



## Relocation Package



FUTURE REALTY GROUP LLC

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***www.CoveringYourFuture.com***

**OVER 18 YEARS OF  
REAL ESTATE & CONSTRUCTION  
EXPERIENCE**

***100% Satisfaction or My Commission Back!***  
Satisfaction Guaranteed™ in writing that says if for any reason you don't feel that Kari has earned commission as your real estate professional, she will give it back to you. No hassles, no loop holes, simply Satisfaction Guaranteed.™

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# Kari Jelsma



- ❑ Office #1 on Google for Jacksonville Real Estate, and in Top Ten on Msn, Yahoo, and all other major search engines
- ❑ Only local Company on TEN different Real Estate Boards in Florida
- ❑ Jacksonville Real Estate board member in good standing
- ❑ Broker-Associate status with Florida Real Estate Association
- ❑ Fluent in Spanish
- ❑ Served on committees with the NEFAR
- ❑ Bachelors Degree
- ❑ Full-time assistant
- ❑ Mortgage Agent on Site
- ❑ Appraiser on Staff

## Accomplishments

- ❑ Additional University training
- ❑ Member of Platinum Club
- ❑ Member of Gold Club
- ❑ 100% Club
- ❑ Chairman's Award
- ❑ Top Lister, Top Seller & Top Producer Awards
- ❑ Presidents Club
- ❑ Successfully completed Courses: Mike Ferry, Hobbs-Herder, David Knox, Broker Management, and many others...

- ❑ Top Agent for the Entire State of Florida
- ❑ E-Pro Certification
- ❑ Multi-Million Dollar Club
- ❑ Numerous Sales achievements

## Hobbies

- ❑ Boating
- ❑ Computers
- ❑ Painting & Decorating
- ❑ Reading

*"I have a wonderful husband named James and two adorable sons: Justin and Zachary and one precious daughter Krystal."*

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*"In keeping with my philosophy, I have enclosed a list of Strategic Alliances that I have formed over the years. Each of who has greatly assisted my Clients in their particular field of expertise. I will admit that I am very protective of my Clients interests, and that anyone I should refer a client to, must meet my criteria of exceptional service."*

## Services

### Legal

*Should it be a Sale or Purchase, rest assured the transaction would be completed at a very competitive price.*

### Mortgage

*Require a New Mortgage? An increase and blend? Not sure what you will qualify for? What are your Debt-to-Income ratios? In the comforts of your own home, all these questions and more can be answered, at no charge!*

### Home Inspection

*Whether buying or selling, we can have a complete home inspection within 12-24 hours to help ease your mind of any hidden deficiencies or costly repairs, which could affect your selling or purchase price.*

### Property Appraisal

*We can arrange an immediate appraisal to help price your home or confirm your planned purchase.*

### Survey

*Not sure if the fence, deck garage, is properly located? A Survey is an absolute necessity upon closing. This can be ordered immediately if you are not in possession of an approved one.*

### General Maintenance

*Do your carpets need to be cleaned or stretched? Touch up painting required inside/out? Yard maintenance? Furnace or plumbing problems? Do not worry one call and I can obtain free estimates. The decisions are up to you.*

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# 10 Step Buying Process

## STEP 1 - DEFINE NEEDS FOR YOUR NEW HOME

***Congratulations on your decision to purchase a new home! Your first step toward buying your new home will be to analyze your needs. Your real estate agent can assist in analyzing your needs so that you will be able to get a clear picture of exactly what you want your new home to look like and how it should function for you and your family.***

***First, you should write down why you are looking for a new home. For example, are you currently renting and would like to have a home where you can begin building equity? Maybe you recently married and have outgrown your current residence. Or, maybe you have just gotten a promotion, which requires you to move to a new city. These factors will all have a bearing on how you approach your home search.***

***Second, establish a time frame that you would like to stay within for buying your home. Depending on your reasons for wanting a new home and the current state of the market in the area you are looking to buy, you should be able to come up with a rough guideline, which you can finalize at a later time.***

***Last, you most likely have a mental picture of what you would like your house to look like and what features it should have. It's very important to write these ideas down to avoid any ambiguity later in your home search. You should make at least two lists: one should be a list describing your dream home and the other should list the features of the home that are an absolute must have in order to buy it. In a perfect world, your new home would fulfill both lists 100 percent. It is more likely that you will end up blending the two lists into a schedule of prioritized items as you progress through the buying process. This is a natural and evolutionary process, as you get clearer about what you want and what is available.***

## STEP 2 - MORTGAGE PRE-APPROVAL

***Now that you have your list of features you want in your new home, you are ready to start looking! Well, not just yet. You are going to need to know in what price range to look. There are two ways to go about this. You can get prequalified or preapproved for a mortgage.***

***Either way, you will need to contact a mortgage company. There are some key differences between prequalification and preapproval for a loan that you need to be aware of. Loan prequalification is a simple process. It takes into account very basic information regarding your financial status and gives you an amount for which you may qualify. This can be done strictly on a verbal level or electronically over the Internet. The prequalified amount is based solely on the information you provide. In most markets, prequalified buyers usually hold little clout compared to preapproved buyers due to the fact that the information given during the prequalification process is not thoroughly investigated and therefore may be unreliable. Where a preapproved buyer is actually approved for a loan of a certain amount, a prequalified buyer is only told that they might be approved for a certain amount.***

***Pre-approval is a much more involved process. The lender will take all pertinent information regarding your finances and perform an extensive check on your current financial status. This will ultimately give you the exact amount that you will be eligible for (depending on what type of loan you decide to go with). Being preapproved lets the seller know that you have gone through an extensive financial background check and there should be no unexpected obstacles to buying the home. You can see how being preapproved would be more attractive to a seller than just being prequalified.***

## STEP 3 - NEIGHBORHOOD INFORMATION

***Now that you have your list of needs and wants and you know how much you can afford to spend, it's time to look at some houses! Not just yet. Step back for a moment and consider the larger picture. People don't just buy a house; they buy the neighborhood the house is in. Think about that...if you found the perfect house but it was in a neighborhood that wasn't to your liking, would you make an offer on it? Most likely the answer would be, "No."***

***So, you will need to make another list of what type of neighborhood you want to live in. You will most likely want to consider things like how living in the neighborhood will affect your drive time to and from work, what amenities are offered (swimming pool, tennis courts, park, etc.), and, if you have children who are attending school or soon will***

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*be, what school district you will be in and how close the schools are. You may even want to make two lists just as you did with your home criteria.*

*Your real estate agent can help you consolidate the information from your list of needs and wants for your home, your pre-approval, and your list of needs and wants for the neighborhood. From this, you can incorporate this information into a broad search profile, which will then be narrowed down to specific areas dictated by the market in which you will be looking. Your agent's experience in local markets will be an invaluable resource during this step.*

## STEP 4 - HOME SEARCH

*At this point you will have a good idea of what you can afford and what type of neighborhood you will want to live in. Taking that information into consideration you are ready to embark on your actual home search. If you don't know much about the city that you are moving to you will most likely want to start your search by finding neighborhoods that meet your criteria and then narrowing your search to particular homes in the area.*

*There are a few ways to go about this. Possibly the most efficient way to find homes is to allow your real estate agent to keep you up-to-date on available properties that may meet your criteria, then and allow your agent to screen these properties for you. When your agent presents you with a property that interests you, he or she can arrange for you to tour the property when it is convenient for you.*

*You can also access local publications highlighting available real estate in the area, contact local Neighborhood Associations, visit the local Chamber of Commerce, look on the Internet, and even drive through neighborhoods that you feel would meet your needs. Driving around a particular area looking for a home that is for sale is good because you can actually see the house, but it can be very time consuming and very "hit or miss."*

## STEP 5 - MAKE AN OFFER

*Now that you and your real estate agent have found the home you would like to purchase, it's time to make an offer. Taking into account the recent sales of homes in that neighborhood, which are similar in size, quality, conveniences, and amenities, what are you willing to pay for the home? Your real estate agent will consult with you and advise you on how to create an offer that will have the best chance of being accepted.*

*Your agent will ensure that you have everything down in written form... no verbal agreements. After consulting with your agent to put your offer in a written contract that meets all the legal requirements according to local and national guidelines, your agent will present the seller with a written document detailing what needs to be done by both parties to execute the transaction. The contract should protect the best interests of all parties involved and should be comprehensive in nature. Your agent will also ensure your financial position as the buyer by including any necessary contingencies, which would protect you if a particular requirement were not met. Once the seller accepts it, it may be too late to make any changes.*

*The contract, though not limited to this list, should include the following:*

- A legal description of the property*
- The offering price*
- The down payment*
- Financing arrangements*
- A list of fees and who will pay them*
- Amount of the deposit*
- Inspection rights and possible repair allowances*
- The method of conveying the title and who will handle the closing*
- A list of appliances and furnishings which will stay with the home*
- The settlement date*
- Any relevant contingencies*

*Remember that the legalities of this phase are very important. If you have any questions or concerns, they need to be addressed right away. After all, no one has ever said at their closing, "I wish I had asked fewer questions."*

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## STEP 6 - NEGOTIATE THE OFFER

*Once your offer is made, you and your real estate agent may need to enter some negotiation in order to reach an agreement. Keep in mind that almost everything is negotiable when you are buying a house. This can give you a great deal of leverage in the buying process -- that is, if you have adequate information and you use it in an appropriate manner. Your agent will have the market knowledge and negotiating expertise necessary to make sure that your offer is accepted at the best price and terms possible for you.*

*Some of the things that you may have to negotiate are:*

- The price*
- Financing*
- Closing costs*
- Repairs that need to be done*
- Appliances and fixtures*
- Landscaping*
- Painting*
- Occupancy time frame*

*The key to successful negotiating is keeping in mind that the end result must make you, the buyer, and the seller happy. Otherwise, negative feelings will persist throughout the remainder of the process and someone may walk away feeling that they were not treated fairly.*

## STEP 7 - FIND A VENDOR

*After your offer has been accepted, your agent will supervise the coordination of all necessary vendors and serving as your advocate when working with each vendor. Your agent will make sure that the vendors have access to the property at the appropriate times to perform their procedures and oversee the execution of those procedures on your behalf.*

*For instance, the property will need a thorough examination. Working with your lender, you may need to have a formal appraisal and a survey done for the property designated in the contract. A property inspection, a foundation inspection, and an environmental inspection may also need to be completed to make sure that the property is up to the standards set forth in your written agreement. If there are issues or inconsistencies brought to light during this time, it may delay or even nullify the contract depending on the contingencies set forth in the contract.*

*Homeowner insurance is another very important item that will need to be taken care of at this point. Insurance experts recommend that you obtain insurance equal to the full replacement value of the home. Unless you have insurance coverage on the home, the closing cannot proceed. Having these procedures done in a timely and professional manner is a must. Investigate each vendor to make sure that they are reputable and have a clean operational history.*

*Your agent's experience in this area will be invaluable in making sure that everything is completed on time and in a professional and legal manner.*

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## STEP 8 - PRE-CLOSE PREPARATION

*As the closing date draws near, your real estate agent will contact the escrow company or closing attorney and your lender to make sure that all the necessary documents are being prepared, and that they are complete, accurate, and delivered in a timely manner. Your agent will also need to confirm that the documents will be delivered to the correct location so they can be reviewed and that they will be ready for the appropriate closing date.*

*At this point, you and your agent should find out what form of payment you will need to bring to the closing for any unpaid fees. Make sure that your payment is made out to the appropriate party. Ensuring that each closing document is ready and available will enable you to have a quick, easy closing.*

## STEP 9 - CLOSING ON A HOME

*"Closing" refers to the meeting where ownership of the property is legally transferred to the buyer. It is a formal meeting in which most parties involved in the buying/selling process will attend. Closing procedures are usually held at the title company's office or lawyer's office. Your closing officer coordinates the document signing and the collection and disbursement of funds. Your agent will generally be present at your closing to read the documents on your behalf, answer any questions, or help to resolve any last minute or unexpected details that may come up.*

*In order for the closing to go smoothly, each party involved should bring the necessary documentation and be prepared to pay any related fees (closing costs). There may be more than one form of acceptable payment for your closing costs so ask the closing officer which form of payment will be required and to whom it should be made out. Closing costs will generally total an amount equal to 2 to 3 percent of the total loan value not including down payment and the buyer's escrow account.*

*Sellers sometimes pay for a portion or all of the closing costs, depending on local market conditions, terms of the purchase contract, and the seller's cash and timing considerations. Any such concessions should be acknowledged in writing. Most lenders will allow a credit from the seller to the buyer for the non-recurring closing costs. However, they usually won't allow a credit that reduces the amount of the buyer's down payment or any of the buyer's recurring costs, such as expenses for fire insurance premiums, PMI, or property taxes.*

## STEP 10 - POST-CLOSE ACTIVITY

*Congratulations on the purchase of your new home! Now that you have taken ownership of the property you will need to have your local services such as electricity, cable, and phone set up. Your real estate agent can help you coordinate the set-up of these local services. No doubt your agent already knows who the local vendors are for such services as water and electricity, as well as others, so he or she can help provide you with a list of contacts.*

*Also, you should already be aware of the expenses that are typically associated with owning a home. Neighborhood Association fees, landscaping costs, and annual taxes should be budgeted for throughout the year.*

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# 6 Ways to Beat the Stress of Buying a Home

**DEATH, DIVORCE & MOVING are the three most stressful experiences in life.**

**There are two very different kinds of needs that people have while moving. First there are the transactional needs, like finding the home that is just right for you, finding a seller who is realistic, negotiating the price, filling out the paperwork, handling the escrow, and arranging for the move. But there are also emotional needs that are involved when moving, and this is where the biggest stress comes in. Any competent agent will handle the transactional needs for you, but if your emotional needs are unfulfilled, you'll be frustrated and may not act in your own best interests. The ideal real estate agent is one, who is competent with paperwork and numbers, but can also guide, direct, and counsel you through the emotional ups and downs of moving. Here are the six best ways we've found to beat the stress.**

## **1 Begin with the end in Mind**

**Have an ultimate scenario of where you're trying to be. What will life be like when you get there? How will it be better than where you are now? Dwell on that picture and write it out, fill up at least a page about how it feels in the new place. This is imperative. Having the goal in front of you at all times energizes you to achieve it, in spite of setbacks and frustrations. Emotions will run high and you need an anchor. In childbirth, the Lamaze method teaches you to focus on one spot when enduring labor pains. In the Bible it says that Jesus willingly went to the cross by focusing on the joy He would have when it was over. In the same way, you too must focus on that future goal when anxiety threatens to get the better of you.**

## **2 Be Flexible**

**In your monetary calculations, overestimate by a thousand dollars. In this market, anything can happen between contract acceptance and closing. It could be the inspections reveal areas of concern that the seller is unwilling to fix or the repair costs are higher than the amount limited in the contract. Or the interest rate changes which affects the necessary down payment and closing costs you will need to come up with. As your real estate team, we will strive to tie up loose ends as quickly as possible, but remember there is no perfect world.**

**Most buyers feel a bit overwhelmed when taking on a new mortgage and the responsibilities of a new home and we've seen many buyers get angry when it seems like the cost just keeps going up. Anger is caused when reality doesn't match up with the expectations you had in your mind. So if you anticipate this happening in advance, you won't get angry. In fact, it'll probably go better than you expected.**

## **3 Trust in the Process**

**There's just so much to do, it's easy to panic. You wonder if it will ever work out. In fact, when we bought our house, we couldn't eat for a day, we felt sick to our stomachs! You think you're taking a big chance, but the truth is you're giving yourself a big chance. Even though you can't see every step of the way, as you move towards your goals, the way opens up. We know that you haven't moved in a long time and it's a major upheaval in your life. But we've been there many times before, and we'll be looking out for you. Trust that we know the way to get you there.**

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## 4 Get Knowledge

*One thing you'll probably feel during this transition time is being out of control. It feels like everyone else has taken over your life. The seller, your lender, the appraiser, the inspectors, they all have the power to say yes or no to your moving plans.*

*We'll try our best to let you know ahead of time what your expenses will be, and what the unknowns are. We'll tie down the loose ends as soon as possible. We'll try to get your loan approved within a reasonable time frame. We'll educate you as best we can and let you in "behind the scenes" so you won't ever feel stupid or out of control.*

## 5 What is your Option?

*When things don't go as smoothly as you had hoped, don't let emotions take over. Always ask yourself "What is my option?" because there are always options. Let's pretend the lender takes longer than agreed upon to get your loan. He keeps asking you for more and more documentation until it feels like he also needs to know how many gold fillings you have in your mouth! You'll feel upset because you wanted to feel certain about the move and now you still have to live with the uncertainty. You want to say "Forget it, I'm fed up with this!" But what is your option? Find a new lender and start the process over again? That may take weeks, plus you will have to provide all the paperwork over again. If the lender is trying his best, it may be better to give him a few more days. Each case is unique, but when setbacks occur we've found that asking yourself this question helps to defuse the situation and restore clear headed thinking.*

## 6 Seek Entertainment

*When there's nothing you can do about the situation, take your mind off of it altogether. Maybe you expected loan approval on Friday, but now it won't come until Monday. You hate being in limbo and feeling powerless. So do something else entirely, maybe something where you aren't powerless. Take a hike, play tennis, get out of town for the day. Watch a movie, pray, or pour yourself into your work. Whatever diversion works best for you, now would be a good time to engage in it. Just forget the situation and refuse to listen to those irritating thoughts when they come into your head. Think about something else instead and just take it one day at a time.*

*To keep stress to a minimum, here's how I'll serve you when you work with me in buying your new home:*

*Give my best-reasoned expert counsel and advice with your best interests in mind. Clarify your goals and motivation, and decide if moving is the wisest choice at this time. Provide recommendations and information to help your kids through all the changes.*

*Negotiate effectively for you to get the lowest possible price for your new home. Treat your money like it was my own, shaving every expense possible. Protect your interests during escrow, keeping a detailed record of the transaction.*

*Be your levelheaded sounding board or relief valve when the stress is overwhelming. Counsel you through the feelings of "buyer's remorse". Alert you ahead of time to every possibility so you feel more in control.*

*Contact you daily during the last 10 days of the transaction to serve your needs. Provide guidance and help with movers, change of address, utilities shut off, cleaning, etc.*

*Deliver your closing paperwork. Continue to give you information of value after the transaction... for life.*

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# Making the Move Easy on the Kids

Moving from one house to another is seldom easy and fun for adults and it can be especially troubling for the children. But if parents deal with their children's concerns and needs thoughtfully, much of that distress and discomfort can be avoided.

Children see moves differently than their parent's do, and they benefit much less from the change in their comfortable routines, or so it seems at the time. Most often, a change in houses or communities heralds an important step forward for the adult members of the family.

The family moves because Daddy or Mommy has a great new job or a promotion in reward for years of hard work. They move because financial success has allowed the purchase of a bigger and nicer house in a more costly neighborhood. They move because they can finally afford private bedrooms for each child and perhaps a pool in the back yard.

In the 1990's, mobile and hard striving people typically live in a house for about four years and then move on as their careers or fortunes allow. That short time span is only a small percentage of the life-to-date for a 30 or 40 year old, but the same four years is half the lifetime of an 8 year old, and it includes almost all the years he or she can remember.

To a parent, this house may be only the place they have lived recently. They think of it as a way station on the road of life. To kids, however, it may be the only home they have ever really known. This is their house, the place they feel safe and comfortable and thoroughly at home.

A house is much more than a roof and walls to a child. It is the center of his or her world. A move threatens to take that sphere away and leave something totally strange in its place. The familiar friends, schools, shops and theaters, the streets, trees and parks - all will no longer exist for them.

Everything soon will be strange, and they will live in someone else's world. The impact of a move on a typical child starts about the time he or she first hears that Daddy has accepted a promotion, and often continues for about a year, until the new house becomes home, and memories of the previous place fade.

It's not usually necessary to announce this big change to children immediately, although they must hear about it from you before someone else breaks the news. Most teenagers see themselves as adult members of the family, and will probably feel they have been left out if they don't hear everything from the first day. But it is probably not a good idea to tell toddlers and preschoolers until they have to know. There is no point in making them worry far in advance.

Be sure to announce the move in a totally positive way. You might say how proud you are that Daddy's company has chosen him out of many other employees to manage a new office in Jacksonville. Talk about what a beautiful city Jacksonville is how good the schools are and how nice the people are.

Tell truthful but very positive stories about how nice the new house will be. Ask them what the favorite things are in their lives now, and then try to make them happen in the new home.

If the new home is too far away to allow a visit by the entire family after it has been selected, show the children pictures of it from every angle. Videotape it, if you can. Emphasize the positive views and be sure to include pictures of each child's new room. Try to name the house with some romantic description like "Oak Hill" for the big trees and the sloping lawn.

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Sugar coating will help, but since children can quickly see the negative sides of most situations, every parent must plan to deal with their children's worries, fears and sorrows. The children will lose friends they may have known all their lives. They will leave behind their sports teams, their clubs and their dancing teachers. They will have to start over in a new place, making friends, becoming accepted and fitting into different groups.

Younger children need protection from fear of the unknown. Listen carefully to their concerns, and respond quickly to allay their apprehensions. It would be normal, for instance, for a young child to worry that his or her toy box and shelf of stuffed animals might be left behind. Find those anxieties and correct them.

Probably the best tactic is to get the children actively involved in the whole process. Don't just promise to let them decorate their own rooms, for example. Take them to the paint store and let them bring home color swatches. Shop for bed spreads and towels and carpets.

They must leave old friends behind; so find ways to make that parting almost pleasant. Plan a going-away party and let them invite their own guests. Take pictures of everyone and make a photo album. If a child is old enough, send him or her out with a roll of film in the camera and the assignment to photograph the views they will want to remember.

Some relationships will be extremely difficult to break and these will demand careful, thoughtful, personalized planning by both parents. How, for instance, do you move a 17-year-old 1,000 miles from her steady boyfriend?

Expect that your children may be even more distressed after the move than they were before it. The new house will not be beautiful the night after the moving van leaves, or for months after. The furniture won't fit the rooms. The curtains won't be up, and every spot on the floor will be covered with half-unpacked cartons. The children won't know anyone at school and, if you move during the summer, they may have little opportunity to meet anyone their age.

You may be faced with many more problems in your new community than they will, but remember that you can handle them more easily than they can. They will need your help, and you should plan to give them the support they need.

After the move, give each of them a long distance telephone call allowance so they can keep in touch with the people back home who matter the most to them. Buy a stack of picture postcards that show positive views of your new community, and encourage them to write good news messages to the friends and relatives they left behind.

To make new friends, make sure the children don't vegetate in front of the television. Get them outside, where neighbors pass by. Have them pass out fliers to do baby-sitting or car washing. Encourage them to participate in as many school activities as they can handle. Get them on sports teams and into clubs.

If they - and you - aren't making new friends fast enough, throw a housewarming party for yourselves and invite all the adults and children on the block. If serious emotional or attitudinal problems arise, however, help is usually available and probably should be sought. Ask a teacher for help. Consider professional counseling. Don't let a serious problem slide.

Remember that the newness will wear off. New friends will become old friends and best friends. This new house may become the family homestead your grandchildren will visit every holiday season. There will be discomforts, but in the long run, everything will work out fine.

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# 7 Costly Home Buying Mistakes

## 1 Choosing the Wrong Realtor

*As a buyer in real estate you don't pay a real estate commission directly to your agent, this is typically taken care of by the seller out of his proceeds at the closing. But in the long run a Realtor with experience and many closed transactions will cost you much less than someone who is inexperienced or unknowledgeable! A top producer's business is built on repeat clientele and referrals because they have proven they know how to select a great home for their buyers and negotiate the best price and terms. Your agent is not your best friend; your agent is your financial advisor for what may be the largest single transaction in your life!*

## 2 Poor Location

*Location! Location! Location! You've heard that over the years and it still holds true. You can always change a home's decor and some of its structural features, but nothing can ever change its location. Buying a home in a poor location guarantees minimal (if any) appreciation and it will be hard to sell in the future.*

## 3 Not Having a Home Inspection

*A home inspector can literally save you thousands of dollars! They will check all structural, mechanical, electrical, plumbing and heating and air conditioning systems for defects the homeowner may even be unaware of. They will help prevent you from purchasing a home with a major defect or one, which requires too much corrective maintenance.*

## 4 Choosing the Wrong Lender or Loan

*The wrong lender or the wrong loan program for your particular circumstance can lead to the loss of big bucks! For example, if you know you are going to be in your home only a couple of years before that next job transfer or retirement, why pay all your closing fees up front? Often you can save thousands by raising the interest rate you pay by half a percent. Your monthly payment may be higher, but you may save \$2,500 overall. A good lender will take the time to find out what works best for you!*

## 5 Not Having Your Own Agent

*You should always have your own agent in a real estate transaction!*

## 6 Buying a Home You Can't Afford

*Always go by the lender's guidelines when deciding how much house you can afford. If you stretch too much you may find yourself in a financial bind, which forces you to sell your home. A forced sale almost always guarantees a loss.*

## 7 Buying a Home You Don't Like

*You have to live in your home, not your mother, your father, your big brother, your best friend and not even your Realtor! Make sure the home your purchase is the best one for you that you can find within your price range.*

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# JACKSONVILLE AREA DEMOGRAPHICS

<i>Demographics</i>	Metro Area	State Avg.	National Avg.
Population	1,180,909	18,456,790	281,522,000
Pop. density	1,402.3	296.4	79.6
Percent male	49.4%	48.7%	49.1%
Percent female	50.6%	51.3%	50.9%
Median age	35.1	39.5	37.6
People per household	2.7	2.5	2.6
Median household income	\$40,606	\$38,819	\$41,994
Average income per capita	\$20,089	\$21,557	\$21,587

<i>Crime</i>	Metro Area	State Avg.	National Avg.
Violent crime risk index	6.4	4.9	3.0
Property crime risk index	5.4	4.5	3.2

<i>Housing</i>	Metro Area	State Avg.	National Avg.
Median home value	\$152,300	\$179,400	\$185,400
Median age of homes	17.4	14.5	27.8
Home appreciation	13.2%	18.8%	12.3%
Homes - owned	61.4%	60.8%	63.4%
Homes - rented	29.1%	26.0%	21.7%
Homes - vacant	9.5%	13.2%	14.8%
Commuting by bus	2.1%	1.9%	2.0%
Commuting by carpool	15.4%	12.9%	14.6%
Commuting by auto	74.1%	79.0%	71.6%
Working at home	3.1%	3.0%	5.6%

<i>Family Facts</i>	Metro Area	State Avg.	National Avg.
Currently married	53.8%	54.3%	58.3%
Never married	24.5%	23.8%	23.8%
Divorced	11.0%	11.6%	7.7%
Widowed	6.8%	7.9%	7.4%
Separated	3.9%	2.4%	2.8%
Married - w/ children	28.5%	28.9%	28.5%
Married - no children	26.6%	47.0%	31.3%
Single - w/ children	12.4%	13.4%	9.3%
Single - no children	32.6%	10.8%	30.7%

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<b>Education</b>	<b>Metro Area</b>	<b>State Avg.</b>	<b>National Avg.</b>
High school graduates	78.8%	79.9%	80.4%
College degree - 2 year	9.6%	7.0%	8.2%
College degree - 4 year	17.3%	14.3%	14.9%
Graduate degree	7.0%	8.1%	7.0%
Expenditures per student	\$4,721	\$5,181	\$5,896
Students per teacher	18.6	17.7	16.0
Students per librarian	501	560	934
Students per guidance counselor	501	560	560

<b>Economy</b>	<b>Metro Area</b>	<b>State Avg.</b>	<b>National Avg.</b>
Unemployment rate	4.4%	4.3%	5.4%
Recent job growth	3.6%	3.7%	1.8%
Future job growth	3.6%	3.7%	10.5%
Sales tax	6.00%	6.66%	5.63%
Income tax	0.00%	0.00%	5.02%
Cost of living index	90.6	89.8	100.0

<b>Health</b>	<b>Metro Area</b>	<b>State Avg.</b>	<b>National Avg.</b>
Air quality	25	50	48
Watershed quality	27	63	54
Physicians per capita	240.4	150.2	168.5
Health cost index	87.7	99.4	100.0
Superfund site index	41	83	71
UV index	5.7	6.1	4.3

<b>Climate</b>	<b>Metro Area</b>	<b>State Avg.</b>	<b>National Avg.</b>
Altitude	57	74	1,058
Rainfall (inches annually)	51.1	54.0	38.8
Snowfall (inches annually)	0.0	0.0	24.4
January avg. low temp	43.4	45.7	21.6
July avg. high temp	91.2	91.4	86.4
Days of precipitation annually	116	115	112
Days mostly sunny annually	221	237	205
Comfort index (during hot weather)	29	27	44

## **Kari Jelsma - Commitment Letter**

***Thank you for the opportunity to demonstrate my abilities to assist you in purchasing your next home. I am dedicated to providing service with quality and integrity to my clients and their families.***

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***I am looking forward to meeting you. If for any reason an appointment becomes inconvenient, please contact me to arrange another mutually acceptable time.***

***My mission is to provide home ownership in the most caring and professional manner.***

***To achieve this goal, I have developed a strategic and comprehensive buyers plan designed with proven results.***

***I hereby promise to fulfill these obligations and requirements set out in my pre-listing package.***

***Sincerely,***

A handwritten signature in cursive script that reads "Kari Jelsma".

**Kari Jelsma  
Broker  
Future Realty Group**

**"Covering Your Future in Real Estate"**

## Address Change Phone List

### Utilities & Services

Electric \_\_\_\_\_  
Water \_\_\_\_\_  
Gas \_\_\_\_\_  
Telephone \_\_\_\_\_  
Cable TV \_\_\_\_\_

### Professional Services

Doctor \_\_\_\_\_  
Dentist \_\_\_\_\_  
Lawyer \_\_\_\_\_  
Accountant \_\_\_\_\_  
Daycare \_\_\_\_\_  
Drycleaner \_\_\_\_\_  
Drug Store \_\_\_\_\_  
Service Station \_\_\_\_\_  
Hair Dresser \_\_\_\_\_

### Publications

Times Union \_\_\_\_\_  
Magazines \_\_\_\_\_  
Mail Order \_\_\_\_\_  
Book Clubs \_\_\_\_\_

### Government & Public Offices

Income Tax \_\_\_\_\_  
Social Security \_\_\_\_\_  
Pension \_\_\_\_\_

### Insurance Agencies

Life \_\_\_\_\_  
Health \_\_\_\_\_  
Home Owners \_\_\_\_\_  
Automobile \_\_\_\_\_  
Other \_\_\_\_\_

### Personal

Friends/ Relatives \_\_\_\_\_  
Business Assoc. \_\_\_\_\_  
Athletic / Health \_\_\_\_\_  
Social \_\_\_\_\_  
Church \_\_\_\_\_  
Civic \_\_\_\_\_  
Vehicle Registries \_\_\_\_\_  
Library \_\_\_\_\_  
Schools \_\_\_\_\_

### Business Accounts

Bank Accounts \_\_\_\_\_  
Finance Company \_\_\_\_\_  
Charge Accounts \_\_\_\_\_  
Real Estate Agent \_\_\_\_\_

### Deliveries

Milk / Dairy \_\_\_\_\_  
Diaper Service \_\_\_\_\_  
Other \_\_\_\_\_

## Moving Day Check List

- All meters read.
- AC/Heat set to climate control
- Leave all applicable warranty, house plans, etc.
- Windows and doors shut and locked.
- Lights turned off.
- Telephone service disconnected.
- Leave garage door opener.
- Leave forwarding address & phone number