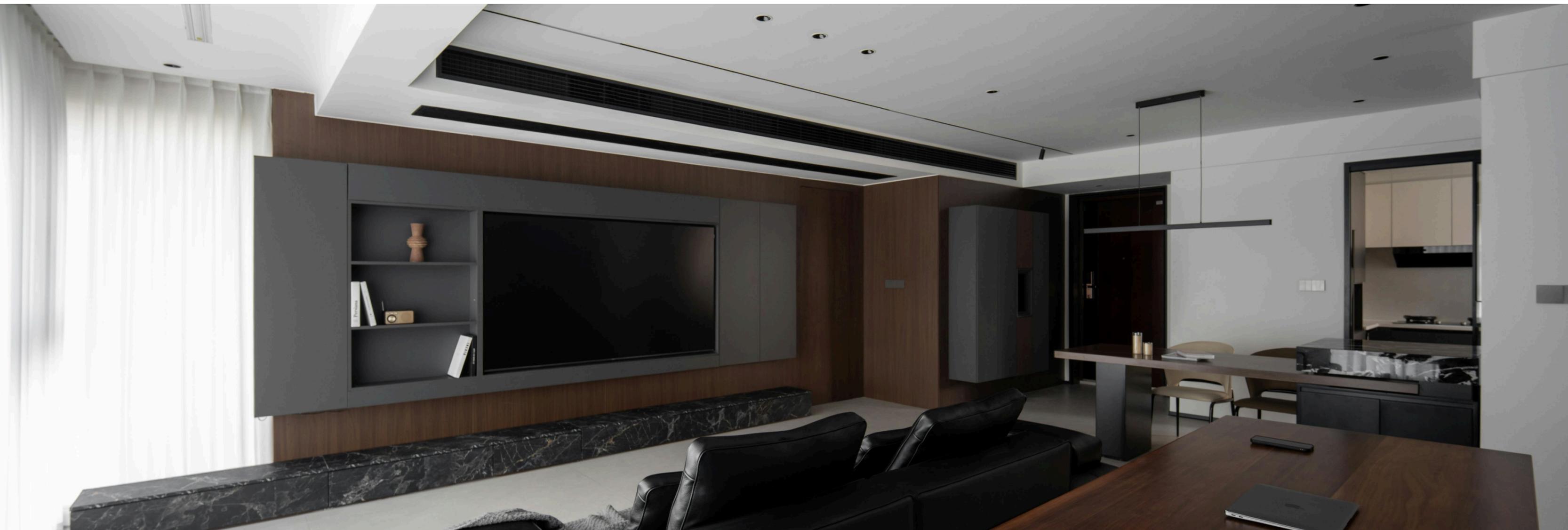


THE HOMEBUYING STARTER KIT

ELEVATING THE REAL ESTATE EXPERIENCE
WITH LAURA RIDINGS



lauraridings.com





Welcome!

Welcome to your next step in becoming a homeowner. I believe in making your real estate journey informed, exciting, and hassle-free. My guide is designed to demystify the buying process from start to finish. My goal with this guide is educate and empower you to feel ready to buy your first property – or start your real estate portfolio! You'll learn how to budget appropriately, choose the right neighborhood, and navigate everything from open houses to closing day. With my proven systems and personalized guidance, I'm with you every step of the way. Let's get started on finding a home that fits your life – and your dreams.

Laura Ridings Real Estate Advisor

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MEET LAURA



LAURA RIDINGS

Real Estate Advisor

With over 5 years in real estate, Laura specializes in strategic negotiations and luxury property sales. Her market intuition, deep local knowledge and attention to detail make her an invaluable guide for first-time and seasoned buyers alike.

Laura has proven to be a skilled negotiator, visionary, and expert strategic planner throughout the course of her real estate career. Her unmatched eye for design, renovation and architecture set her apart. She knows how to effectively highlight her client's properties utilizing the best stagers, photographers and videographers South Florida has to offer. She understands the importance of connecting clients with the right resources to close a deal. A true asset to her success, the Miami Beach Real Estate Group brokerage works as a whole to secure top dollar for clients' investments. Laura's Midwestern work ethic along with her personable and professional character allow her to build and maintain longtime friendships and clients. She has a wealth of business relationships extending from South Florida to Chicago, New York and Canada. Laura's pursuit of continuing to build her own real estate portfolio for her family is her driving force in helping others also pursue their goals within South Florida real estate.

7-STEP PATH TO OWNERSHIP

THE HOME BUYING JOURNEY



The home buying process can feel complex—but I've broken it down into nine clear steps. From financial prep and home tours to making an offer, inspections, and finally closing, you'll know exactly what to expect. With me by your side, every step becomes a confident stride.

Choosing the right real estate agent, like me, helps you navigate the market, find properties that fit your needs, and guide you through the process is crucial. From Search to Sold.

STEP 1	PREPARE YOUR FINANCES
STEP 2	START YOUR SEARCH
STEP 3	MAKE AN OFFER
STEP 4	GET A HOME INSPECTION
STEP 5	GET A HOME APPRAISAL
STEP 6	CLOSE THE DEAL
STEP 7	MOVE IN

BUDGET SMART, BUY RIGHT

FINANCIAL FOUNDATION

Understanding your budget is the first—and most empowering—step in your home buying journey. It allows you to focus your search, negotiate with confidence, and make decisions without second-guessing. I help you break down all the costs involved—from down payments and loan terms to hidden expenses like closing costs, taxes, and homeowners insurance.

I'll also connect you with reliable lenders for mortgage pre-approval, giving you a clear picture of what you can afford and strengthening your position in competitive markets. With the right financial prep, you'll avoid costly surprises, act quickly when the right home appears, and move forward with clarity from day one.

**BUYING SMART STARTS WITH PLANNING SMART
—AND I'M HERE TO WALK YOU THROUGH IT.**



IDENTIFYING MUST-HAVES VS. NICE-TO-HAVES



DEFINE WHAT MATTERS MOST

CREATING YOUR WISHLIST

Before we tour properties, we'll define your non-negotiables: number of bedrooms, layout, outdoor space, location, and future resale potential. Then we'll map your ideal lifestyle—commute, community vibe, and neighborhood features. It's not just a house; it's the space where your life unfolds. Let's get intentional.



**IDENTIFY
ESSENTIALS**



ALIGN WITH YOUR LIFESTYLE



PLAN FOR THE FUTURE

TECH TOOLS + LOCAL EXPERTISE

PROPERTY SEARCH

Using smart MLS tools, curated listings, my to off-market properties, I help you search smarter, not harder. You'll receive alerts for homes that match your criteria and neighborhood preferences. Whether it's weekend open houses or exclusive showings, I'll make sure you're first to know—and first in the door.



FROM INTEREST TO ACTION

MAKING AN OFFER

ANALYZE THE MARKET VALUE

I use comparable sales, neighborhood trends, and property condition to recommend an offer that's competitive—but not overreaching. This ensures you don't overpay while still catching the seller's attention.



STRUCTURE STRONG CONTINGENCIES

From financing to inspections and appraisal clauses, we'll advise on the best terms to include—or waive—to make your offer appealing while still protecting you from risk.

EXECUTE WITH CONFIDENCE

I manage all negotiations, deadlines, and paperwork on your behalf, keeping your offer clean, timely, and well-positioned. With my expertise as a Certified Real Estate Negotiation Expert, every move is made with intention and clarity.

DUE DILIGENCE DONE RIGHT

HOME INSPECTION & APPRAISAL

**BEFORE YOU FINALIZE THE PURCHASE OF ANY HOME,
IT'S CRITICAL TO VERIFY BOTH ITS CONDITION AND
ITS MARKET VALUE THROUGH TWO ESSENTIAL STEPS:
A HOME INSPECTION AND AN APPRAISAL.**

A home inspection is performed by a licensed inspector who thoroughly examines the property's condition—from the roof and foundation to electrical systems, plumbing, HVAC, and structural integrity. The goal is to identify potential issues that may not be visible during a casual walkthrough. You'll receive a comprehensive report outlining the findings, which we'll review with you to determine if repairs or price adjustments are warranted.

An appraisal is required by your lender to confirm that the home is worth the agreed-upon purchase price. A certified appraiser evaluates the property based on location, condition, square footage, and comparable recent sales. If the appraisal value comes in lower than your offer, we'll help you explore options like renegotiating or reassessing loan terms.

These two processes offer essential protection—they ensure you're not overpaying and that you're aware of any repair costs upfront. I coordinate both steps, help interpret the results, and support you in making decisions that balance excitement with financial responsibility.



SIGN, SEAL, DELIVERED

CLOSING THE DEAL



No. 1

REVIEW AND SIGN CLOSING DOCUMENTS

- Finalize legal paperwork including the deed, settlement statement, and loan agreement.
- I ensure you understand every document and are fully informed before signing.
- You can sign at the title office or remotely with a mobile notary.

No. 2

COORDINATE WITH ALL PARTIES

- I manage communication between your lender, title company, and the seller's agent.
- All payments, final inspections, and required disclosures are confirmed ahead of time.
- We troubleshoot any last-minute issues so closing stays on schedule and as stress-free as possible.

No. 3

TRANSFER OWNERSHIP & GET THE KEY

- Once documents are signed and funds are transferred, the title is recorded with the county.
- This officially makes you the legal owner of the property.
- Congratulations! The keys are handed over and your new chapter begins!

LAURA'S 7-POINT MOVE-IN CHECKLIST

MOVING CHECKLIST

01 HIRE A REPUTABLE MOVING COMPANY

02 TRANSFER UTILITIES & INTERNET

03 DECLUTTER / BOOK CLEANING SERVICES

04 UPDATE ADDRESS / FORWARD MAIL

05 PACK STRATEGICALLY

06 UNPACK BY ZONE, NOT BY BOX

07 CONNECT WITH LOCAL SERVICES

REAL STORIES. REAL SATISFACTION.

CLIENT TESTIMONIALS



"WE FELT SUPPORTED EVERY STEP OF THE WAY. LAURA NEGOTIATED \$60,000 OFF ASKING PRICE, EVEN IN A TOUGH SELLER'S MARKET. SHE MADE BUYING A SECOND HOME SIMPLE AND STRESS-FREE."

— Aaron L, Investor



"EXCEPTIONAL SERVICE! LAURA DELIVERED BEYOND EXPECTATIONS WITH STAGING, STYLING, UNIQUE OPEN HOUSES, TOUGH NEGOTIATIONS AND BRINGING THE SALE OF MY FORT LAUDERDALE CONDO TO THE CLOSING TABLE."

— Drew F, Seller



"THE BEST AGENT AND LANDLORD WE'VE HAD IN OVER A DECADE RENTING IN MIAMI! LAURA GOES ABOVE AND BEYOND IN ALL THINGS REAL ESTATE. WE KNOW SHE TRULY CARES."

— Stephane, Renter and Tenant



"LAURA MADE MY SOUTH FLORIDA DREAM A REALITY! HER COOL, COLLECTED PROFESSIONALISM AND ATTENTION TO DETAIL IS A TRUE ASSET YOU GET TO EXPERIENCE IN WORKING WITH HER."

— Olivia W, First-time Buyer

MAKE INFORMED DECISIONS

MARKET INSIGHT



**IS NOW THE RIGHT
TIME TO BUY?**



Our brokerage's monthly reports cover price trends, inventory levels, mortgage rate shifts, and more. We empower buyers to act with insight—not instinct. Knowledge of market movement = negotiation power.



**WHAT NEIGHBORHOODS
ARE APPRECIATING?**



FAQs

WE'VE GOT ANSWERS
COMMON QUESTIONS FROM REAL BUYERS





HOW LONG DOES
CLOSING TAKE?

**WHAT'S INCLUDED IN
CLOSING COSTS?**

**CAN I BUY WITH A
LOW DOWN PAYMENT?**

**WHAT IF THE APPRAISAL IS
LOWER THAN THE OFFER?**

Don't worry— I walk you through all of this in plain English, with honest guidance and expert support.

I'M READY WHEN YOU ARE

CONTACT ME

Still have questions? I'm here to help you get clear, confident, and excited. Reach out anytime to schedule a free consultation or property tour. | **786-876-0839** |

Laura Ridings Realty

@lauraridingsrealty



ONE FACT ABOUT BUYING A HOUSE IS THAT IT CAN BE A SIGNIFICANT INVESTMENT THAT MAY APPRECIATE OVER TIME, PROVIDING THE POTENTIAL FOR LONG-TERM FINANCIAL STABILITY AND WEALTH-BUILDING OPPORTUNITIES.

