

Ranked in the Top **1%** of Real Estate Companies in the US!

Key Information for Buyers



MIHARA & ASSOCIATES, INC.
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ASSOCIATES
REAL ESTATE

A Message From Our President

Ray Mihara

Broker and President
Mihara & Associates, Inc.
Real Estate



At Mihara & Associates, we will clearly identify the customer's unique needs and expectations, formulate tailored strategies, and execute them to achieve the best possible price, terms and conditions. While other Real Estate companies faced challenges and dismantled, Ray Mihara, P.A., the precursor to Mihara & Associates, Inc., took a bold step by establishing its own independent office. Despite industry downturn, we intensified our marketing efforts, retained all our staff, and welcomed to the Team a seasoned recruiter and Real Estate sales trainer as Vice President. In January 2012, Ray Mihara, the President of Ray Mihara, P.A., saw an opportunity and decided the time was right and transitioned to an independent real estate broker, leading to the formation of Mihara & Associates, Inc. We believed now is the time when the best of the best is needed to help our community navigate the current Real Estate difficulties. We bring to our clients an experienced team of Realtors dedicated to addressing today's serious Real Estate issues, setting a benchmark for exceptional customer service and successful home sales in the country.

Our entire team is dedicated and working hard to establish Mihara & Associates, Inc. as the leading brokerage in the Real Estate community. To achieve this, we have created Mihara & Associates, Inc. as a marketing-driven firm, that implements comprehensive company-wide strategies, enhancing the productivity of our sales associates to a greater degree than other real estate brokerages.

CHARITIES WE LOVE AND SUPPORT





Home Buyers Guide

Preparing for Your Home Buying Journey

1

Financial Plan

Familiarize yourself with your personal finances: Understand your financial situation thoroughly. Review your budget: Carefully assess your budget and work on reducing as much debt as possible. Prepare your down payment and earnest money: Have these funds ready when the time comes to act and make your offer.

2

Financing

We will help you explore and understand your financing options. We work with some of the best mortgage counselors in the industry and you can be confident that you will be guided to the optimal financing product specific to your needs.

3

Valuations

Don't take the chance of overpaying or losing out on a situation for the home of your dreams. Instead, we will prepare a comparative market analysis for the property you are considering.

4

Search

We search homes through MLS, for-sale-by-owner, bank foreclosures, and upcoming listings. To ensure that the "perfect home" doesn't pass you by, partnering with a professional real estate agent can provide valuable insights and guidance to find the property that meets your needs and preferences.

5

Contract Preparation

From individualized addenda to listing disclosures, a Mihara & Associates agent will explain each document so you can be comfortable with what you are signing. To set the tone for successful negotiations, our savvy agents will help you determine the best offer strategy with which to move forward.

6

Negotiations

At Mihara & Associates, many of us are also investors, successful in personal real estate ventures. We know how to negotiate deals and we know how to negotiate the best deals for our clients, whether you're purchasing your first home or you're a seasoned investor. Let us help you.

7

Due Diligence

Once a contract has been finalized, the due diligence and contingency period begins. We will coordinate the many details leading to closing from obtaining the proper association documents, title search, appraisals, to hiring the best industry professionals - home inspectors, warranty companies, insurance agents, and even attorneys - ensuring all necessary steps are completed, and Mihara & Associates will guide you through this process.

8

Closing and Beyond

We will handle your transaction with care, maintaining confidentiality and loyalty. Our success is built on relationships, you can rest assured that we will do everything to ensure that our relationship with you will be a long and mutually beneficial one.



Our Creative Team



Ray Mihara

Broker and President

Les Glick

Corporate Advisor

Judy Mihara

Director Financial
Operations and Quality
Assurance

Cathy Renwick

Realtor
Operations Director

Joan Landwehr

Realtor
Compliance Administrator
Listing Coordinator/Creative Writer

Stephanie Parker

Realtor
Financial Administrator

Megan Narkiewicz

Realtor
Internet Marketing Consultant
Mentor Coordinator

Julia Herman

Realtor
Associate Financial Administrator
Closing Transaction Coordinator

Jessica Noriega

Project Coordinator
Closing Transaction Coordinator
Social Media Manager

Amanda McLawhorn

Realtor
Onboarding & Team Trainer
Mentor Coordinator



Final Steps

Your Final Steps to Homeownership

Closing is the last step in becoming the legal owner of your home. Just before closing, you will conduct a final walk-through of the property to ensure that all negotiated work has been completed and everything is in proper working order. This walk-through is crucial to confirm that the home meets your expectations before finalizing the purchase.

The Closing Process

The closing process involves a significant amount of paperwork and requires patience. To ensure everything goes smoothly, be prepared with the following:

- Your government-issued photo ID
- Confirmed wire instructions
- Any additional documents required by the title company or loan officer.

Having these items ready will help streamline the process and avoid any last-minute issues.

Secure Your Home

Once the property is officially yours, don't forget to re-key all the locks and change the garage door opener code to ensure your new home is secure.

We will be with you every step of the way.



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