policy is equal to the amount of your mortgage at its inception. The fee is typically a one-time payment rolled into closing costs.

Home Insurance

Your lender will require this. We will put you in contact with our trusted local insurance team at the beginning of the contract.

Flood Insurance

Only required if in a flood zone.

Appraisal

Your lender will send out an appraiser to make sure the purchase price is in line with the property's value. Although the primary goal of the appraisal is to justify the lender's investment, it also protect you from overpaying. If the appraisal comes in lower than the amount you wish to borrow, you may need to renegotiate the contract. Your offer will be contingent on this financing.

- Is an appraisal a concrete number?
 - NO. Appraisals provide a professional opinion of value and may differ depending on when they're done and who's doing them. Market conditions can dramatically alter appraised value.
- Does an appraisal represent the whole picture?
 - NO. There are special considerations that appraised value doesn't take into account.



FINAL STEPS BEFORE CLOSING

Closing Disclosure

At least 3 days before closing, lenders are required to provide you with a Closing Disclosure with your final loan terms and closing costs for you to review. Closing costs for the buyer typically range from 2-5% of the purchase price, which can include lender fees, lender's title insurance, and HOA dues if applicable.

Final Walk through

Within 24 hours of closing we will do a final walk through of the home before signing the final paperwork. This last step is to verify that no damage has been done to the property since the inspection, that any agreed upon repairs have been completed, and that nothing from the purchase agreement has been removed from the home.

Wiring Funds

If you are financing your home, you are responsible for wiring your closing costs.. We recommend sending these out the day before you are set to close. The amount will be listed on your closing disclosure. Reach out to your title company for wiring instructions.

Beware of cyber-fraud. Wiring instructions will NEVER be emailed.

Next Step: Closing!

ITEMS TO BRING TO CLOSING:

- Government Issued Photo ID
- Certified Funds or Cashier's Check



CLIENT TESTIMONIALS

- Monica was incredible. We could not have asked for a better partner in our home buying journey. Without getting into too many details, our sellers were less than compliant when it came to preparing the house for final walkthrough. Monica used her industry connections to set clear expectations with the sellers and ensured that they held up their end of the closing agreement, even though they clearly had not planned to do so on their own. If you are looking for a fun realtor who knows how to handle tough negotiations, look no further. - Faith T
- Aline at the Crawford Team was just wonderful! Everyone made the experience so easy and pleasant. I would highly recommend them!
- Monica and her team are truly one of a kind! Monica was recommended to us when my husband and I decided to move to the area from out of state. Monica was organized, proactive and thorough. She answered every single question, shared her perspectives, and went above and beyond at every turn (even managing the in-laws and memorizing the silly nicknames we had for different properties!). In the end, we found a wonderful home, and Monica made it happen. She is the absolute best! - Megan J



WE APPRECIATE REFERRALS

We are dedicated to making the home buying process as seamless and enjoyable as possible. Our team is always here to provide expert advice, answer your questions, and support you every step of the way.

Here's how you can help us grow our community and continue providing top-notch service:

- 1. Text us pictures of FSBO (For Sale By Owner) properties**
 - If you come across any FSBO signs in your neighborhood, snap a photo and send it our way. This can be a great lead for us to help more people find their dream homes.
- 2. Send us a message** - Have a friend or family member looking to buy or sell a home? Shoot us a text or email with their contact information. We'll reach out and ensure they get the best possible service.
- 3. Share our contact information** - Simply giving our phone number or email to someone in need can make a huge difference. Your referral is the highest compliment we can receive, and we promise to take great care of anyone you send our way.

TRUSTED VENDORS

Category	Vendor Name	Phone Number
Air Quality	Mold Doctor Pro	727-320-6734
Electrician	Frank Reali	727-914-5714
	Sterling Desorcy	239-784-5745
HVAC	Hudson Air	727-776-2916
Home Inspectors	Quigley Home Inspection	727-463-3403
Foundation Work	Heavenly Foundation	727-228-6144
Flooring	Abbott Flooring & Reno	727-612-6699
Handyman	St Pete Property Pros	727-272-8771
General Contractor	Bay Star	813-253-6561
	Revolution Contractors	773-965-2192
	Building Solutions	786-201-9376
House Cleaning	Tammy & Neil Mullen	727-682-3121
	Toscani Ballard	352-424-4092
Landscape & Lawn	Ebenezer Lawn	727-678-4679
Hurricane Shutters	Hurricane Shutter Maintenance	813-633-8888
Movers	Rocks Moving Co.	727-579-0214
Junk Removal	Doctor Junk Removal	727-900-4031

TRUSTED VENDORS

Category	Vendor Name	Phone Number
Insurance	HH Insurance	727-498-5551
Interior Design	Annabelle's	727-500-2632
Pest Management	Custom Pest Mgmt LLC	727-686-6053
Painter	Francisco De La Cruz	813-426-2521
	Jorge	813-541-6850
Lender	Doug Wagner, Cross Country	727-543-2897
	Nathan Lindley, Guaranteed Rate Affinity	727-452-9868
Roofing	RJ Owens Roofing	727-578-2641
Pool Services	American Pool	813-661-7794
	Chlorine Kings	727-219-0592
Utilities	Utility Helpers	813-291-3600
Windows	Weather Tite	813-908-0131
Power Washing	Pristine Pressure Washer	727-490-9771
Real Estate Attorney	Berlin Patten Ebling	727-822-2505
	Law Office of Michael Heath	727-360-2771
Tree Service	Garrett's	727-323-4303
	Yutzy	727-323-4303
	Arborist - Lee Claxton	727-251-4535
Terrazzo	Finish Line	727-898-4900
Seawall	Reuden/Clarson	727-895-4717
	Dan Sapp & Son	727-498-1421
Plumber	Hafke Plumbing	727-482-6954
	Leland Plumbing	727-381-1111

Notes