

FRANCESCA FIORNOVELLI

PRESENTS

# BUYER'S GUIDE

Your Complete Roadmap to Buying a Home in Miami

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WELCOME

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# A Message from Francesca

Congratulations on taking the first step toward buying a home in Miami! Whether you're a first-time buyer, relocating from another state, or an international investor, this guide is designed to walk you through every stage of the process with clarity and confidence.

With 18 years of experience in the Miami real estate market, I've helped over 200 families navigate one of the most important financial decisions of their lives. I believe buying a home should feel exciting — not overwhelming.

Inside this guide, you'll find a clear step-by-step breakdown of the buying process, what to expect at each stage, essential checklists, and insider tips that will save you time and money.

My promise to you: honest advice, transparent communication, and dedicated support from your first search to your closing day and beyond.

Let's find your perfect home.

— **Francesca Fiornovelli**

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## THE PROCESS

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# 7 Steps to Your New Home

### 1 Get Pre-Approved

Before you start browsing homes, get pre-approved for a mortgage. This tells you exactly how much you can afford and shows sellers you're a serious buyer. I can connect you with trusted lenders.

### 2 Define Your Priorities

Location, budget, bedrooms, lifestyle — we'll map out exactly what you need versus what you want, so we search smart and don't waste time on properties that aren't the right fit.

### 3 Search & Tour Properties

I'll curate a personalized list of homes that match your criteria, schedule private showings, and give you honest assessments of each property's value and potential.

### 4 Make a Strong Offer

When you find the one, I'll prepare a competitive offer backed by market data. I handle the negotiation to get you the best possible price and terms.

### 5 Home Inspection & Due Diligence

We'll arrange a professional inspection to uncover any issues. If repairs are needed, I negotiate credits or fixes on your behalf before you commit.

### 6 Secure Your Financing

Your lender finalizes the mortgage, orders the appraisal, and processes your loan. I coordinate with all parties to keep everything on track and on schedule.

### 7 Close & Get Your Keys

On closing day, you'll sign the final paperwork, receive the keys, and officially become a homeowner. I'll be right there to make sure everything goes smoothly.

## CHECKLIST

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# Your Buyer Checklist

### Before You Start

- Check your credit score and review your credit report
- Calculate your budget including down payment, closing costs, and monthly payments
- Get pre-approved with a reputable lender
- Gather financial documents (tax returns, pay stubs, bank statements)
- Research Miami neighborhoods that fit your lifestyle
- Define your must-haves vs nice-to-haves

### During Your Search

- Schedule a buyer consultation with Francesca
- Review curated property listings matched to your criteria
- Attend open houses and private showings
- Compare properties and narrow your favorites
- Research HOA fees, property taxes, and insurance for each option

### From Offer to Closing

- Submit your offer with earnest money deposit
- Schedule and attend the home inspection
- Review inspection results and negotiate repairs if needed
- Complete the mortgage application and lock your rate
- Review the closing disclosure documents carefully
- Do a final walkthrough of the property
- Sign closing documents and receive your keys

## NEIGHBORHOODS

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# Miami Neighborhoods at a Glance

### **Brickell**

Miami's financial hub. High-rise condos, walkable lifestyle, restaurants, nightlife. Perfect for young professionals and investors.

### **Edgewater**

Bayfront living with stunning views. Growing rapidly with new developments. More affordable than Brickell with similar waterfront appeal.

### **Miami Beach**

Iconic oceanfront living. Mix of Art Deco charm and luxury condos. Ideal for those who want beach lifestyle and cultural energy.

### **Aventura**

Family-friendly suburban feel with urban amenities. Excellent schools, shopping (Aventura Mall), and easy access to beaches.

### **Coconut Grove**

Lush, tree-lined streets with a bohemian village feel. Historic homes, waterfront parks, and a tight-knit community atmosphere.

### **Coral Gables**

The 'City Beautiful.' Mediterranean architecture, top-rated schools, upscale dining, and one of Miami's most prestigious addresses.

### **Sunny Isles**

Oceanfront luxury high-rises. Popular with international buyers. Resort-style living with beach access and stunning ocean views.

### **Downtown Miami**

The urban core. Rapid development, arts and culture (Pérez Art Museum, Adrienne Arsht Center), walkable and transit-connected.

## INSIDER TIPS

# 5 Mistakes Buyers Make

## 1 Not getting pre-approved first

Without pre-approval, sellers won't take your offer seriously. In Miami's competitive market, pre-approval is non-negotiable.

## 2 Skipping the home inspection

Even new construction can have hidden issues. A \$400 inspection can save you \$40,000 in surprise repairs.

## 3 Making major purchases before closing

Buying a car, furniture, or opening new credit cards before closing can tank your mortgage approval. Wait until after you have the keys.

## 4 Searching without an agent

The seller pays the buyer's agent commission in most cases. Having expert representation costs you nothing and protects you throughout the process.

## 5 Letting emotions drive decisions

Falling in love with a home is great — but overpaying because of emotions isn't. I provide objective market data so you make smart decisions.

### FRANCESCA'S TIP

The best investment you can make is working with an agent who puts your interests first. I'm here to protect you, guide you, and make this process feel effortless.

## READY TO FIND YOUR DREAM HOME IN MIAMI?

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Let's start with a free, no-obligation consultation.  
I'll help you understand the market, your options, and the best path forward.

### **Francesca Fiornovelli**

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Coconut Grove · Coral Gables · Sunny Isles · Downtown Miami

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