## **MEET PEPINE REALTY**



**BETSY PEPINE** 

Broker-Owner, MBA OFFICE: 352-226-8474 BETSY@PEPINEREALTY.COM 4041 NW 37TH PL, STE. B GAINESVILLE, FL 32606









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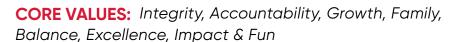


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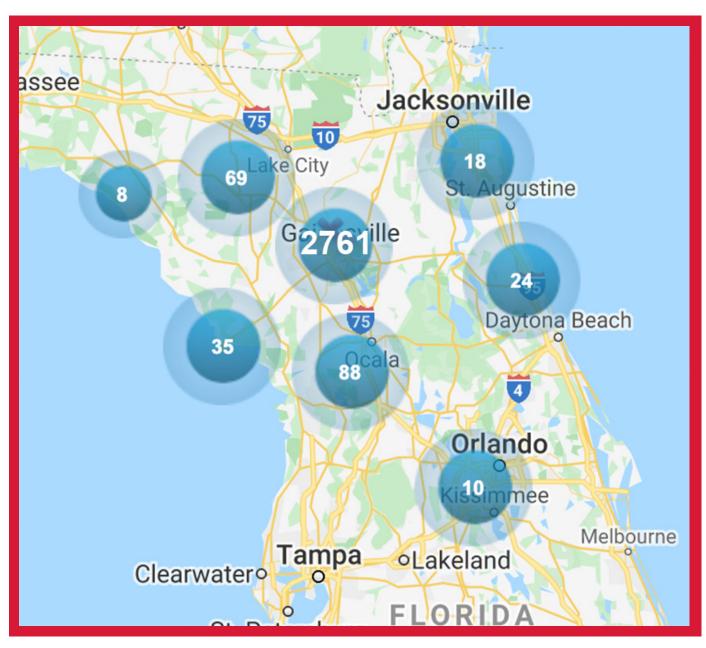




**OUR MISSION:** To improve and empower the lives of others; One person, one family, one business, one community at a time.



## PEPINE REALTY SELLS GAINESVILLE



NORTH FLORIDA SALES 2009-2020



## POPULAR GAINESVILLE NEIGHBORHOODS

#### 1. Oakmont

Oakmont is Gainesville's newest master planned community. This Southwest neighborhood features up to one-acre of custom estate lots and state-of-the-art amenities in 556 acres. Oakmont offers residents an impressive Resident Club including a fitness center and grand gathering room. Tennis courts, an amphitheater, a basketball court, a resort style swimming pool with lap lanes and a multi-purpose activity field are also offered. Builders include Arthur Rutenberg, Barry Bullard, Jeffrey M. Wilde, Tommy Waters, Tommy Williams and ICI Homes. This neighborhood is located near SW 24th Avenue and I-75.

#### 2. Haile

Located in Southwest Gainesville, Haile is a short drive to any major Gainesville destination. The Haile area is one of North Florida's Premiere neighborhoods with 2,600 custom homes developed on over 1,700 acres. This award-winning neighborhood provides comfortable living in a luxury community. It is a diversely-used community with a wide variety of housing options that ranges from apartments to million dollar homes. The Haile Village Center has a variety of luxury shops, restaurants and professional services. Haile is centered around the eighteen-hole Gary Player golf course and the Haile Golf and Country Club. It features a restaurant, a pro-shop, tennis courts and a heated pool. There are planned walking and biking trails located throughout, as well as five playgrounds and pool pavilions.

#### 3. Duckpond

Take a walk through the Duckpond neighborhood and revisit the period of time when Gainesville was originally developed. This Northeast Historic District was developed in 1870 and is now compromised of eight smaller subdivisions with 290 historic buildings. This community was originally designed and developed in a grid pattern with narrow roads for horses and carriages. Though the roads are now paved, the same layout still exists, which encourages neighborhood strolls and adds and old-timely community feel. Most houses in this district are registered with Historic Gainesville Inc. and contain a plaque so that each house is easily identifiable by its name.



# POPULAR GAINESVILLE NEIGHBORHOODS

#### 4. Town of Tioga

Town of Tioga offers the genuine "southern living" lifestyle. Their "Community Refined" promise highlights the quality luxury living that they provide for their residents. The sidewalks and front porches were carefully constructed to create a homey, friendly and southern neighborhood feeling. Amenities include a community pool, tennis courts, basketball courts, community gardens, a town square, a meeting hall and The Town of Tioga Center. The town center features a collection of unique shops and restaurants, a fitness center (Gainesville Health and Fitness) and several other convenient services available to residents.

#### 5. Weschester

Located in the highly desired Northwest area of Gainesville is the beautiful Weschester community. Weschester features a community pool, lighted sidewalks and carefully planned ponds positioned throughout the community. Residents of Weschester love the surrounding nature and enjoy the convenient drive to the University of Florida and Shands. The two main builders of the community are Robin Shore Inc. and New Atlantic Builders. Weschester is known for being energy efficient at an affordable price.

#### 6. Turnberry

Turnberry Lake is a luxury resident community located in Northwest Gainesville off of NW 143rd St. G.W. Robinson developed this community with approximately 140 home sites. Turnberry is known for being a family-friendly and energy efficient neighborhood. Homes surround the 10-acre lake that is active with fish and the residents are encouraged to enjoy fishing in their back yard! The desirable amenities within this neighborhood are a community pool, pavilion and playground. This community is adjacent to Jonesville Park.

#### 7. Longleaf

Longleaf is a master planned community located in Southwest Gainesville. Longleaf has been one of the top selling Gainesville communities for the past five years. This community offers 550 custom-built homes at reasonable price ranges. Tommy Williams Homes and Robinshore Homes are the two builders within Longleaf. The homes reflect comfort, family enjoyment and energy efficiency. Residents have access to Longleaf's beautiful clubhouse facility featuring a community pool, a spray fountain, a 24/7 fitness center, tennis courts, a basketball court and a playground. The HOA includes front and side yard maintenance.



## STEPS IN THE HOME BUYING PROCESS



#### **Pre-Qualification**

- Talk to a Lender
- Determine Purchasing Power
- Pre-Qual Letter



#### **House Hunting**

- Look Outline
- Visit Properties
- Attend Open Houses
- Narrow Search



#### Make An Offer

- Negotiation



#### **Under Contract**

- Earnest Money Deposit



#### Inspections

- Request Repairs
- Or Request As-Is



**Appraisal** 



**Loan Approval** 



Insurance



Walk Through



Closing

- Sign Documents
- Collect Keys



Move In



## **BEST OF GAINESVILLE DINING**





#### Pizza

Big Lou's NY Style Pizzeria (Downtown) Leonardo's Pizza of Millhopper Satchels (Eastside)

#### Italian

Amelia's (Downtown) Manuel's Vintage Room (Main St) Pomodoro Cafe (NW 39th Ave)

#### **Haile Restaurants**

Farmer's Market (Market Square, Saturdays 8:30a.m.-12p.m.)
Haile Village Bistro (The Village of Haile)
I Love NY Pizza (Market Square)
Limerock Road (The Village of Haile)
Loosey's Downtown (Market Square)
That Bar and Table (Market Square)
Volcanic Sushi & Sake (The Village of Haile)

#### Asian

Bangkok Square (Archer Rd)
Chopstix (NW & 13th)
Dragonfly (Downtown)
Mr. Han's Restaurant (off of Newberry)

#### Seafood

Cedar River Seafood (43rd Street) Harry's Seafood Bar & Grille (Downtown) Blue Gill (13th St)

#### **Breakfast and Brunch**

43rd Street Deli (43rd St and 25th PI)
Afternoon (NW 10th Ave)
East End Eatery (8th Ave)
Flying Biscuit Cafe (16th Blvd)
Maple Street Biscuit Company (Archer Rd)
Metro Diner (34th St)
O.A.K. (Original American Kitchen) (Downtown)
Peach Valley Cafe (34th St)
The Top - Sunday Brunch (Downtown)

#### Steak

Embers Wood Grill (SW 34th St) Mark's Prime Steakhouse (Downtown) Shula's Steakhouse (SW 34th St)

#### **Tioga Restaurants**

Blue Highway Pizzeria Cilantro Tacos Farmer's Market (Monday Afternoons)

#### Mexican

Blue Agave (NW 25th PI)
Cilantro Tacos (SW 1st Rd)
Cintron (Thornebrook Village)
La Cocina de Abuela (NW 23rd Ave)

#### **Quirky and Fun**

Emiliano's Cafe (Downtown)
Mildred's Big City Food (W University Ave)
Paramount Grill (Downtown)
Reggae Shack Cafe (W University Ave)
Public & General (NE 16th Ave)
The Fat Tuscan (Just off Main)
The Ivy House (Williston)
The Top (Downtown)



## **INSTA-OFFER PROGRAM**

Don't worry about when your house will sell or concern yourself with showings, repairs or the thought that your house won't appraise!

Get an instant offer on your home and alleviate all the stress of selling your house!

#### Criteria for Insta-Offer Program:



#### **Home Location**

- Alachua County
- Marion County
- St. John's County



#### Type of Home

- Single Family (attached or detached)
- Multi-family



**Market Value** 

- \$100-\$350K



Acreage

- 1 acre or less



Condition

- It must be in good condition



**No Sinkholes** 



#### Taxes and Mortgage

 Seller must be current on property taxes and mortgage



## TOWNS OUTSIDE OF GAINESVILLE

#### 1. Alachua

Alachua has blossomed in recent years. It continues to expand by advancing in the areas of manufacturing, technology, and sports tourism. Progress Park, just east of town, has over one thousand employees who work mainly in the areas of technology and biotechnology. The quaint downtown area of Alachua offers dining, shopping and a view of some of the city's historic buildings. Alachua is a utilized site for many fun and family-friendly events throughout the year, such as their famous Fourth of July fireworks show at the Hal Brady Recreation Complex.

#### 2. Archer

Archer is a small town with rich history. It has a small town feel and the streets are filled with memories of the old railroad town it once was. Archer still contains numerous historic homes, which date back earlier than 1890. This town proudly shares its history in the Archer Railroad Museum and within the multiple stores on main street. Archer's population is now around 1,000 people. Residents of Archer and Southwest Alachua County can receive a great education at Santa Fe College. To show the community love, Alachua hosts multiple festivals, such as the annual Yulee Railroad Days.

#### 3. Hawthorne

Hawthorne is an old Florida community that has retained its small town charm. The town was built around a grist mill and was bolstered by the introduction of the railroad, which still runs through the town to this day. The Hawthorne area draws in those who love Florida's adventure-friendly spaces. Much of the surrounding area is wooded and the countryside is pocketed with endless lakes and ponds. The Gainesville-Hawthorne State Biking Trail stretches 16 miles between the two cities.

#### 4. High Springs

High Springs is a small town, but is also a big eco-tourism destination. High Springs is internationally known for scuba and cave diving. Local springs, rivers and state parks draw in enthusiasts who enjoy activities such as swimming, kayaking, paddle-boarding, camping, horseback riding and more. Some of High Springs's most favorable destinations include Ginnie Springs, Blue Springs, Poe Springs, Santa Fe River, Ichetucknee River and O'Leno State Park. Over 5,000 residents call the town home and enjoy the city year round. Downtown High Springs offers shopping for antiques and art, various dining options and frequently, live music from local bands.



## TOWNS OUTSIDE OF GAINESVILLE

#### 5. McIntosh

Approximately 20 miles south of Gainesville is the small Victorian town of McIntosh. Not much has changed in McIntosh's layout since the 1930's; this Historic District is largely unaltered and still remains an accurate representation of an important period in the history of Florida. The McIntosh Historic District has 68 sites listed on the National Register of Historic Places and has many committees within the town that ignite the pride and involvement of its locals, such as the Historic Preservation Committee and Tree Preservation Committee.

#### 6. Micanopy

Micanopy was recently made famous by The Huffington Post, which voted it as one of "the cutest towns in America." Micanopy is a small town of about 600 people and includes small cafes, beautiful nature attractions and precious antique stores. The shops line Cholokka Boulevard, which is the main street downtown. Micanopy is also home to Lake Wauburg, owned by University of Florida, and Payne's Prairie Preserve State Park. Every autumn, this small town celebrates the season by hosting an annual fall festival. Micanopy is a great destination to spend a full day of shopping for antiques, admiring historic views and relaxing under granddaddy oak trees.

#### 7. Newberry

Newberry is a popular town just west of Gainesville that draws in those who want a taste of the country life. Newberry has locally-owned dining and shopping options, as well as a small historic downtown area. Newberry has recently built a new sports tourism destination, the Easton Newberry Archery Center, which is a public Olympic training facility. The town also hosts annual events such as the Watermelon Festival and the Newberry Christmas Parade.

#### 8. Waldo

Waldo, a calm and quiet town, is home to 1,000 people. It is one of the oldest towns in Alachua County. Every weekend, locals flock to the Waldo Flea Market for fresh produce, plants and booths packed with curiosities and antiques. Next door is Waldo's Antique Village, which is open during the week as well.



# HELPFUL COMMUNITY PHONE NUMBERS

Animal Services	352-264-6870
Boys & Girls Club	
Bus Services (Regional Transit Services: RTS)	
Children and Families	
Helpline	
Chamber of Commerce	
City Commission.	
Clay Electric	
Corner Drug Store	
Cox Cable Communications.	
Dish Network	
DMV	
Garbage Collection	
City	352-377-0800
County	
Gainesville Regional Airport	
Gainesville Regional Utilities	
Girl's Place	
Housing Authority	
Keep Alachua County Beautiful (KACB)	
Parking Permits	
Parks and Recreation	
Pepine Realty	
Police Department	352-220-64/4
Crime Prevention	752 707 7750
Dispatch (non-emergency, noise complaints)	
Emergency	
Front Desk	
Public Works	
School Board (Kirby-Smith Center)	
Sidewalks	
Sheriff's Office	
Strate Attorney	352-374-3070
With a power source	752-77/7600 ovt 6027
Without a power source	
Rented=Owner Maintain	
Street Lights Out *need city decal # and location	752-77/77.77
Tag Agency	
rug Agericy	332-3/4-5230



# 15 TOP EMPLOYERS IN GREATER GAINESVILLE

COMPANY	EMPLOYEES (APPROX.)	INDUSTRY
1. University of Florida	27,870	Education
2. UF Health	12,000	Health Care
3. Alachua County School	4,200	Education
Board		
4. Veterans Affairs	3,500	Health Care
Medical Center		
5. City of Gainesville	2,270	Government
6. Publix Supermarket	2,160	Retail
7. North Florida Regional	2,100	Health Care
Medical Center		
8. Nationwide Insurance	1,310	Insurance
Company		
9. Gator Dining Services	1,200	Food Services
10. Walmart Stores	910	Retail
11. Alachua County	780	Government
12. Santa Fe College	750	Education
13. Walmart Distribution	520	Retail
Center		
14. RTI Surgical	500	Medical Manufacturing
15. Dollar General	500	Retail
Distribution Center		
TOTAL	60,570	



## **GATOR TITLE**



Gator Title is our in-house closing company, that is conveniently located within the Pepine Realty office.

Our closing agents are honest, reliable and hard-working to ensure that the closings are done quickly and accordingly.

Gator Title gives free PRE Wuds to help you evaluate your offer and for transaction participants, Gator Title offers a secured portal FAN Closing Portal that sends participants updates on completed tasks.



Britany Rowley

Closer



Kim Farmer Closer



## **MOTTO MORTGAGE**

Personalized attention and advanced networking are important to Sheila Teckenbrock, our Loan Originator of Motto Mortgage, so that you can move through this process comfortably and stress-free.

They work hard to ensure all the necessary steps are taken to stay within your budget, find your dream house and purchase your home!



#### **Contact Sheila Teckenbrock:**

Sheila Teckenbrock 386-590-1856 sheila.teckenbrock@mottomortgage.com

mottomortgage.com/offices/integrity-gainesville/







## **ENDORSEMENTS**



#### **Barbara Corcoran**

Real estate entrepreneur, businesswoman, investor, speaker, consultant, syndicated columnist, and author

Personality on ABC's Shark Tank

Barbara Corcoran, who has overseen thousands of high-end property transactions, only endorses the best. She believes that Pepine Realty, led by Betsy, is the very best of realty services in Gainesville.



#### **Bob Rose**

Local radio personality on WSKY-FM (97.3 FM)

Radio host of The Bob Rose Show

Bob Rose attests that an agent in Gainesville sells an average of six homes per year. By stark contrast, Pepine Realty sells on average 176 homes per year for 13% more profit. The numbers don't lie!

#### **Tony Lorino**

Local radio personality on 98.5 KTK Radio host of Throwback Nation Radio

Tony Lorino has been broadcasting for 20 years and has spent time in both the Midwest and the Southeast working as an on-air host and behind the scenes of radio stations.





# How Long Will Your House Last?

A part-by-part suide to the life expectancy of the pieces and systems in your home loophult shincles! Windows 301/00 15-30 yrs Air-Conditioning Heat Pump Unit. **Exercise** 16 976 10-15 year 15-11 arx Sixterior Paint on the 18 years. Home Security Styndered Stendag Detector ...... Service year **Binetitis Switches** and Sockets Carpating 10190 de Mercha. Liberione. Elichen Cabinette Sill term. Shower Enchance 50 years ..... Tab/Shower Femoreta: Kitchen Teacet. 50e 970 Keyes Whitehood Tab. manager Down 20-50 yrs Seyen Kitchen Sink legame/counted special 5.10 pm Dishwasher ...... ---- Range WWWW No. 10-15 mg NWWW Street, **Micosi Beats** Gestage Disposed 100 970 Rethigorator Hires. tärva. Garage Boar Opener 13 yrs. 10-15 pro--- Washing Machine Britan was 10 pm WWW MMMM MMMM leadywill. \$5-00 year Energy Astronol/Statesteinium of Astrono English of Energias Equaty State), of Life Papersiancy; of Home Compa



#### Simple Steps To Protect Your Family From Lead Hazards

## If you think your home has high levels of lead:

- Get your young children tested for lead, even if they seem healthy.
- Wash children's hands, bottles, pacifiers, and toys often
- Make sure children eat healthy, low-fat foods.
- Get your home checked for lead hazards.
- Regularly clean floors, window sills, and other surfaces.
- Wipe soil off shoes before entering house.
- Talk to your landlord about fixing surfaces with peeling or chipping paint.
- Take precautions to avoid exposure to lead dust when remodeling or renovating (call 1-800-424-LEAD for guidelines).
- Don't use a belt-sander, propane torch, high temperature heat gun, scraper, or sandpaper on painted surfaces that may contain lead.
- Don't try to remove lead-based paint yourself.



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(minimum 50% postconsumer) process chlorine free.

## Are You Planning To Buy, Rent, or Renovate a Home Built Before 1978?

any houses and apartments built before 1978 have paint that contains high levels of lead (called lead-based paint). Lead from paint, chips, and dust can pose serious health hazards if not taken care of properly.



OWNERS, BUYERS, and RENTERS are encouraged to check for lead (see page 6) before renting, buying or renovating pre-1978 housing.

ederal law requires that individuals receive certain information before renting, buying, or renovating pre-1978 housing:



LANDLORDS have to disclose known information on lead-based paint and lead-based paint hazards before leases take effect. Leases must include a disclosure about lead-based paint.



SELLERS have to disclose known information on lead-based paint and lead-based paint hazards before selling a house. Sales contracts must include a disclosure about lead-based paint. Buyers have up to 10 days to check for lead.



**RENOVATORS** disturbing more than 2 square feet of painted surfaces have to give you this pamphlet before starting work.



#### **IMPORTANT!**

#### Lead From Paint, Dust, and Soil Can Be Dangerous If Not Managed Properly

- **FACT:** Lead exposure can harm young children and babies even before they are born.
- **FACT:** Even children who seem healthy can have high levels of lead in their bodies.
- **FACT:** People can get lead in their bodies by breathing or swallowing lead dust, or by eating soil or paint chips containing lead.
- FACT: People have many options for reducing lead hazards. In most cases, lead-based paint that is in good condition is not a hazard
- **FACT:** Removing lead-based paint improperly can increase the danger to your family.

If you think your home might have lead hazards, read this pamphlet to learn some simple steps to protect your family.

#### Lead Gets in the Body in Many Ways

Childhood lead poisoning remains a major environmental health problem in the U.S.

Even children who appear healthy can have dangerous levels of lead in their bodies.

#### People can get lead in their body if they:

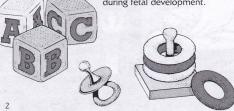
- Breathe in lead dust (especially during renovations that disturb painted surfaces).
- Put their hands or other objects covered with lead dust in their mouths.
- Eat paint chips or soil that contains lead.

#### Lead is even more dangerous to children under the age of 6:

- At this age children's brains and nervous systems are more sensitive to the damaging effects of lead.
- Children's growing bodies absorb more lead.
- Babies and young children often put their hands and other objects in their mouths. These objects can have lead dust on them.

#### Lead is also dangerous to women of childbearing age:

Women with a high lead level in their system prior to pregnancy would expose a fetus to lead through the placenta during fetal development.



#### Where Lead-Based Paint Is Found

In general, the older your home, the more likely it has leadbased paint. Many homes built before 1978 have leadbased paint. The federal government banned lead-based paint from housing in 1978. Some states stopped its use even earlier. Lead can be found:

- In homes in the city, country, or suburbs.
- In apartments, single-family homes, and both private and public housing.
- Inside and outside of the house.
- In soil around a home. (Soil can pick up lead from exterior paint or other sources such as past use of leaded gas in cars.)

#### **Checking Your Family for Lead**

Get your children and home tested if you think your home has high levels of lead. To reduce your child's exposure to lead, get your child checked, have your home tested (especially if your home has paint in poor condition and was built before 1978), and fix any hazards you may have. Children's blood lead levels tend to increase rapidly from 6 to 12 months of age, and tend to peak at 18 to 24 months of age.

Consult your doctor for advice on testing your children. A simple blood test can detect high levels of lead. Blood tests are usually recommended for:

- Children at ages 1 and 2.
- Children or other family members who have been exposed to high levels of lead.
- Children who should be tested under your state or local health screening plan.

Your doctor can explain what the test results mean and if more testing will be needed.

#### Lead's Effects

It is important to know that even exposure to low levels of lead can severely harm children.

#### In children, lead can cause:

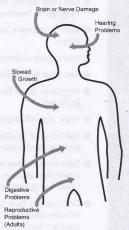
- Nervous system and kidney damage.
- Learning disabilities, attention deficit disorder, and decreased intelligence.
- Speech, language, and behavior problems.
- Poor muscle coordination.
- Decreased muscle and bone growth.
- Hearing damage.

While low-lead exposure is most common, exposure to high levels of lead can have devastating effects on children, including seizures, unconsciousness, and, in some cases, death.

Although children are especially susceptible to lead exposure, lead can be dangerous for adults too.

#### In adults, lead can cause:

- Increased chance of illness during pregnancy.
- Harm to a fetus, including brain damage or death.
- Fertility problems (in men and women).
- High blood pressure.
- Digestive problems.
- Nerve disorders.
- Memory and concentration problems.
- Muscle and joint pain.



Lead affects the body in many ways.

**Lead from** 

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#### **Identifying Lead Hazards**

Lead-based paint is usually not a hazard if it is in good condition, and it is not on an impact or friction surface, like a window. It is defined by the federal government as paint with lead levels greater than or equal to 1.0 milligram per square centimeter, or more than 0.5% by weight.

Deteriorating lead-based paint (peeling, chipping, chalking, cracking or damaged) is a hazard and needs immediate attention. It may also be a hazard when found on surfaces that children can chew or that get a lot of wear-and-tear, such as:

- Windows and window sills.
- Doors and door frames.
- Stairs, railings, banisters, and porches.

**Lead dust** can form when lead-based paint is scraped, sanded, or heated. Dust also forms when painted surfaces bump or rub together. Lead chips and dust can get on surfaces and objects that people touch. Settled lead dust can re-enter the air when people vacuum, sweep, or walk through it. The following two federal standards have been set for lead hazards in dust:

- 40 micrograms per square foot (μg/ft²) and higher for floors, including carpeted floors.
- $\Phi$  250  $\mu$ g/ft<sup>2</sup> and higher for interior window sills.

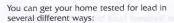
**Lead in soil** can be a hazard when children play in bare soil or when people bring soil into the house on their shoes. The following two federal standards have been set for lead hazards in residential soil:

- 400 parts per million (ppm) and higher in play areas of bare soil.
- 1,200 ppm (average) and higher in bare soil in the remainder of the yard.

The only way to find out if paint, dust and soil lead hazards exist is to test for them. The next page describes the most common methods used.  $\frac{1}{2} \frac{1}{2} \frac{1}$ 

#### Checking Your Home for Lead

Just knowing that a home has leadbased paint may not tell you if there is a hazard.



- A paint inspection tells you whether your home has lead-based paint and where it is located. It won't tell you whether or not your home currently has lead hazards.
- A risk assessment tells you if your home currently has any lead hazards from lead in paint, dust, or soil. It also tells you what actions to take to address any hazards.
- A combination risk assessment and inspection tells you if your home has any lead hazards and if your home has any lead-based paint, and where the lead-based paint is located.

Hire a trained and certified testing professional who will use a range of reliable methods when testing your home.

- Visual inspection of paint condition and location.
- A portable x-ray fluorescence (XRF) machine.
- Lab tests of paint, dust, and soil samples.

There are state and federal programs in place to ensure that testing is done safely, reliably, and effectively. Contact your state or local agency (see bottom of page 11) for more information, or call 1-800-424-LEAD (5323) for a list of contacts in your area.

Home test kits for lead are available, but may not always be accurate. Consumers should not rely on these kits before doing renovations or to assure safety.



If you suspect that your house has lead hazards, you can take some immediate steps to reduce your family's risk:

- If you rent, notify your landlord of peeling or chipping paint.
- Clean up paint chips immediately.
- Clean floors, window frames, window sills, and other surfaces weekly. Use a mop or sponge with warm water and a general all-purpose cleaner or a cleaner made specifically for lead. REMEMBER: NEVER MIX AMMONIA AND BLEACH PRODUCTS TOGETHER SINCE THEY CAN FORM A DANGEROUS GAS.
- Thoroughly rinse sponges and mop heads after cleaning dirty or dusty areas
- Wash children's hands often, especially before they eat and before nap time and bed time.
- Keep play areas clean. Wash bottles, pacifiers, toys, and stuffed animals regularly.
- Keep children from chewing window sills or other painted surfaces.
- Clean or remove shoes before entering your home to avoid tracking in lead from soil.
- Make sure children eat nutritious, low-fat meals high in iron and calcium, such as spinach and dairy products. Children with good diets absorb less lead.







7

#### Reducing Lead Hazards In The Home

Removing lead improperly can increase the hazard to your family by spreading even more lead dust around the house.

Always use a professional who is trained to remove lead hazards safely.



In addition to day-to-day cleaning and good nutrition:

- You can temporarily reduce lead hazards by taking actions such as repairing damaged painted surfaces and planting grass to cover soil with high lead levels. These actions (called "interim controls") are not permanent solutions and will need ongoing attention.
- ◆ To permanently remove lead hazards, you should hire a certified lead "abatement" contractor. Abatement (or permanent hazard elimination) methods include removing, sealing, or enclosing lead-based paint with special materials. Just painting over the hazard with regular paint is not permanent removal.

Always hire a person with special training for correcting lead problems—someone who knows how to do this work safely and has the proper equipment to clean up thoroughly. Certified contractors will employ qualified workers and follow strict safety rules as set by their state or by the federal government.

Once the work is completed, dust cleanup activities must be repeated until testing indicates that lead dust levels are below the following:

- 40 micrograms per square foot (μg/ft²) for floors, including carpeted floors;
- 250 μg/ft² for interior windows sills; and
- 400 μg/ft² for window troughs.

Call your state or local agency (see bottom of page 11) for help in locating certified professionals in your area and to see if financial assistance is available.

## Remodeling or Renovating a Home With Lead-Based Paint

Take precautions before your contractor or you begin remodeling or renovating anything that disturbs painted surfaces (such as scraping off paint or tearing out walls):

- Have the area tested for lead-based paint.
- Do not use a belt-sander, propane torch, high temperature heat gun, dry scraper, or dry sandpaper to remove lead-based paint. These actions create large amounts of lead dust and fumes. Lead dust can remain in your home long after the work is done.
- ◆ Temporarily move your family (especially children and pregnant women) out of the apartment or house until the work is done and the area is properly cleaned. If you can't move your family, at least completely seal off the work area.
- ♠ Follow other safety measures to reduce lead hazards. You can find out about other safety measures by calling 1-800-424-LEAD. Ask for the brochure "Reducing Lead Hazards When Remodeling Your Home." This brochure explains what to do before, during, and after renovations.

If you have already completed renovations or remodeling that could have released lead-based paint or dust, get your young children tested and follow the steps outlined on page 7 of this brochure.



If not conducted properly, certain types of renovations can release lead from paint and dust into the air.



# HOW A REAL ESTATE TRANSACTION WORKS



#### LOAN EVALUATION

Before making an offer, smart buyers apply to at least three lending sources to determine how much they can afford to spend and the best interest rate.

#### OFFER PRESENTED

Buyer's Realtor presents buyer's offer to seller's Realtor, who conveys it to seller.

#### **GOOD FAITH DEPOSIT**

Along with the offer, buyer submits "earnest money," or good faith, deposit to cement the deal. Deposit is held in escrow to be applied toward the down payment.

### SALES AGREEMENT EXECUTED

#### **PURCHASE NEGOTIATION**

Working through their Realtors, seller and buyer negotiate final sales price, sales terms and any contingencies buyer may request, such as whether sale is contingent on inspections, appraisal, attorney's review, etc.

#### SELLER'S DISCLOSURE

Seller discloses issues that may materially affect the value of the property and which are not readily evident.

#### LOW APPLICATION PROCESSED

Lender conducts extensive review of buyer's credit report, employment, source of down payment, property appraisal, etc.



#### TITLE SEARCH

Concurrent with the loan process, closing agent confirms seller has clear right to sell property and establishes facts, such as whether there are restrictive covenants on the use of the property.

#### **CLOSING DOCUMENTS ISSUED**

Lender provides loan estimate and closing disclosure detailing all terms and costs.



#### **CONTINGENCIES SATISFIED**

Once financing is complete and other hurdles are removed, contingencies may drop off.





#### FINAL WALK-THROUGH

1-2 days before closing, buyer confirms that the home is in the same condition as when purchase offer signed and all elements that are to be conveyed are still in place.



complete safe.



# OUR RECOMMENDED SERVICE PROVIDERS



## Plumbing Ouglity Plumbin

Quality Plumbing 352-377-1009



#### Roofing

Custom Roofing 352-817-1660



#### **HVAC**

Bertie Heating & Air 352-331-2005



#### **Electrical**

Archer Electric 352-371-2580



#### Chimney

Tidy Sweep 352-372-8973



#### Well and Septic

Myers Septic & Well 352-378-2375



#### **Structural Engineer**

GSE Engineering 352-377-3233



#### **Home Inspector**

Gator Home Inspections 352-318-8333



#### **Land Surveying**

Exacta 216-751-9000



#### Landscaping

Immaculate Landscaping 352-870-9624



#### **Painting**

D&N Services 352-275-8910



#### Cleaning

A Personal Elf 352-271-1111



#### **Mold Remediation**

The Best Restoration 352-505-3321



#### **Handy Man**

Dave Nelson 352-215-6559



#### **Radon Remediation**

Land Environmental Group 352-219-7984



#### **Carpet Cleaning**

The Best Restoration 352-505-3321



#### **Flooring**

The Floor Source 352-472-1331



#### Insurance

McGriff-Williams 352-371-7977



#### Moving

UF Mover Guys 352-870-4938



#### **Pest Control**

Brooker Pest 352-378-2433



#### **Pools**

Dino's Pools 352-221-9008



## IN THE COMMUNITY

We believe in paying it forward to improve the lives and wellbeing of others. We work hard to be involved in many philanthropic projects, community groups, programs, events and facilities. Active community involvement is not only part of our vision, it's who we are and service is one of our core values. We owe our success to the community that supports us.









































## **AWARDS**













Inc. 5000 America's Fastest Growing Private Companies 2018 & 2019

Best of Zillow 2020

Wall Street Journal Ranked Top 64th Team in the USA 2020 Wall Street Journal Ranked Top 72nd Team in the USA 2019 Florida Companies to Watch 2019

Inc. 5000 America's Fastest Growing Private Companies 2018 & 2019
Wall Street Journal Ranked Top 105th Team in the USA 2018
Florida Trends Top 30 Small Companies to Work For 2018
Best of the Best Real Estate Company 2017
Large Business of the Year 2017

