



The Road To Home Ownership

It our my responsibility to educate our clients every step of the way during the home buying process. Our main goal is to empower you to make confident decisions as you invest in your future!

1. The Pregualification **Process**

The prequalification process gives you an amount you are likely to be approved for if you were to apply for a loan. This is an initial step in the mortgage transaction that benefits you as a borrower. Getting prequalified is a simple and quick process, and can even be done over the phone.

2. Look at Homes

Looking at homes is and should be FUN! I know this and prioritize my clients' needs and wants before hitting the road to look at homes. At this stage in the process, it's important to discuss the intricate details of each micro market you're considering and cull down to a modest list of homes you're ready to tour.

3. Evaluate the Options

After you've toured properties, it's important to evaluate several details regarding the

- · Location
- **Current Price**
- **Features**
- Cost of ownership on each individual property
- Goals for current purchase

Discussing your thoughts on why you do and do not want to purchase a particular property will help me write the best offer and terms for your situation OR find another property more suitable for your needs.

4. Make an Offer

Making an offer is more than just the purchase price. Terms

and conditions as well as differing opinions of market value will come into play. I can honestly explain to you how strong of an offer you are bringing to the table when bidding on a home.

5. Negotiate

If the initial offer is not accepted, the seller has the right to counter or decline the offer altogether. More often than not, the seller will counter, at which time I will communicate with you the terms in which the seller will agree to. Buyers and sellers may go back and forth several times to achieve a win-win for all parties.

6. Offer Accepted

You and the seller have now come to terms on the purchase of their property and it is time to get to work to ensure both parties end up at the closing table!

7. Escrow Deposit

The earnest money deposit is agreed to in the terms written in the contract. This amount is often a low percentage of the agreed purchase price, but can sometimes be more depending on terms. You are responsible for getting the deposit to the closing company within the amount of time determined by the contract.

8. Deadlines

The Deadlines are important! You are responsible for providing the deposit, and all other items needed to the mortgage and title company

based on the contract timelines. I assist to ensure all inspections, appraisals, and other items are scheduled and completed within the time frame listed in the contract.

9. Title

The title of the property will be checked to ensure ownership can convey to you without any issues. Generally title insurance is issued as well, protecting you from issues that could arise from the past.

10. Inspection

Inspections are an important step in the process. You will want to have a professional look at all of your major systems to determine the condition.

11. Home Insurance

Insurance is an important component of your purchase. You will want to insure one of your largest assets is protected.

12. Survey

A survey will show the property lines and allow you to make sure your property is not encroaching on another's property and that no one is encroaching on your property.

13. Appraisal

An appraiser will give their opinion of the home's value to make sure it is in line with the agreed upon sales price. This will be required when financing is involved.

14. Loan Commitment

At this point your lender has decided that all conditions of making your loan are satisfied. time to move forward to closing.

15. Walkthrough

The pre-closing walkthrough is to confirm the property is in the correct condition for you to take possession. It is important to ensure items that are supposed to convey with the property are there and that items that were to be removed have been removed.

16. Transfer Utilities

I can provide a list of the utility vendors for your specific location. Ask me about our **Utility Connection!**

17. Closing

Paperwork will be signed transferring the property to you. If a loan is involved, loan documents will be signed as well.

18. Possession

Time to realize your real estate dreams and move in and enjoy your new home!

What Makes This Place Special?

Our award-winning beaches clearly draw attention but the closer you look, you'll find wonderfully diverse lifestyles that this area caters to. There is truly something here for everyone!



Innovative Education

Our lifestyle is influenced by innovators with unlimited potential. The Institute for Human Machine Cognition (IHMC), Navy Federal Credit Union and The Studer Community Institute are a few organizations that bring us international recognition for technological and economic advancement.

This area's job market outperforms the national average. New jobs are being created by the thousands each year and we see the most growth in technology and education. The burgeoning workforce is enhanced by esteemed universities and state colleges with a wide variety of vocational and technical colleges.

We know the skies as well as the seas. Surrounded by NAS, Hurlburt Field, Whiting Field, and Eglin Airforce Base, we are protected by our country's military and we are rich in Aviation history. Among the many museums located in the Pensacola area, the renown National Naval

Air Museum stands out as the largest museum dedicated to naval aviation in the world.

Our growing economy impacts our residents and visitors by improving the quality of life.



Outdoor Experiences

Enjoy waterfront adventures from surfing to sport fishing. Scuba diving is a popular pastime here with locations like the USS Oriskany, the world's largest artificial reef, and many springs fed by the Floridian aquifer system just north of Pensacola Bay.

The natural beauty isn't limited to the shoreline! We have thousands of acres of beautifully preserved forests, gorgeous golf courses, and the largest protected body of water in the Florida Panhandle. The Florida Trail begins at the historic Fort Pickens on Pensacola Beach stretching down to Miami.

The best part is our outdoor activities can be enjoyed year-round from snorkeling in Gulf Shores up to tubing on Blackwater River and back down to parasailing in Navarre.









Historic Downtown

Equal parts hip and historic, downtown Pensacola is central to everything and offers an active waterfront with all the shopping, dining, and entertainment you could ask for.

The Historic Village downtown harbors over 27 properties in the Pensacola National Register Historic District including the Pensacola Museum of History, Pensacola Children's Museum, and the Voices of Pensacola Multicultural Center along with many others.

Dining in downtown Pensacola caters to every palate. The food trucks at The Garden are great on the go and the fine dining at Iron is an experience to be savored. Visit the chic shops and discover a modern southern style unique to downtown Pensacola. You'll find the perfect day of shopping here; fine art, high-end home furnishing, and handmade jewelry.

Be it history, entertainment, dining, or shopping, downtown Pensacola has something specifically for you!

Creative Culture

As America's first European settlement, Pensacola echoes the diversity of the cultures that shape us through our art, architecture, and distinct southern hospitality.

Every Saturday morning, our local vendors sell live plants, produce, crafts, antiques, and so much more in a fun and family-friendly environment at the Palafox Farmers Market. One Friday every month the shops and art galleries down Palafox street stay open late into the evening and our community comes together to celebrate during Gallery Night.

The Historic Seville Quarter is the pinnacle of our club scene, but if the symphony or ballet is more your cup of tea then you'll be right at home; Venues like the Saenger Theatre and Pensacola Little Theatre have just what you're looking for in entertainment. Pensacola is proud to be the only city between Mobile, Al. and Tampa, Fl. to have an opera, symphony, theatre, ballet, and accredited museums – also known as the "big five".

Maritime Park offers an amphitheater and the Bayfront Stadium, home of the Blue Wahoos. From The Great Gulf Coast Arts Festival to Seafood Fest, we have no shortage of events that focus on music, art, and sports.



stunning views

Is it looking over the Gulf of Mexico from the shoreline while your toes sink into one of the whitest beaches on earth? Is it off the back of a speeding boat passing Pirates Cove while watching a school of dolphins play in the wake? Is it seeing the sunset with a loved one at Bayview Park? The answer is yes! And knowing you can do it all again tomorrow is a great reason to stay.



The Mark Lee Team

As Featured On:







THE WALL STREET JOURNAL.





The Gold Standard in Customer Service

Mark Lee and his team of handpicked experienced Realtors are dedicated to providing concierge level customer service and an unparalleled transaction experience. The Mark Lee Team attributes their success to their high rate of customer satisfaction and a strong client base from active involvement in the betterment of the Pensacola, Pensacola Beach and Gulf Breeze communities.

Levin Rinke Realty is the leading real estate company and developer in Pensacola, Pensacola Beach and Gulf Breeze and has sold more than \$1 billion in real estate. The Mark Lee Team is a proud affiliate of Luxury Portfolio International®. Luxury Portfolio International® is backed by the experience of the most well respected and well known experts in luxury real estate in markets worldwide.

What Our Clients Say About Us

"(Rachael) was incredibly knowledgeable, an advocate for me as the buyer, and truly professional."

— Buyer, Gulf Breeze Home

"Very pleasant experience!"

— Buyer, Pensacola Home

"(The Mark Lee Team) truly set the highest standard for all realtors to follow."

— Buyer, Pensacola Home

I've bought and sold numerous homes, and Rachael was the very best realtor I've ever had the pleasure of working with. She was incredibly knowledgeable, an advocate for me as the buyer, and truly professional. I would strongly recommend her to anyone buying/selling in the Pensacola area.

Aisha was very enthusiastic about helping us find a home, she was knowledgeable and helpful with the process, and she communicated promptly and efficiently. Very pleasant experience!

Cherry Fitch and the Mark Lee Team are the best! Taking professionalism to a new level and most accommodating from start to finish. They truly set the highest standard for all realtors to follow. As a new physician, moving back to the Pensacola/Gulf Breeze area, the Mark Lee Team made the purchase of our new home smooth and easy. Their physician and executive relocation program is unique and sets the Mark Lee Team apart from all the rest. It's comforting to know that whether you're a new physician or executive moving to the area, the Mark Lee Team will assist you with all your relocation needs!

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Our Standard of Excellence in All Markets

Levin Rinke Realty is the leading independent real estate company and developer in Pensacola, Pensacola Beach and Gulf Breeze and has sold more than \$1 billion in real estate. The Mark Lee Team is a proud affiliate of *Luxury Portfolio International*® (LPI). This hand-selected group of over 130,000 professionals in more than 60 countries collectively sells over \$372 billion in real estate annually. *Luxury Portfolio International*® is backed by the experience of the most well respected and well known experts in luxury real estate in markets worldwide.

As the luxury division of *Leading Real Estate Companies* of the World[©], LPI allows us to showcase listed properties to affluent clients around the world looking for the most desirable properties.

Luxury Portfolio International markets more than 50,000 of the world's most remarkable homes annually and attracts over three million high-net-worth visitors a year by presenting a gallery of the finest luxury properties and brokerages worldwide.

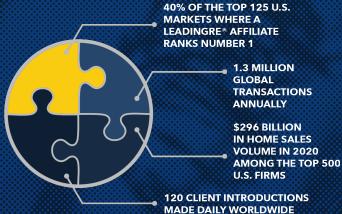
The global reach is evident in LPIs extensive collection of homes and a total inventory of available properties over \$58 billion with an average price over \$2.6 million dollars. The 200+ firms affiliated with LPI are all members of LeadingRE and are the most well-respected and well-known experts in luxury real estate in markets worldwide.

Your current location, or where you would like to be are not an impedence. We're able to help you across the globe.

Local Company. Global Connection.

As the #1 independent real estate company in Pensacola, Levin Rinke Realty is a proud member of Leading Real Estate Companies of the World® (LeadingRE). With this global network, we have the ability to help clients whether they are moving across town or around the globe.













1.3 M GLOBAL TRANSACTIONS



70 COUNTRIES



4,600 offices

Our Buyers Agents

Cherry Fitch



Cherry Fitch joined Mark in 2006 after spending 30+ years in the Gulf Breeze school system as a teacher, guidance counselor, assistant principal, and principal of Gulf Breeze High School. Now a full-time real estate agent licensed in Florida, Cherry specializes in tours, relocation services and assisting buyers in finding their perfect home. Cherry's firsthand knowledge and contacts within the local school system have been invaluable to helping families relocate to the Gulf Coast.

Cherry received her undergraduate degree in English from the University of West Florida. She holds a master's degree in Educational Leadership from the University of West Florida and another in Counseling from Troy State College. Cherry has received numerous honors throughout her years as an educator at Gulf Breeze High School, including 2005 Florida High School Principal of the Year. She has been nominated for the combined Rotary of Gulf Breeze and Pensacola Ethics in Business Award.

Cherry is a native of the area and resides in Gulf Breeze. She is active in the United Methodist Church, Gulf Breeze Rotary Club, Impact 100 and Santa Rosa Education Board. Cherry currently serves on Gulf Breeze City Council and the Gulf Breeze Chamber of Commerce Board of Directors.

Rachael Johnson



Rachael Johnson is a lifelong resident of the Pensacola area, born and raised in the Cordova Park area. Her extensive knowledge of the area provides clients with a high-level expertise of everything Pensacola has to offer.

She joined the Mark Lee Team in 2020 and rapidly established herself as a multi-million-dollar producer. Rachael currently leads our Corporate and Physician Relation programs and is a buyer specialist utilizing her expansive industry network to ensure high-quality transactions. She provides concierge-level customer service to all her clients and delivers an unparalleled buying or selling experience. Prior to joining the Mark Lee Team, Rachael served as a professional services consultant for 14 years with a publicly traded corporation.

Rachael volunteers for Fiesta Pensacola, is an IMPACT100 member, and active in several Mardi Gras krewes. She is a Leadership Pensacola alumna and in 2010 Independent Weekly selected her as a "Rising Star". Rachael resides in Pensacola Beach with her husband, Jeremy, and their son.

Aisha Boster



Aisha Boster joined Levin Rinke in 2020 and the Mark Lee Team in January 2022. Aisha was born and raised in Southern California and Attended Mt. San. Jacinto College in 2000 pursuing her degree in Childhood Education and playing soccer for the Eagles. Aisha's academic and athletic pursuit was placed on hold in the spring of 2001 as she was diagnosed with (AML) Leukemia.

After a year-long battle, 6 rounds of chemotherapy and a new perspective on life Aisha channeled her passion for Real Estate and became a licensed real estate agent in Indian Wells, California where she joined the Yeoman group. Recipients of the International President's Elite Award, a distinction reserved for the highest producing agents in Real Estate

Now licensed in the state of Florida Aisha specializes in: relocation, community tours and assisting buyers in finding their forever dream home or investment properties while upholding top level customer service.

Aisha currently resides in the Tiger Point community with her husband and two daughters. In Aisha's spare time she enjoys giving back to the community, coaching little league sports, running, boating and enjoying our beautiful beaches.





