



Alina Penjiyeva  
REALTOR®



# BUYER'S GUIDE



HI, I'M ALINA!

Top 10 Real Estate Agent with Momentum Realty, Savvy Digital Marketer, Proud Navy Wife, Mom of Two and local resident who can tell you all about this area.

I am a proud Troy University Alumni with degrees in Accounting and Masters's in Business Administration. I enjoy using my skills and giving my clients an extra set of eyes when it comes to loans or closing documents.

I've gone through additional training and received a certification for Military Relocation Professional (MRP). As an MRP, I understand: Quick Relocations, VA Financing, Military Benefits, BAH Rates.

As a Real Estate Agent, it is my job to take that stress away from you and apply my knowledge and expertise to make this process as seamless as possible.



Find a Dream Home for Your Family!

Text or call me, let's get connected!

*Alina Penziyeva*

REALTOR®



904-657-7481



AlinaSells.com



alina@alinasells.com

## Why Choose Me?

### **How am I Different from Other Real Estate Agents?**

As a real estate agent, I am committed to providing my clients with excellent service. My top priority is always the satisfaction of my clients and I make sure to provide honest advice and guidance no matter what their particular needs may be. I strive to understand their unique situations in order to find the right solution for them. I am up-to-date on the latest market trends and am quickly able to recognize any opportunities or issues that might arise throughout the process.

### **Experience**

As a realtor with eighteen years of experience in sales, I possess exceptional negotiation skills that enable me to help my clients sell their homes efficiently and promptly in Duval County. My involvement in the community has given me a unique advantage when it comes to providing valuable advice to anyone considering moving to the region. As a parent of two children attending public school, I have an insider's perspective on local schools, neighborhoods, and the benefits of living in the area. Notably, I have successfully sold properties throughout Duval, Clay and St. Johns Counties, showcasing my competence in the region. I am committed to providing sound advice and assistance to anyone looking to sell their property in Duval County.

### **Technology**

My strong internet advertising strategies and traditional grassroots marketing campaigns ensure that viewers will have an in-depth look into all of your home's features - from external aesthetics to internal amenities. This helps draw more buyers to your property and offers them a complete understanding of what it has to offer.

### **My Commitment to You**

Selling property can be quite daunting and I understand that you need someone who has experience and knowledge to guide you through the process. That's why I pledge to be with you every step of the way; from start to finish, we will work together to ensure that your needs and goals are met with absolute satisfaction.

### **Qualifications**

License number: SL3482421

Top 10 Agent with Momentum Realty

Bachelor's Degree in Accounting - Troy University

Master's Degree in Business Management - Troy University

Military Relocation Professional (MRP) certification

Commitment to Excellence (C2EX) from the National Association of REALTORS® Certification

# MEET MY TEAM



***BRITTANY BROOKS***

*Momentum Realty  
Broker/Owner*



***JON BROOKS***

*Momentum Realty  
Broker/Owner*



***ALICIA SLATER***

*Momentum Realty  
Assistant*



***MONVIC ALBUERO***

*Momentum Realty  
Virtual Assistant*

# Client Testimonials

## Lorne James

August 2022

Bought a Single Family Residence in Mandarin



*Alina went above and beyond to help our family find the perfect home in an amazing part of Jax! Looking back, my wife and I were sure we would not find a home in time for our move with the crazy housing market. But, then we met Alina. She was diligent finding a quality home and aggressive when negotiating offers. An advantage you need in this market. If you are looking to buy in the area, you need to reach out to Alina ASAP!*

## Amber Driscoll

March 2022

Bought a Single Family Residence in Middleburg



*We just closed on a new build with Alina as our realtor and the process could not have gone more smoothly! We have been working with Alina over the past 7 Months during which she checked on the progress of our home weekly, followed up with the builder, scheduled inspections, and answered countless questions! She's extremely knowledgeable about the area and works hard for her buyers. I've heard horror stories on new builds but Alina is detail oriented and knows what's to be expected and doesn't settle for less. We are so grateful to have found the perfect home/location in this crazy market. We do not hesitate to recommend her!*

## Jonathan Bates

March 2022

Bought a Single Family Residence in Orange Park



*Alina is phenomenal. There are a lot of factors and moving parts when trying to sell and buy a home at the same time, especially when both properties are in different states. Alina was so quick to reach out to us and get to know our family. She immediately started sending us properties that met our most important asks. The house we were lucky enough to purchase was not even one that we were aware of but Alina knew we would absolutely love it. The closing process was smooth and she kept us informed every step of the way and did it with a smile. The icing on the cake was the beautiful basket she left for us on moving day complete with books to put a smile on our kids faces after an 11 hour drive. I would 110% recommend Alina to anyone looking to buy/sell a home in the Jacksonville area, best decision we ever made. Thank you Alina!*

# Home Buying Process



**ALINA  
PENJIYEVA**

Sales Associate

SL3482421

**CONTACT**

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**MOMENTUM**  
REALTY



## PRE-APPROVAL

- Meet with a lender
- Determine the right mortgage
- Get a pre-approval letter



## HOME SEARCH

- Discuss your criteria with Alina
- Begin your home search
- View the homes you are interested in



## OFFER & NEGOTIATION

- Submit an offer
- Negotiate the terms of the contract
- Research comps with an agent



## INSPECTION

- Negotiate repairs & begin title exam
- Schedule home inspections
- Finish loan process



## PRE-CLOSING

- Confirm the repairs are made
- Carry out a pre-closing walkthrough
- Send funds to title company



## CLOSING

- Review closing statement
- Sign the closing documents
- Receive your keys

# PRE-QUALIFIED VS. PRE-APPROVED

## WHAT YOU SHOULD KNOW



### PRE-QUALIFIED

- *Most buyers will need a mortgage to finance their home purchase, so we advise that you prepare before you look.*
- *Your lender will generate a mortgage pre-qualification based on your debt-to-income, your credit score, and your overall financial position. You should also consider your budget and comfort level with the payment amount.*
- *A pre-qualification letter will state the estimated loan amount your lender has calculated based on your income and credit profile without any documentation.*

### PRE-APPROVED

- **Monthly debt payments:** *Lenders examine your payment obligations to calculate your debt-to-income ratio.*
- **Real estate debt:** *If your current property is mortgaged, have your most recent statement.*
- **Down payment gift letters:** *Lenders will want to talk about your down payment.*
- **Bank statements:** *Copy 60 days' worth of statements for every account whose assets you're using to qualify for the mortgage.*
- **Retirement and brokerage accounts:** *Two months of statements from IRAs, investment accounts.*

# BUYER

# Questionnaire

## BUYER CONTACT

Buyer: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Email: \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_

Co - Buyer: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Email: \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_

### PREFERRED CONTACT TIME:

Morning  Afternoon  Evening

### PREFERRED CONTACT TYPE:

Phone  Email  Text

### PREFERRED CONTACT TIME:

Morning  Afternoon  Evening

### PREFERRED CONTACT TYPE:

Phone  Email  Text

## FINANCIAL INFORMATION

WE ARE LOOKING TO BUY BECAUSE: .....  
.....

### WHAT PRICE RANGE ARE YOU CONSIDERING:

\_\_\_\_\_ — \_\_\_\_\_

### YOUR IDEAL MOVE-IN DATE:

\_\_\_\_\_

### PAYMENT METHOD?

Cash  Finance

### ARE YOU A FIRST-TIME BUYER?

Yes  No

### DO YOU NEED FINANCING?

Yes  No

### ARE YOU CURRENTLY SELLING YOUR HOME?

Yes  No

### HAVE YOU BEEN PRE-APPROVED?

Yes  No

## HOME DETAILS

### BEDROOMS:

\_\_\_\_\_

### CAR GARAGE :

\_\_\_\_\_

### BATHROOMS:

\_\_\_\_\_

### SQFT:

\_\_\_\_\_

### BASEMENT:

\_\_\_\_\_

### STORAGE:

\_\_\_\_\_

### EXTERIOR FEATURES :.....

### STYLE OF HOME

\_\_\_\_\_

### NEIGHBOURHOOD:

\_\_\_\_\_

### SCHOOL DISTRICT:

\_\_\_\_\_

### FEATURES WANTED :.....



# Make a Fair Offer

- **Work with your real estate agent** to evaluate comparable listings in the area to determine the right amount to offer.
- **Know how to time your offer.** The housing market is extremely competitive in most areas right now, so for many buyers, getting into contract quickly is key.
- **Wait for a response from the seller.** It's the worst part, but obviously necessary.
- **If the offer is accepted,** you're ready to move on to the other steps in the homebuying process.
- **If the seller declines or counteroffers** and you still want to buy the home, come up with a more attractive offer and resubmit.
- **Avoid common deal-breakers.** If you want the best shot at scoring your dream home, it's wise to know what pitfalls to avoid.

# House Hunting Tips



## INVESTIGATE THE AREA

*Drive around neighborhoods that interest you to get a feel of the area, how the homes are cared for, what traffic is like, etc.*



## ASK AROUND

*Talk to family, friends and co-workers to see if anyone might know of a house for sale in an area you're interested in. One of them may even know of someone that's thinking about selling but hasn't put the house on the market yet.*



## KEEP AN OPEN MIND

*Finding your dream home isn't always an easy task! Have a priorities list but keep an open mind when viewing houses.*



## TAKE PICTURES AND NOTES

*When you visit multiple houses it gets difficult to remember specific details about each one. Take Photos and notes while touring houses so that you can reference them later when comparing the properties that you've seen.*



## FIND OUT HOW MUCH OTHER HOUSES HAVE SOLD FOR

*Major real estate websites offer databases of current homes for sale, as well as historical sales data. This information can be helpful in your search for a sale price. All you need is the exact address of the home to start your search for sales prices. When you want to find out what a property sold for quickly one of the best methods is to go online to one of the popular real estate sites. The two most popular are Zillow and Realtor.com.*



## CHECK OUT THE NEIGHBORHOOD BEFORE MAKING AN OFFER

*Sometimes the best way to get authentic feedback about lifestyles and amenities in a specific community is by talking to those who live there. Of course, you can find feedback online with a general neighborhood ratings by zip code search. But you can also find community groups on social media where you'll find people are usually more than willing to share their thoughts.*



## BE READY TO MAKE AN OFFER

*When you find a home you want to buy, keep in your mind there may be others interested in it as well. Be ready to make a solid offer quickly in order to have the best chance at getting that home.*

# Getting Started

## Basic Information

Name

Phone

Email

Name

Phone

Email

**Who is the primary contact and what is the best time and way to reach that individual?**

**What is prompting your move?**

**When do you need to be in your new home?**

**Are you pre-approved for a mortgage?**

**What is your price range?**

**If we found a home today that meets all of your needs and as many of your wants as possible, would you make an offer?**

# Your Lifestyle Interview

## *Lifestyle*

**Who will be living in the home you purchase?**

**Will anyone else be spending more than an occasional overnight stay (e.g., parents)?**

**Describe your lifestyle. What do you enjoy doing at home? Do you do a lot of entertaining? How do you spend your time in the evenings and on the weekends?**

**Does your home need to accommodate any special needs?**

**Do you have any pets?**

**Do you have anything special that needs to be accommodated such as athletic equipment, fine art, large furniture, or a large collection?**

**When people come to your home, what do you want your home to say about you?**

# Your Lifestyle Interview

Is there anything I should know about your lifestyle that I have not asked?

## *Location*

Tell me about your ideal location.

What is your maximum commute time and distance?

Are schools important?

Is there a particular view you are seeking (e.g., skyline, lake, mountains)?

What else is important about your location?



# Your Home Wish List

## ***General***

**Do you have a preference for when the house was built?**

**Do you want a house in move-in condition or are you willing to do some work on it?**

**When people come to your home, what do you want your home to say about you?**

**Do you want to have a swimming pool or hot tub?**

**Are you looking for any structures such as a greenhouse or shed?**

## ***Structure/Exterior***

**What type of home are you looking for (e.g., single-family, condo, town house, etc.)?**

**Approximately what size house are you looking for (square footage)?**

# Your Home Wish List

How many stories?

What size lot would you like?

What architectural styles do you prefer?

What type of exterior siding will you consider?

Do you want a porch or deck?

What are you looking for in terms of a garage (e.g., attached, carport, etc.)?

What other exterior features are important to you?

## ***House - Interior***

What kind of style do you want the interior of your home to have (e.g., formal, casual, cozy, traditional, contemporary)?

What kind of floor plan do you prefer (e.g., open vs. walls between all living spaces)?

In general, what are your likes and dislikes for the interior of your home?

## ***Bedrooms***

How many bedrooms do you need?

How will each of those rooms be used?

What are your preferences for the master bedroom? ➡

# Your Home Wish List

## ***Bathrooms***

How many bathrooms do you need?

What are your needs for each of the bathrooms?

## ***Kitchen***

What features must your kitchen have (e.g., breakfast area, types of appliances, etc.)?

What finishes do you want (e.g., countertops, flooring, appliances, etc.)?

What are your likes and dislikes for the kitchen?

## ***Dining Room***

Would you like the dining room to be part of the kitchen configuration? What about the living room?

What size dining room table do you have?





# Your Home Wish List

## *Living Room/Family Room*

Describe your likes and dislikes

Do you want a fireplace?

What size room(s) do you have in mind?

What other rooms do you need or want?

What else should I know about the inside of the house you are looking for?

## *Summary*

What are the top five things your home needs to have?

Beyond those five things, what is something else you really want to have?

If you could have something else, what would that be?

If you could have one last thing to make this your dream home, what would that be?



# The Neighborhood of Your Dreams

***Please consider the following and record any notes or preferences:***

**Areas you would enjoy**

**Specific streets you like**

**School district(s) you prefer**

**Your work location(s)**

**Your favorite shops/conveniences**

**Recreational facilities you enjoy**

**Any additional items to consider when selecting your target neighborhoods:**



# Frequently Asked Questions

## **How will you tell me about the newest homes available?**

The Multiple Listing Service Website provides up-to-date information for every home on the market. I constantly check the New on Market list so I can be on the lookout for my clients. I will get you this information right away, the way that is most convenient for you; by phone and/or email.

## **Will you inform me of homes from all real estate companies?**

I will keep you informed of all homes. I want to help you find your dream home, which means I need to stay on top of every home that's available on the market.

## **Can you help me find new construction homes?**

Yes, I can work with most builders and get you the information you need to make a decision. On your first visit with the builder, I will accompany you. By using my services with a new construction home purchase, you will receive the services I offer, as well as those provided by the builder, at no additional cost.

## **How does for sale by owner (FSBO) work?**

Homeowners trying to sell their home without agent representation are usually doing so in the hopes of saving the commission. If you see a FSBO and want the advantages of my services, let me contact the owner for you and make an appointment. Most times the homeowner will work with an agent, even though their home is not listed, since the agent is introducing a potential buyer to their property.

## **Can we go back through our property again once an offer is made, but before possession?**

Usually, we can notify the seller and schedule a convenient time to visit the property again. Immediately before the closing, we will schedule a final walk-through and inspection of your new home.

## **Once my offer is accepted, what should I do?**

Celebrate and focus on moving into your new home! You will want to schedule your move, pack items and notify businesses of your address change. I will provide you with a moving checklist to help you remember all the details. I will also give you a good faith estimate and HUD statement, which will indicate the amount you will need to bring to closing.



**THANK YOU!**

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Let's connect!  
[AlinaSells.com](http://AlinaSells.com)