

A serene sunset scene over a beach. The sun is low on the horizon, casting a warm, golden glow across the sky and the ocean. In the foreground, several clumps of tall, thin dune grasses are silhouetted against the bright light. The sand is light-colored and appears soft. The overall mood is peaceful and inviting.

**Planning to Buy a Home in Southwest Florida?
Let Us Help You Navigate the Way Home.**

Nothing compares to the lush tropical landscapes and white sandy beaches that define the pristine beauty of Southwest Florida. It is known as the “Golf Capital of the World,” although that does not give proper credit to all the beauty and recreation that can be found in our area. Cultural opportunities are numerous, health care is superb, and educational facilities culminate in multiple higher degree institutions, including a highly respected state university. **Quite simply, Southwest Florida provides a lifestyle like no other.** We look forward to the opportunity to help you navigate all the amazing things to see and experience in this beautiful place we call Paradise.

At Cause
CONCIERGE REAL ESTATE SERVICES



John R. Wood
Christie's International Real Estate

NO ONE KNOWS
THE PRESTIGIOUS COMMUNITIES
AND UNIQUE LIFESTYLES OF
SOUTHWEST FLORIDA BETTER THAN
JOHN R. WOOD PROPERTIES.

At Access.
CONCIERGE REAL ESTATE SERVICES



CHRISTIE'S
INTERNATIONAL REAL ESTATE

What Buyers Want

We want a
home that is
unique to us.

Your Journey to Homeownership

When it comes to buying a home, here are the key milestones in the process.

1

Build Your Team

Kickstart the process by finding trusted experts to guide you along the way.



2

Check Your Score

Find out your credit score and work to improve it by cutting down debt and spending.



3

Boost Your Savings

Talk to a professional about down payment options. Then set a goal and budget accordingly.



4

Know Your Numbers

Discover what you can afford based on interest rates, income, and more. Then get pre-approved to have a competitive edge.



5

Go House Hunting

Tour with your agent to explore neighborhoods, home types, and determine your must-haves. Repeat until you find the one.



6



Make an Offer

Meet with your agent to draft your offer and negotiate with the seller.

7

Get an Inspection and an Appraisal

Rely on the pros as they determine the value and condition of your new home.



8

Make It Official

On closing day, sign the final documentation and get the keys to your home.



9

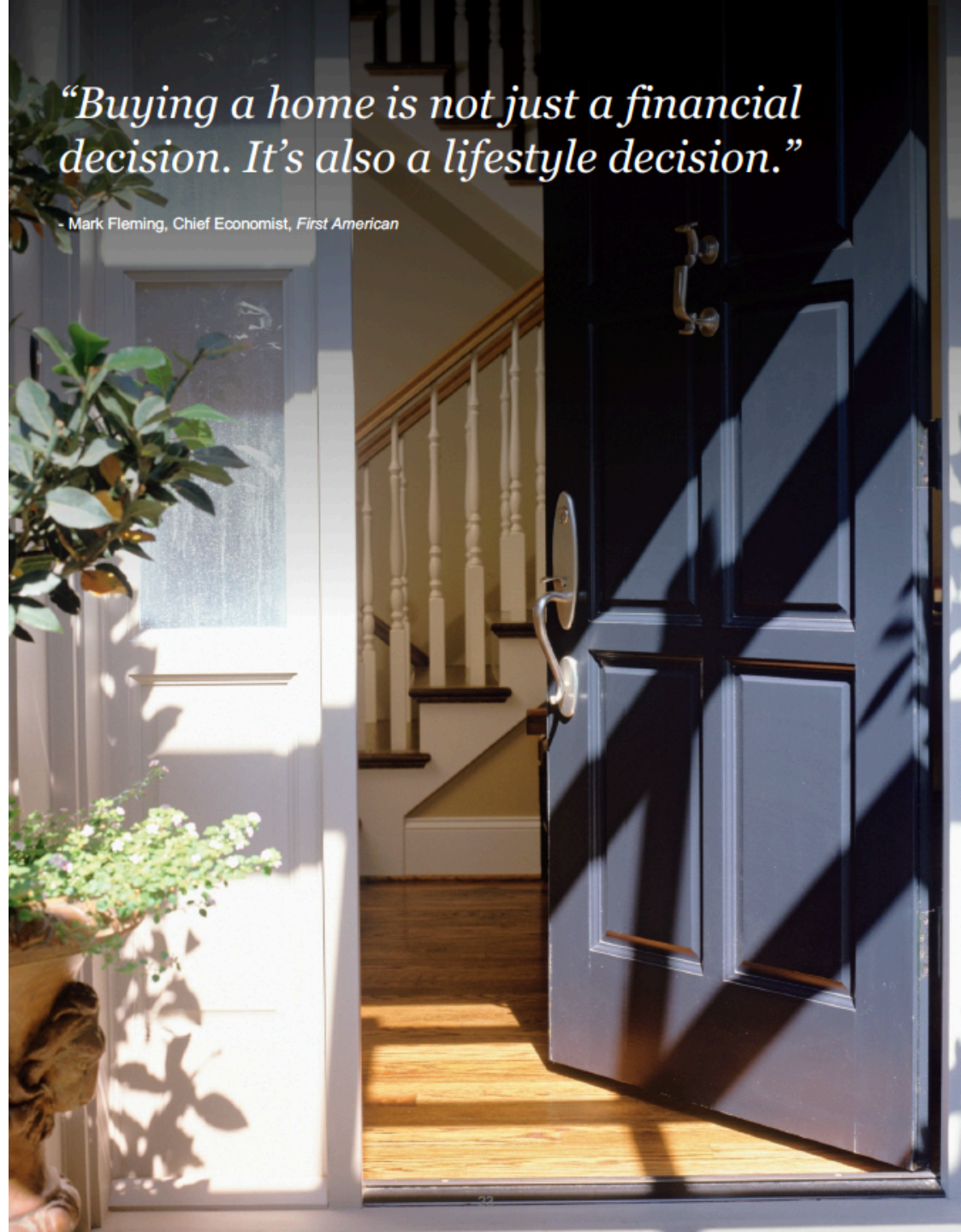
Move into Your New Home

Send in the movers because it's time to make your dream a reality on move-in day.



“Buying a home is not just a financial decision. It’s also a lifestyle decision.”

- Mark Fleming, Chief Economist, *First American*





DESIRED FEATURES



Be Realistic About Your Desired Features

It's important to go into your home search with clear priorities. This includes knowing which features and amenities you need your home to have versus the ones that are nice perks.

Bucketing features into different categories and priority levels can help you as you review available listings and decide which homes to tour and in what order. Here's a great way to help you think about it:

- **Must-Haves** – If a house doesn't have these features, it won't work for you and your lifestyle.
- **Nice-To-Haves** – These are features you'd love to have but can live without. Nice-to-haves aren't dealbreakers, but if the home hits all the must-haves and some of these items too, it's a contender.
- **Dream State** – This is where you can dream bigger. Again, these aren't features you'll need, but if you find a home in your budget that has all the must-haves, most of the nice-to-haves, and any of these, it's a clear winner.




As you kick off your homebuying process, share these things with your real estate professional so you're aligned from the start and know how to focus your home search.

Danielle Hale, Chief Economist for *realtor.com*, explains it like this:

*"Focus on the goal you set out for yourself, like your list of **must-haves** and **nice-to-haves** and your budget, . . . Stick to that. Be persistent."*

Checklist To Determine Your Must-Haves

Feeling motivated to make your big move? Let's start simple. Use this checklist to determine which features are most important to you in your first home.

		 Indoor			 Outdoor
Must-Have	Nice-To-Have		Must-Have	Nice-To-Have	
<input type="checkbox"/>	<input type="checkbox"/>	Open Floor Plan	<input type="checkbox"/>	<input type="checkbox"/>	Large Backyard
<input type="checkbox"/>	<input type="checkbox"/>	Ample Storage Space	<input type="checkbox"/>	<input type="checkbox"/>	Fenced-in Yard
<input type="checkbox"/>	<input type="checkbox"/>	Updated Kitchen	<input type="checkbox"/>	<input type="checkbox"/>	Outdoor Living Area
<input type="checkbox"/>	<input type="checkbox"/>	Designated Home Office	<input type="checkbox"/>	<input type="checkbox"/>	Garden Space
<input type="checkbox"/>	<input type="checkbox"/>	Walk-In Attic and/or Finished Basement	<input type="checkbox"/>	<input type="checkbox"/>	Pool/Spa
<input type="checkbox"/>	<input type="checkbox"/>	Guest Room	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	Laundry Room	Must-Have	Nice-To-Have	 Other
<input type="checkbox"/>	<input type="checkbox"/>	Room for a Home Gym			Short Commute Time
<input type="checkbox"/>	<input type="checkbox"/>	Walk-In Pantry	<input type="checkbox"/>	<input type="checkbox"/>	Access to Bike Paths or Parks
<input type="checkbox"/>	<input type="checkbox"/>	Updated Bathrooms	<input type="checkbox"/>	<input type="checkbox"/>	Near Shopping and Leisure Facilities
<input type="checkbox"/>	<input type="checkbox"/>	Garage	<input type="checkbox"/>	<input type="checkbox"/>	Near Public Transit
<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	

I'LL PROVIDE A "MUST-HAVE" CHECKLIST



Key Terms To Know When Buying a Home



Appraisal

A report highlighting the estimated value of the property completed by a qualified third party.

Lenders rely on appraisals to validate a home's value and ensure they're not lending more than the home is worth.



Closing Costs

The fees required to complete the real estate transaction. Paid at closing.

Ask your lender for a complete list of closing cost items, including points, taxes, title insurance, and more.



Credit Score

A number ranging from 300–850 that's based on an analysis of your credit history.

This helps lenders determine the likelihood you'll repay future debts.



Down Payment

Down payments are typically 3.5–20% of the purchase price of the home. Some 0% down programs are also available.

Ask your lender for more information.



Mortgage Rate

The interest rate you pay to borrow money when buying a home.

The lower the rate, the better.



Pre-Approval Letter

A letter from a lender that shows what they're willing to lend you for your home loan.

This is a critical step in today's competitive market.



Inspection Contingency

A provision in a contract requiring an inspection to be completed.

While it can be tempting to waive in a competitive market, the home inspection is essential. It gives you information on the home's condition and potential repairs.



Affordability

A measure of whether someone earns enough to qualify for a loan on a typical home based on the most recent price, income, and mortgage rate data.

As prices and mortgage rates continue to rise, that will impact how much home you can afford.



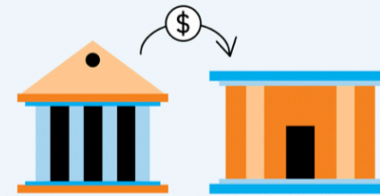
Equity

The value of your home above the total amount of liens against your home.

With today's price appreciation, many homeowners are realizing they have more equity than they thought and they're using it to move.

Things To Avoid After Applying for a Mortgage

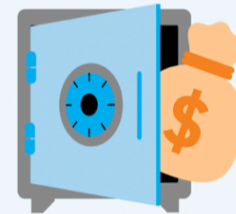
Consistency is the name of the game after applying for a mortgage. Be sure to discuss any changes in income, assets, or credit with your lender, so you don't jeopardize your application.



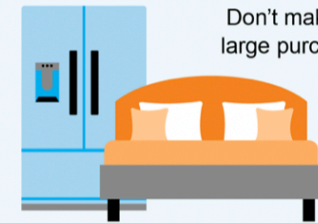
Don't change bank accounts.



Don't apply for new credit or close any credit accounts.



Don't deposit cash into your bank accounts before speaking with your bank or lender.



Don't make any large purchases.



Don't co-sign other loans for anyone.

BUSINESS PARTNERS PROVIDE A ONE-STOP BUYING EXPERIENCE



JOHN R. WOOD PROPERTIES & ITS BUSINESS PARTNERS



NewRez Mortgage • The Southwest Florida Mortgage Group at NewRez brings a unique combination of mortgage expertise, financial strength, and product innovation capabilities to the lending table. They're dedicated to delivering exceptional lending options with an easy application process through their decades long relationship with John R. Wood Properties. For more information, call your John R. Wood sales associate, or visit NewRez.com or call (239) 495-4101.



Home-Tech Warranty • A Home-Tech GOLD Warranty protects you and your family against financial setbacks due to costly repair or replacement of covered appliances and major systems. Get a premier level of service with guaranteed two-hour time frames for technician arrival with unlimited service calls, parts and labor coverage, and emergency service seven days a week. For more information, call your John R. Wood sales associate, (877) 262-1300.



Conroy, Conroy and Durant • As a Naples, Florida law firm specializing in real estate law, CC&D attorneys, paralegals, and staff focus exclusively on real estate transactions and finance, and they offer a level of expertise that broader practices may not offer. Their experience allows them to construct sound, creative, and practical solutions for your real estate transaction. For more information, call your John R. Wood sales associate, (239) 649-5200 or visit ccdlegal.com.



Senior Housing Solutions • Senior Housing Solutions provides expert senior housing advice to area seniors and their families in Southwest Florida. We use over 30 years of senior housing

AFFILIATIONS



The Wood firm is a member of Leading Real Estate Companies of the World™, the largest relocation system in the world, with well over 50% of the world's largest real estate companies as members. More referral business is exchanged among these brokers than any franchise brokerage in the United States. Being in popular locations such as Naples and Fort Myers, referrals from this and other sources come to John R. Wood Properties on a daily basis.



Luxury Portfolio International™ is the luxury face of Leading Real Estate Companies of the World®, which is the largest global network of the world's most powerful independent luxury brokerages. As a member of this elite community, John R. Wood Properties has access to a worldwide network that markets over 25,000 of the world's most remarkable homes annually. The Luxury Portfolio International™ brand, in conjunction with John R. Wood Properties, is recognized throughout the world as the luxury standard of excellence.



The Wood firm is further distinguished by its membership in the prestigious Realty Alliance. This membership is by invitation only, and John R. Wood Properties is the only Broker in Southwest Florida to hold membership in this organization. The Realty Alliance is comprised of approximately 65 of the nation's largest and most prominent companies.

Why Choose John R. Wood Christie's International Real Estate

We can help
you find
the right
community
and discover
the ultimate
lifestyle.



Art Caccese
Selling the Paradise Coast

JOHN R. WOOD
PROPERTIES

CHRISTIE'S
INTERNATIONAL REAL ESTATE

OUR SALES SPEAK VOLUMES

John R. Wood Christie's International Real Estate is #1

The leading broker in the Naples market in 2021!



**2021 TOTAL CLOSED
TRANSACTIONS**
of the top brokerage firms
in the Naples Market

John R. Wood Christie's International Real Estate	3,697
Premiere Plus Realty Co.	3,307
Premier Sotheby's Int'l Realty	2,563
Downing-Frye Realty, Inc.	2,333
MVP Realty Associates LLC	1,876
Coldwell Banker Residential Re	1,279
William Raveis-Florida LLC	1,243

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Local Knowledge



Unsurpassed Expertise

Engaging a Realtor® who has not only sold properties in your area but also lives there is immeasurably rewarding.

We fully understand the multitude of factors which contribute to your property's market value.

We know how neighborhoods and communities were planned and developed, and the companies and individuals who built them.

Our research department produces detailed analyses to ensure the soundness of every decision and real estate investment our clients make.



Hello! I'm Art Caccese

I'm here to help you throughout your entire home buying process. Trying to do it all on your own can be burdensome. I'll find you homes within your price range, assist you with paperwork, and more. My concierge service does not stop with the completion of the sale. I pride myself on providing continued customer satisfaction long after the initial transaction as I continue to serve your best interest.

artcaccesesellstheparadisecoast.com



— “ —

A home isn't a dream home because of its room dimensions and square footage. It's about how you feel when you walk through the front door and the way you can instantly envision your life unfolding there.

— ” —

Art Caccese

EXPERIENCE
MATTERS.

RESULTS MATTER.

ArtCacese.
CONCIERGE REAL ESTATE SERVICES

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acaccese@johnrwood.com

The service you deserve from a professional you can trust.