



WyseHomeTeam
REALTY

Your Home



Guaranteed.

*Conditions Apply

RonSellsTheBeach.com

BUYER GUIDE

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Info@RonSellsTheBeach.com

Thinking about buying?

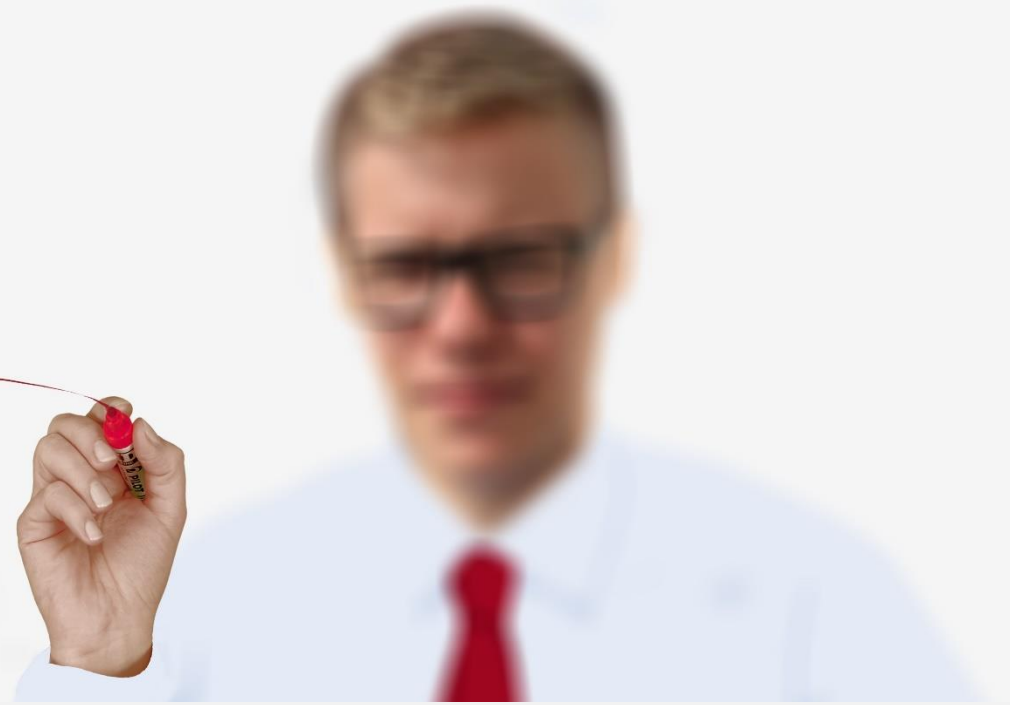
When your needs change, sometimes the place you call “home” must also change. Maybe you have a new job. Maybe your kids are growing, and you would like to be in a better school district. You could be retiring, seeking a vacation home, or looking for a different quality of life. Perhaps you feel it’s time to upsize or downsize your home as you reach a new stage in life. Whatever your reasons for considering buying a home, we’re here to help you achieve your real estate goals!



- At Wyse Home Team Realty, we are committed to providing guidance and stellar service as you navigate one of life’s biggest decisions and financial transactions. We help make the process smooth, quick and strive to get you the perfect dream home and real estate investment.
- In Central Florida, every regional real estate market is unique, affected by the economic climate, employment opportunities, growth rates, and tourism. Wyse Home Team Realty specializes in these areas and studies the ever-changing trends and changes in those markets. With our market and negotiating expertise, we can offer our clients an invaluable edge in these competitive real estate markets.



About us



Ron Wysocarski and Wyse Home Team Realty is comprised of a team of specialists dedicated to putting our extensive experience and local knowledge to work for you. More importantly, we consider our clients part of our family and your real estate goals are our top priority.

Let us show you how we can sell your home for more money in less time while offering a world class experience throughout your real estate transaction. We're here to put your mind at ease so you can focus on the things that matter.

Like making memories with your family and friends. Experiencing the world-famous places and attractions that surround you. Spending time with the sights and sounds of nature, arts and cultural experiences.

Our Team

Wyse Home Team Realty provides specialists for every part of the sales process to ensure our customers receive world class service.



Ron Wysocarski

Broker, CEO

Ron Wysocarski has been in real estate finance and sales for more than a decade and is a recognized industry leader. Ron's primary focus is meeting with our sellers as their listing agent and to ensure our team exceeds expectations. Ron works with our sales staff and other team staff to ensure our customers receive the best care and their listings receive maximum exposure.

Ron is a pricing specialist and further specializes in luxury listings and sales, waterfront properties, expired listings and most "under-water" seller situations including short sales, foreclosures and bank owned real estate.

Sales Specialists

The Wyse Home Team's sales agents work tirelessly to provide world class service to our buyers and sellers. With always a watchful eye on the market conditions, our agents focus provide full-service assistance and information through every step of the home buying and selling process, from your first online home search to closing day. They position your property to sell FAST and for TOP DOLLAR. And they equip you with great tools and assistance to find the perfect home, vacation home or investment.

Account Managers

Wyse Home Team Realty Account Managers spend their time nurturing our new and prospective clients and keeping in touch with our past clients. They work closely with the sales team and monitor inventory of properties listed in the 8 MLS areas we service to ensure our customers never miss out when a home matching their needs hits the market. They assist new clients in navigating the early stages of home search or home sale process. After the sale, they reach out to share information about our customer appreciation events and to offer you fun free gifts like tickets to sporting events, Pumpkin Pies at the holidays, and more!

Admin

Our admin staff members offer expert handling of all your important paperwork, ensuring every "t" is crossed and every "i" is dotted in your real estate deal. They help handle your transaction during the entire process and are there to assist you every step of the way. Whether you are a buyer or seller, their focus is on assuring no detail is left unattended.

Marketing

Our marketing team members ensure the company brand and our sellers' listings are well marketed through a plethora of print, radio, TV, and online marketing campaigns. They also compile and interpret market data, keep our technology systems running smoothly, and serve as news media liaisons.

Our Track Record

In 2021 we...

Sold...

164

Homes &
condos

On average, our team sells more than 100 homes and condos per year!

Over 1,225 homes & condos sold since 2010

Closed....

\$44M

In sales

Our team has closed over \$138 million in sales over the past 5 years.

Over \$234 million in real estate sales transactions closed since 2009

Spent over...

\$521k

On
marketing

We spent more than \$500,000 marketing our sellers' homes in 2021.

The average agent spends less than \$5,000 per year.

2021 MARKETING BUDGET



- Telesales Reps
- Marketing Reps
- Online Ads (Zillow, Google, Realtor.com)
- Movies, TV, & Radio
- Promos, Mailers, & Photography
- MLS Memberships & Marketing

Doing what it takes to Get your home SOLD

Recommended by home buyers and home sellers JUST LIKE YOU!

You'll hear them singing our praises on the local RADIO, TV, and in 5-star reviews all over the world wide web!



"Ron and his team made selling my condo easy... even from 200 miles away!"

Powerful Presence

in the places where your buyers are looking.



Attention & Service We don't just put your home "out there." We have teams of telesales and marketing reps who spend all day, every day **SELLING YOUR HOME.**



Testimonials

What our clients say about us



"SUPERMAN!! That's what Ron and Wyse Home Team Realty are in the real estate industry!" ~Walter B.

1

"All I can say is try them, you'll like them. Ron Wysocarski & Wyse Home Team Realty exceeded my expectations and has a customer for life! !" (Joe P.)

2

"This company is amazing. They guided us through the entire home buying process and helped us find an amazing home that my husband I and I both love!"
(Angela S.)

3

"The entire staff at Wyse Home Team Realty are fantastic! They were extremely helpful during every step of the process! (Brianna S.)

4

"They sold my home in just a few days with multiple offers, over the asking price. Can't ask for anything more with a realtor!" (Robert P.)

5

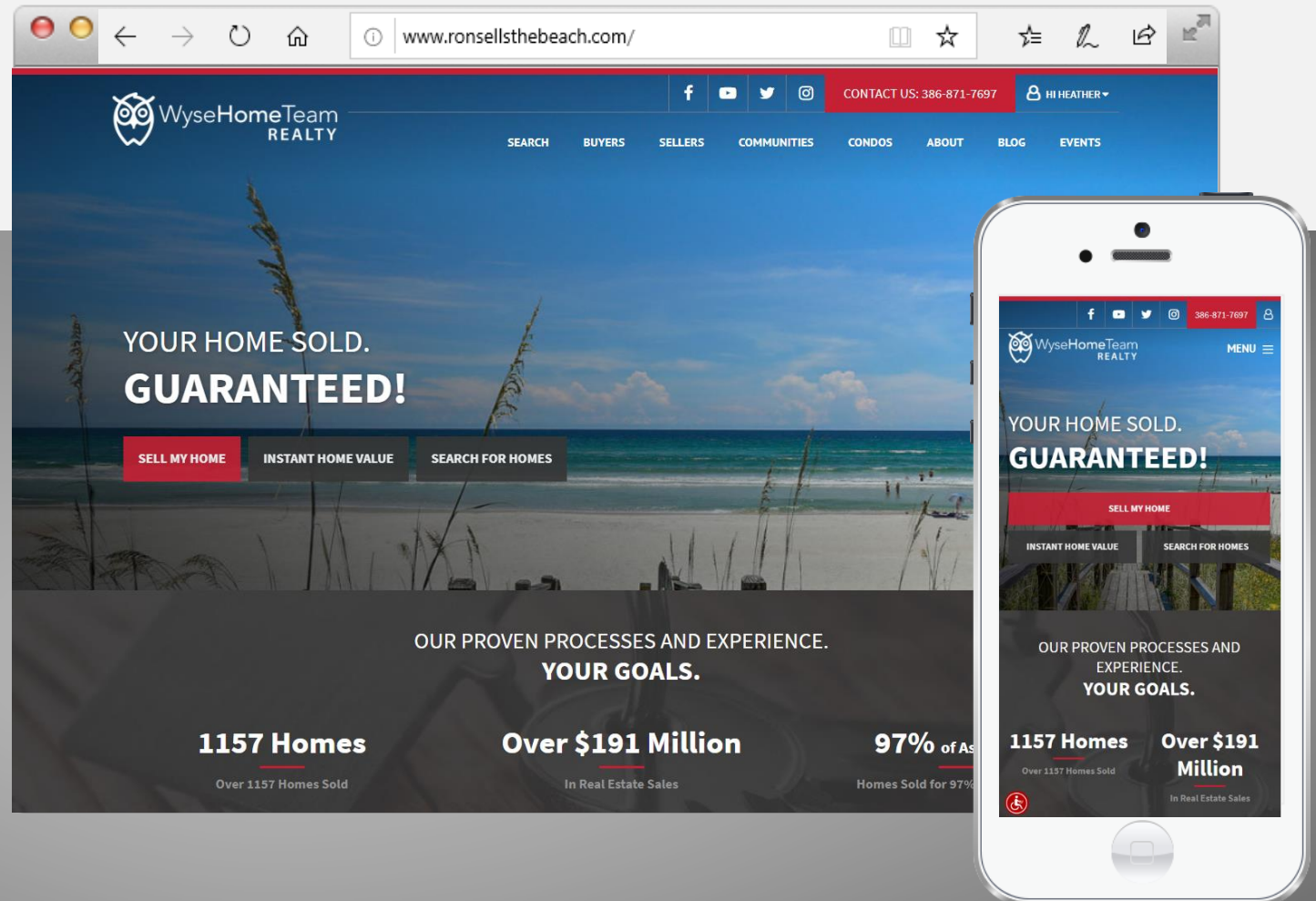
"This was the easiest and smoothest experience we've ever had!" (Teresa E.)


Service

Our Websites and Networks

We know today's buyers are tech savvy.

So we give you the tools you need to harness today's technology and find exactly what you want and need in a property. We're here to walk you through all the great features for finding listings, getting updates about new listings, saving your favorites and sharing them with friends on our always-accurate, updated hourly website. We'll also help you narrow your options from the thousands available to only the best properties even alert you to great new listings via email and on our many social media channels!





Every buyer's situation is different.
There are tax implications to consider.
Important market trends to understand.
Personal finance issues to navigate.
Family schedules to plan around and for.

Timing is Everything

We can help you determine when is a good time to buy, when is a good time to sell, and when is a good time to WAIT.

We've helped hundreds of buyers and sellers perfectly time their real estate transactions. Want to sell your current home before buying your next dream home? No problem! Whether you need to sell fast or perfectly time your home sale and new dream home purchase, we are here to make your dreams reality!

City	Active Listings	Avg. Listing Price	Last Month's Sales	Median Sales Price
Daytona Beach	655	\$294,889	89	\$119,000
Ormond Beach	701	\$367,445	118	\$202,500
Port Orange	434	\$372,187	105	\$199,700
Palm Coast	265	\$205,880	145	\$177,510
New Smyrna Beach	403	\$337,307	48	\$270,500

Let Our
Experts Lead
The Way

Wyse Home Team Realty is frequently featured and interviewed by area print, radio and television news outlets as a comprehensive source for information on the area's changing real estate market. We know the market and we know how to make it work for YOU!

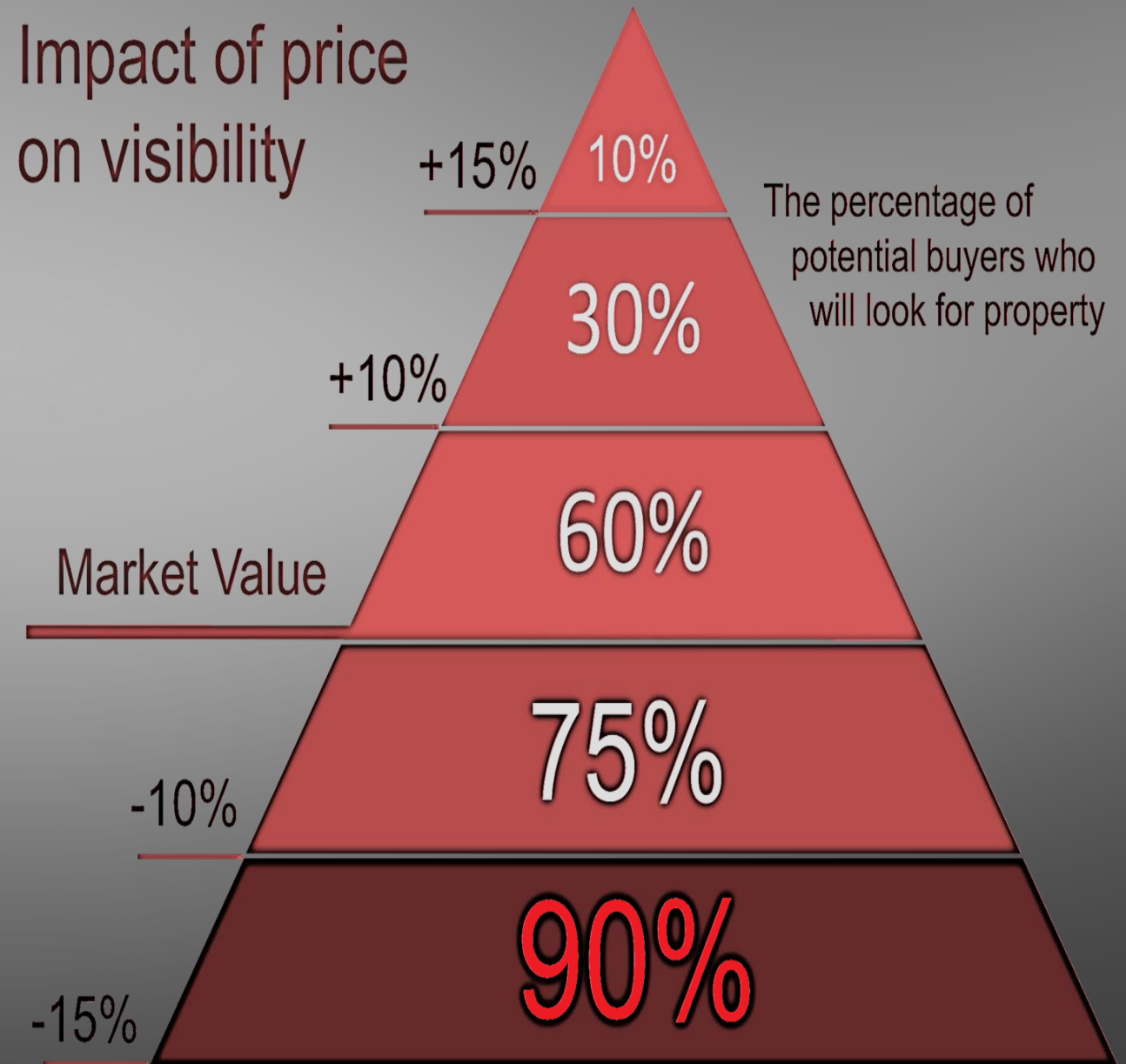
We have websites are loaded with information about market data, real estate trends, community information, advice for buyers and sellers, and much more! Our finance and home buying specialists can provide you with expert advice on how to buy the home of your dreams quickly and get the best possible price. And we will be right there with you through every step of the home search process, through your first offer and at the closing table.

Market Value

The market value of a home is determined in several ways and pricing in the coastal area home and condo markets can be a moving target.

The expert pricing specialists at Wyse Home Team Realty have a deep understanding of the area's real estate market. We KNOW what the homes listed for sale are worth, and we know what the current market demand is.

We leverage that information and couple it with our expert negotiation skills to advise you on the right starting offer and to ensure you can buy your dream home quickly while getting the best bang for your buck and the best investment for your future.



For first time home buyers
3.5% down payment
640+ Credit Score
Requires Mortgage Insurance
Must be used to buy a home you
will OCCUPY.

FHA Financing

For current & former military
0% down payment
620+ Credit Score
No Mortgage Insurance
Must be used to buy a home you
will OCCUPY.

VA Loans

Anyone can apply.
5% (or more) down payment
620+ Credit Score
Sometimes Requires Mortgage
Insurance
Used for primary homes, second
homes and investment property.

Conventional

Financing

These are 3 of the most common forms of financing used to purchase property. Knowing the requirements and rules of each type of loan can assist buyers in determining the best loan product for their needs and situation.

Pre-Qualification

- First step in mortgage process.
- Involves selecting a type of financing and loan product.
- Basic financial information like debt, income and assets are needed.
- Provides a pre-qualified loan amount range.
- An expected step that is done PRIOR to writing an offer on a property.

Pre-Approval

- Next step in mortgage process.
- Involves completing a full loan application and providing documentation for an extensive look into your finances.
- Provides a specific loan approval amount.
- Provides an interest rate, which sometimes can be "locked in" while searching for properties.

Approval Paperwork

The pre-qualification process can help you determine the price range of properties you should search for. The pre-approval process can help to protect your budget while searching (if you lock in an interest rate), and can give you more negotiating power when you find a home as sellers are more willing to make concessions if they know your financing for the home is secured.

Buying Basics

A Tale of Three Markets

Traditional

1-3
Months
to close

Traditional sales tend to close in 1-3 months. These purchases require one of two kinds of contracts. "As-Is" (no repairs requested) or "Traditional" (repairs requested.)

Traditional sellers tend to be emotionally tied to their homes and winning the offer sometimes requires you to "sell" yourself as a good fit for the home and someone who will take good care of it. Our team knows how to help you win the hearts of this kind of seller.

Short Sale

3-6
Months
to close

Short sales are a process that allows sellers to sell their homes for less than they currently owe. They most often require an "as-is" contract and tend to take 3-6 months to close.

Your offer must not only be accepted by the seller, but also their bank – which can take time and an agent with expertise in this type of sale. These types of sales are one of our specialties and we are aggressive in getting our buyers' offers approved.

Bank Owned

1-3
Months
to close

Bank owned properties (aka foreclosures or REO's), tend to close in 1-3 months after an offer is accepted. However, it can sometimes take much longer to get an offer approved than with a traditional seller.

These homes are in high demand with heavy competition from other buyers. Our team has worked as a listing partner for multiple banks, which means we know how to write winning offers and navigate the sales processes – which can be very different than a traditional sale.

Inspections

Protect your future with inspections to uncover damage and problems BEFORE you buy.

1

General Inspection. A limited, non-invasive inspection of the home, including plumbing, electrical, air, attic and structure.

2

Wind Mitigation. Inspection of construction features that reduce losses in a hurricane.

3

Four Point. Inspection focuses on heat/air, electrical, plumbing and roof.

4

WDO/Termite. Inspection looks for termite infestation or damage to the home caused by wood rot or wood destroying insects and organisms.



The inspection process isn't about criticizing cosmetic issues. It alerts you to damages and problems that require attention.

Closing

You will be required to pay a number of “closing costs,” or expenses related to the sale, when your property purchase becomes final. Before your loan closing (after your full application is submitted), you can request a “Loan Estimate” from your lender outlining the expected closing expenses. Your agent can also provide you an estimate upon request. Some of the closing costs you may incur include...



Mortgage fees. Your closing costs may include fees for loan processing, appraisals, legal fees and more.



Inspections. You will want to have some inspections done on the property to protect yourself. Your lender may also require it. There can be multiple kinds of inspections required.



Legal Documents. Closing costs can include document filing fees, title transfers and other such paperwork that's necessary to finalize your purchase and give you official ownership.



Ask for help
paying closing
costs

Ask for a
price
reduction

1/3 of
BUYERS

Ask for
other things
like...

- Repair Allowance
- Home Warranty Plan or Termite Bond
- Seller to leave appliances, furniture or other items
- Financing Approval Conditions
- Inspection Approval Conditions

Negotiation and Concessions

When making an offer of purchase to the seller of the home you have chosen, buyers have an opportunity to request "concessions" from the seller.



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[Get Prequalified now!](#)

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"An equal housing lender"



Libby Davidson

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FederalTitleFlorida.com

Phone: [386.530.6800](tel:386.530.6800)

*"Treating Every Client As If They Were
Our Only Client."*

Preferred Vendors

Wyse Home Team Realty has partnered up with some of the best and brightest people and organizations that serve buyers and sellers in our area. These are companies we recommend to our clients because we TRUST them to provide you with the best service!

*These are *recommended* vendors, but you are always welcome to use the professional services of any vendor you choose.



Our Mission & Vision

Our mission is to be the real estate team of choice in every market we serve, by providing world class service to home buyers and sellers with a relentless commitment to customer service and superior performance in all areas of our business.

Our Values



We work with commitment to be the best performing and best loved real estate team in the markets we service.

Trust and honesty are key hallmarks upon which we operate our business.

We operate as a family.

We will never lose sight that our team's success is directly hinged to the happiness and success of our clients in their efforts to achieve their real estate goals.

Contact

Top-notch service to you is our top priority. Feel free to contact us anytime with questions or concerns.



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