



PLEDGER & POLANCO
TEAM



Herron
Real Estate

HOME BUYER'S GUIDE

PRESENTED BY:

Jordan Polanco

BROKER ASSOCIATE

ABOUT ME

I grew up in the Florida Keys where I graduated high school and joined the U.S. Navy. My journey in the real estate industry began back in 2017, right after I relocated from Virginia to Jacksonville due to my commitment in the military. Driven by my desire to grow my family and my longing for a career where I could exercise greater control, I decided to leave the Navy and was honorably discharged after nearly 10 years of service.

Over the past seven years, as Operating Partner and Buyer Specialist of The Pledger and Polanco Team, I've dedicated and directed my passion towards understanding my client's specific needs and desires, with the commitment to find them their dream home. I've managed to close over 300 transactions, gaining invaluable experience and knowledge about the intricacies of the real estate market. I pride myself on bringing a personal touch to each transaction, ensuring my clients receive the best service possible.



Jordan Polanco

BROKER ASSOCIATE



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MEET OUR TEAM



YORDAN POLANCO

BROKER ASSOCIATE

Yordan specializes in guiding clients through the home-buying process. His role includes understanding client needs, researching properties, arranging showings, and negotiating offers to secure the best deals. With strong market knowledge and a commitment to excellent customer service, Yordan ensures clients find and purchase their ideal homes. His expertise guarantees a smooth and successful transaction from start to finish.



ERIKA PLEDGER

BROKER ASSOCIATE

Erika, as a Listing Agent, is dedicated to helping homeowners achieve top value for their properties. She excels in market analysis, strategic pricing, and targeted marketing to attract serious buyers. Erika guides clients through the entire selling process, ensuring a smooth and successful transaction. Her market expertise and strong negotiation skills make her a valuable asset in securing the best possible outcome for her clients.



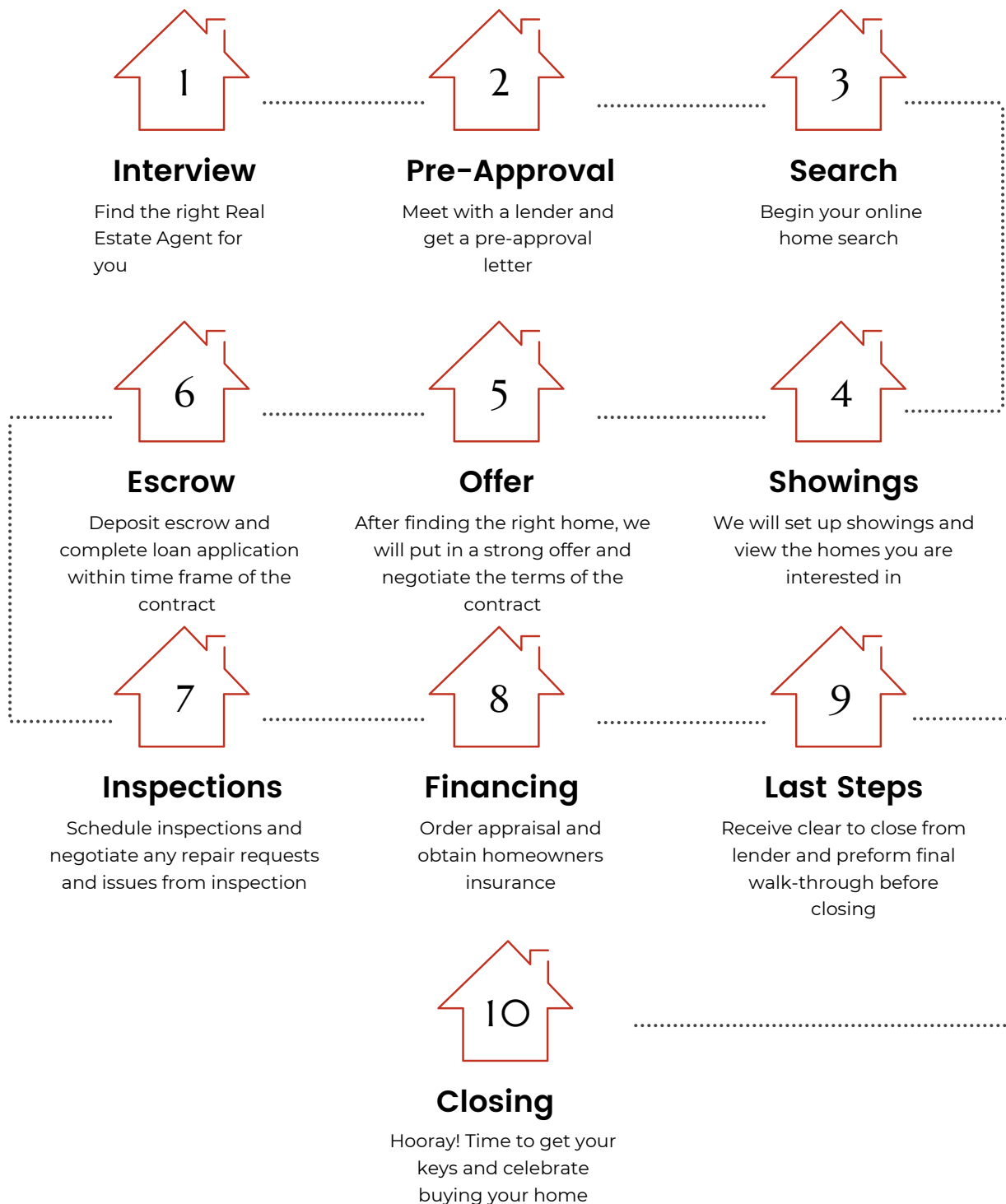
JAMIE FRANTZEN

MARKETING COORDINATOR

Jamie, brings a passion for creativity and a love for social media to every project. She is responsible for crafting compelling content, managing our online presence, and driving engagement across platforms. Her innovative ideas help connect with clients, showcase our listings, and elevate our brand in the market.

THE BUYER ROADMAP

This is a brief summary of the timeline for purchasing your home. Remember, as your Real Estate Agent, I will be there to be sure you feel confident during each step of this process.



FINANCES

Before you officially begin your home search, I always recommend to begin with talking to a lender and getting pre-approved. A lender will be able to answer all of your questions regarding finances and give you a clear understanding of the exact price range you will be pre-approved for and an estimate of the expenses to expect.

Questions to ask when interviewing potential lenders...

- What is the best type of loan for me?
- Do I qualify for any special discounts or loan programs?
- What interest rate can you offer?
- When can you lock in my rate?
- What fees can I expect from you?
- What are my estimated closing costs?



PART 2: FINANCES

There are many different factors that the lender will use to calculate your pre-approval. It's always best to be prepared, so here are a few of the documents you can begin to gather together and can expect to be requested:

Tax Returns



W-2 Forms



Pay Stubs



Bank Statements



List of Monthly Debt



MY RECOMMENDED LENDERS

Please feel free to reach out and interview some of the lenders that I know and trust.

KAYLA MICHELLE, ATLANTIC TRUST MORTGAGE



(904) 654-0341
Kayla@atmfl.com

Kayla Michelle
www.AtlanticTrustMortgage.com

RONNIE MORGAN, BOLDCITY MORTGAGE



(904) 868-6495
Ronnie@BoldcityMortgage.com

Ronnie Morgan
www.BoldcityMortgage.com

TYLER DERUITER, UNION HOME MORTGAGE



(904) 588-4334 Cell
TDeruiter@uhm.com

Tyler Deruiter
www.UHM.com

HOME SEARCH

As your Real Estate Agent, my number one goal is to help you achieve your own. I make it my priority to understand your situation when it comes to buying your home so we can accomplish your goals.

STEP ONE

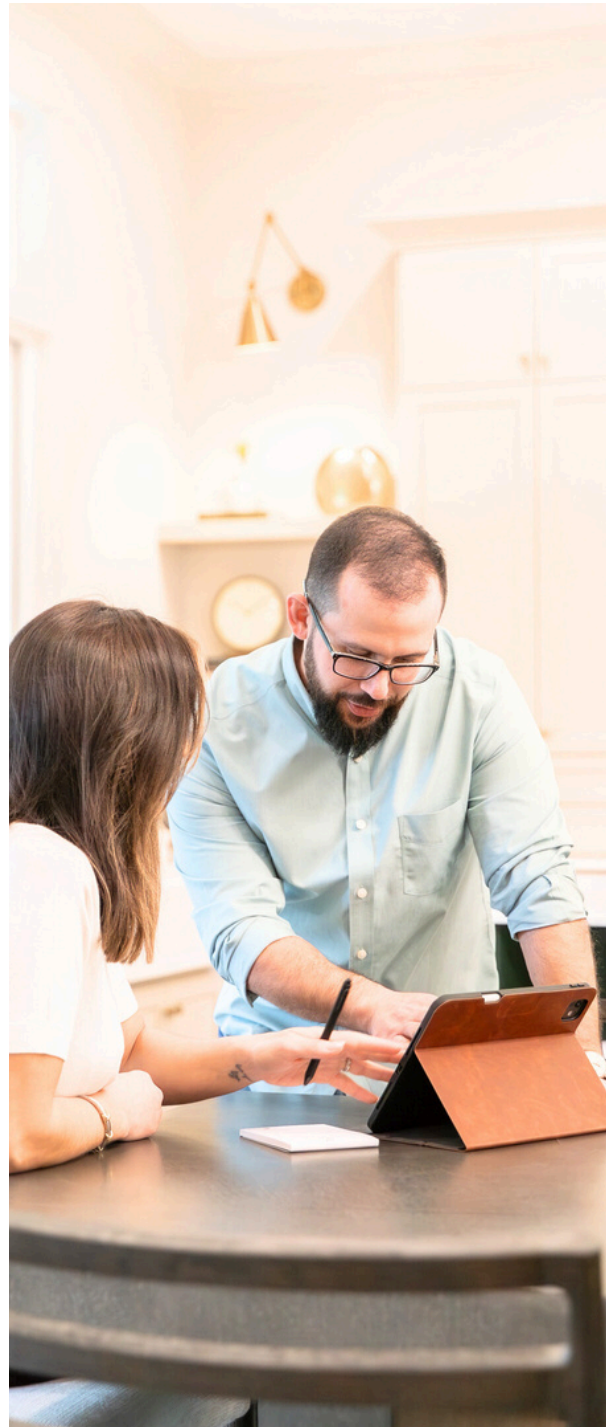
After you speak with a lender and get pre-approved, we will begin your online home search. I will set you up on an automated search on the Multiple Listing Service (MLS).

STEP TWO

We will discuss your ideal price range, your must-haves list, deal breakers, location preferences, school districts, and all of the other factors that will help me to best help you during the home search period.

STEP THREE

When you decide you are interested in a home, we will schedule a showing to view the home in person. If you decide it meets your criteria, we will write an offer for the home. When we get an accepted offer, you will now be Under Contract.





IMPORTANT INFO

What other factors will influence your decision? (School zones, distance to work, specific neighborhoods, etc.)



What features are important to you in your new home?

What are the must-haves in your new home?



What are the deal breakers in a new home?

Any specifics not mentioned above:

MUST HAVE HOME CHECKLIST

Place a check mark next to any amenity that you consider a must have on your next home.

KITCHEN

- ☐ Island
- ☐ Updated countertops
- ☐ Walk in Pantry
- ☐ Updated cabinets
- ☐ Breakfast nook
- ☐ Updated appliances

BATHROOMS

- ☐ Double Vanities
- ☐ Bathtub
- ☐ Updated bathroom
- ☐ Walk in shower
- ☐ Guest bathroom

MAIN LIVING AREA

- ☐ Walk-in closet
- ☐ Split floor plan
- ☐ Storage space
- ☐ Master on main floor

ADDITIONAL FEATURES

- ☐ Hardwood floors
- ☐ Fireplace
- ☐ Office
- ☐ Formal dining room
- ☐ Open floor plan
- ☐ Front porch
- ☐ Separate laundry area
- ☐ Parking space

THE NEW CONSTRUCTION PROCESS

Buying or building a new home is a huge undertaking, with many questions to consider. I have put together this guide to give you a look at the issues you will want to consider as you decide whether to purchase a newly built home or to undertake building with a contractor or within a new development.

O1

Is New Construction for You?

QUESTIONS TO CONSIDER
WEIGH THE PROS AND CONS

O2

Choose your Builder

CHOOSE A HOMESITE
CHOOSE YOUR BUILDER
QUESTIONS TO ASK BUILDERS

O3

Select your Options

OBTAIN PRE-APPROVAL/PROOF OF FUNDS
ENTER CONTRACT WITH A BUILDER
SELECT YOUR OPTIONS

O4

Prepare to Close

WALK THROUGHS
OPTIONAL INSPECTION
PUNCH LIST
CLOSING DAY

IS NEW CONSTRUCTION FOR YOU?

QUESTIONS TO CONSIDER

1. How soon do you need to move into a new home?

If you need to move into something new rather quickly, new construction may not be the best option for you.

2. Do you like to work on home projects and do-it-yourself?

If your answer is no, new construction may be a good fit. With everything brand new, all of your customizations chosen, and a home warranty you won't need to do any fixing up for a while.

3. Are you looking for something specific?
If your answer is yes, new construction may be a good option. You'd be able to build something that fits your needs and desires. Plus, if you can find land in your desired location, your dream home awaits!



On average, it takes about 8-10 months to build and complete a home from contract to closing.



IS NEW CONSTRUCTION FOR YOU?

**That new home smell!**

You are not moving into a home that has someone else's dust, stains, or smells to contend with.

**You may get to customize the features.**

Depending on what stage the home is in when you buy, you may get to choose the finishes, fixtures, and appliances. Of course, if you are doing a fully custom build, you get to choose everything.

**Everything functions correctly!**

Your money can go towards furnishings and decorating instead of repairs and replacements. Your home maintenance costs will be lower for the first several years.

**You have the option to add in the latest hi-tech features**

such as a security system, audio systems, automatic lighting, and smart faucets, appliances, and thermostats.

**Your big-ticket items, the roof, appliances, HVAC are all under warranty.**

In fact, the builder's warranty may cover additional items such as windows, doors, and trim, electrical and plumbing systems, and workmanship on tile and drywall installation.

**You get the most recent standards on energy efficiency.**

A home built today will be much more energy-efficient than one built ten, twenty, or thirty years ago.

**Building is time-consuming.**

You will need to check on your home's progress on a daily basis once the home gets dried in. You need to double-check everything to make sure mistakes are not made. If you are living far from where your build is, this may be difficult.

**You may not get the options you hoped for.**

Unless you are doing a totally custom build, your builder may have selected finishes, fixtures, features, and appliances you can choose from. Most builders will allow you to pick from outside their options, but upgrades are expensive.

**You will have immature landscaping for some time if you are in a new development.**

Unless you have purchased a vacant lot in an established neighborhood, you will have to wait some time for new trees to mature and provide shade to your home and yard.

**The price is not usually negotiable.**

The cost is the cost when it comes to new construction. Unless you downgrade features, or your builder is offering a lower pre-construction price, you usually don't get to negotiate the sales price.

**You will have to abide by the builder's deed restrictions, and possibly an HOA.**

New developments usually have certain restrictions homeowners must adhere to, and most newer neighborhoods also have homeowner's associations. This is not a bad thing, but you should know what the rules are before you buy.

QUESTIONS TO ASK YOUR BUILDER

1. Do you have to use their preferred lender? Many builders work with a preferred lender that offers attractive discounts on closing costs when you finance through them. It's important to know if the lender is working as a referral or if the mortgage company is owned by the same company that is building your home. If your lender and builder both work for the same company, it's a good idea to have an attorney review your contracts as an independent set of eyes. If you are not required to use their lender, talk to other lenders to see who can give you the best financing.

2. Can you see a copy of the builder's sales contract? Builders use their own contracts that are similar to a regular sales contract but include additional terms specific to the building process, such as at what points during building the contractor gets paid, and what options you have to choose from. Your agent can help you interpret the terms of the builder's contract before you sign.

3. What is the timeline for completion? This will depend on whether the build is a production home, meaning the builder is building select models throughout the development, or if you have hired the builder to build a custom home. Production homes can be completed in three to four months, where custom homes usually take a minimum of six months. Regardless, the builder should be able to give you a timeline outlining each phase of construction. Factors affecting the timeline include weather, delays receiving building supplies, or the number of changes you make along the way.

4. Can you choose features, fixtures, or appliances that are not in their selected packages? You may wish to upgrade certain items, such as cabinetry, plumbing, or lighting fixtures, or you may want to save money by buying your fixtures or appliances on sale. Make sure your builder is open to you making choices outside of their selections. Usually, they will work with you as long as your selections are available and can be installed without major changes to the structure.

5. What is in the landscaping package included in the price? Many people assume their finished home will look like the model or the graphics in the brochure, only to find out that the builder's landscaping package is the bare minimum, or even non-existent. You may choose to upgrade it or plan to add your own landscaping.

6. Can the builder charge extra for unexpected cost increases? Look over the builder's contract carefully, or have an attorney do so, and note if there is an escalation clause that would allow the builder to pass cost increases onto you in the event that materials or labor costs increase during construction.

7. What warranties are provided?

Normally a builder offers a warranty lasting from six months to two years, possibly longer for some items. You should know what is covered under the builder's warranty and for how long. All the major structural items and mechanical systems are usually covered. Appliances are not, but they should come with a manufacturer's warranty. Damage from weather, shrinkage or expansion of the home or foundation, and anything resulting from the homeowner's failure to provide maintenance or from work done on the home after construction is not covered.



8. What are the deed restrictions and is there, or will there be, an HOA? Developers usually file a subdivision's restrictive covenants when applying for approval to build the development. Any persons buying a property in the development are bound to abide by these restrictions. You can get a copy of the deed restrictions from the builder. Also ask if there is, or will be, a homeowner's association, what the HOA fees will be, and what they cover.

9. Is there, or will there be community amenities? Amenities may include a gate or guard, communal park or green area, pool, playground or recreational facilities, a dog park, or parking area. The amount of monthly or annual HOA fees will depend upon the amenities and the number of homes in the development.

10. Can you do a final walkthrough before closing? Usually, there will be a "punch list" of items the builder needs to finish up at the end of construction. This may include a thorough cleaning, touch-up painting, repairing drywall nicks or scratches, last-minute trim work, caulking around cabinetry, changing out or re-keying door locks, and replacing landscaping that didn't survive planting. It's important that you go through the home before closing to make certain that every detail is taken care of before you sign the closing documents. If you and the builder agree that they will come back after closing to finish some details, make sure both of you have signed off on the list of what is still to be finished.

OFFERS & NEGOTIATIONS



INFORMATION NEEDED

Before we begin writing an offer, we will need to gather some documents and discuss some important details...

- Pre-approval letter
- Offer Price
- Financing Amount
- Escrow Deposit
- Closing Date
- Inspection Period
- Closing Costs



OFFERS & NEGOTIATIONS

PART 2



MULTIPLE OFFER SITUATIONS

It's more common than ever to see homes go into multiple offer situations. This means that your offer is not the only offer on the table for the sellers. Here are some of my best tips to win a multiple offer situation...

- Submit your Pre-Approval letter with your offer
- Have your lender call the listing agent to share your Pre-Approval details
- Use an escalatory addendum
- Make a cash offer if possible
- Offer more than the asking price
- Be flexible with your closing date
- Offer a higher amount for the Escrow deposit so the seller knows that you are serious. Possibly an additional deposit
- Keep your offer clean when it comes to contingencies and don't ask for any that are not a deal-breaker for you



ESCROW

Congrats! We are almost there. You will turn in your Escrow Deposit, we will get inspections scheduled, negotiate repairs, and move forward with your loan application. The entire process from contract to close typically takes between 30-45 days.



INSPECTION PERIOD

TYPES OF POTENTIAL INSPECTIONS

- Home Inspection
- Wood-Destroying Organism (WDO) Inspection
- Mold Inspection
- Foundation Inspection
- 4-Point Inspection
- Wind Mitigation Inspection
- Lead Based Paint Inspection
- Radon Testing



RECOMMENDED HOME INSPECTORS

Use the list on the following page to see several of the Home Inspectors I recommend. Please feel free to reach out and interview some of the Home Inspectors that I know and trust.

INSPECTION TIME PERIOD

The typical inspection period is between 10-15 days

It is critical that we begin scheduling the inspections you choose to have done as soon as we are under contract on your potential new home. This will ensure that we do not run out of time or have any delays in the process.

INSPECTION COMPANIES

Please feel free to reach out and interview some of the inspectors that I know and

ZACH PAUL, HEART PINE INSPECTIONS



HEART PINE
HOME INSPECTIONS

(904) 714-5635

Zach@heartpineinspections.com

www.HeartPineInspections.com

AUSTIN GRAY, GRAY HOME INSPECTIONS



(904) 500-4729

www.GrayInspects.com

BILTRITE INSPECTIONS



(904) 262-9855

www.biltriteqa.com

PREPARING FOR CLOSING DAY

1

LOAN APPLICATION & APPRAISAL

You will typically have 3-5 days after the contract has been executed to make application for your loan with your lender. The appraisal will be ordered by your lender after we have made our way through the inspection period. If your contract is contingent on the appraisal, this means that if the appraisal comes back lower than the offer you made, we will have an opportunity to negotiate the price once again.

2

HOME INSURANCE

You will need to obtain a Homeowner's Insurance Policy that will begin on the day of closing on your home. If you don't already have an insurance company you plan to work with, please feel free to reach out to me and I will be more than happy to provide you with a list of recommendations.

3

IMPORTANT REMINDER

As excited as you may be to begin shopping around for furniture and all of the things that help make a house a home, don't! Be very careful during this period not to make any major purchases, open new lines of credit, or change jobs. If in doubt, be sure to call your Real Estate Agent or Lender.

4

CLEAR TO CLOSE

These words are music to my ears, and yours too! This means that that mortgage underwriter has approved you loan documents and we can confirm your closing date with the title company or attorney.

THE PLEDGER & POLANCO TEAM

Rooted in Community Dedicated to Your Next Move!

PROFESSIONAL DEVELOPMENT

- Erika: 2014 FL Real Estate Sales Associate
- Erika: 2016 Seller Representative Specialist
- Yordan: 2017 FL Real Estate Sales Associate
- Erika: 2018 Personal Property Specialist
- Erika: 2018 Real Estate Negotiation Expert
- Yordan: 2018 Military Relocation Professional Designation
- Yordan: 2022 FL Real Estate Broker Associate
- Erika: 2024 FL Real Estate Broker Associate

RECOGNITION

- 2021 Jacksonville Real Producers Top 500 Real Estate Agents
- 2021-2022 Jacksonville Business Journal's #7 Top Small Residential Real Estate Team
- 2022 NE FL Builder Association Top Agent Representing A Buyer
- 2022 NE FL Builder Association Top Agent Representing A Buyer In New construction
- 2022 Jacksonville Real Producers Top 500 Real Estate Agents
- 2022 Slate Real Estate Top Buyers Agent
- 2022 Slate Real Estate Top Sellers Agent
- 2022 Slate Real Estate Top Producing Team
- 2022-2023 Jacksonville Business Journal's #6 Top Small Residential Real Estate Team
- 2023 Jacksonville Real Producers Top 500 Real Estate Agents
- 2023 Jacksonville Real Producers Magazine July cover feature
- 2023 NE FL Builder Association Top Agent Representing A Buyer in New Construction
- 2023 NE FL Builder Association Top Agent Representing A Builder In New Construction
- 2024 Herron Real Estate Top Producing Team



PRODUCTION

- 2020: 107 families | \$36.5m volume
- 2021: 93 families | \$38.2m volume
- 2022: 69 families | \$40.2m volume
- 2023: 60 families | \$25.3M Volume
- 2024: 36 families | \$22M Volume

COMMUNITY INVOLVEMENT

- Best Buddies North Florida | 2012-present
- #ClearTheList event - 200 teachers helped, over \$10k donated
- Sponsors of the Jacksonville Icemen
- Board member of the 4Ten Stewardship Foundation



CLIENT TESTIMONIAL

"If you want a professional and experienced real estate team that makes buying and selling a home stress free, Erika and Yordan is your team. They were dedicated to finding us our new home and selling our existing home. I was amazed how organized and efficient they made the selling process. Erika and Jordan's process works! They sold our home in 1 day. Thank you both for making this a wonderful experience and for your partnership!"

WHY HIRE US?

NEGOTIATING POWER!

PAST 24 MONTHS:

TOTAL PURCHASE PRICE NEGOTIATED:

\$747,735.00

AVERAGE NEGOTIATED:

\$27,419.10 (3.5%)

TOTAL LAND PRICE NEGOTIATED:

\$1,017.500

AVERAGE NEGOTIATED:

\$92,500 (9%)

**TOTAL NEW CONSTRUCTION PRICE
NEGOTIATED:**

\$192,336.00

AVERAGE NEGOTIATED:

\$32,389.00 (17%)

TOTAL INCENTIVES NEGOTIATED:

\$237,616.00

AVERAGE NEGOTIATED:

\$9,486.28 (4%)

TOTAL N.C INCENTIVES NEGOTIATED:

\$146,185.00

AVERAGE NEGOTIATED:

\$24,364.16 (16.6%)

CLIENT TESTIMONIALS



"We have worked with Yordan and Erika several times in the past selling our previous homes, and now this time they were tasked with selling and buying simultaneously and I can tell you no one could have made an easier transition! We sold very quickly and was able to find our new home and close on both within a day of each other! They are professional, attentive, and second to none! We so appreciate the work they put in and will recommend to anyone in need."

"We couldn't be happier with Yordan and his team. He was with us through the whole process and provided extremely valuable insight to help us make an informed decision. We found an amazing home and felt comfortable through the whole process. Thank you Yordan and the Pledger & Polanco Team!"



"I had a wonderful experience working with Yordan, a real estate agent who helped me find the perfect townhouse for my Spanish-speaking mother. From the moment we met, Yordan was friendly, knowledgeable, and professional. He took the time to listen to our needs and preferences, and he was always available to answer our questions and provide guidance throughout the process. Yordan's fluency in Spanish was a huge asset, as it allowed him to communicate effectively with my mother and ensure that she felt comfortable and well-informed every step of the way. Thanks to Yordan's expertise and dedication, we were able to find a beautiful home that met all of our requirements. I would highly recommend Yordan to anyone in need of a real estate agent, especially those who speak Spanish. He truly went above and beyond to make our experience as smooth and stress-free as possible."



A man with a beard and glasses, wearing a light blue suit, stands in a modern interior. In the background, there is a large chandelier and a potted plant. The image is overlaid with a semi-transparent grey box containing text.

“Real Estate is not simply a
job for me, it is my passion. I
am dedicated to helping
each and every one of my
clients achieve their real
estate goals and have an
exceptional home buying
experience.”

-YORDAN POLANCO



Jordan Polanco

BROKER ASSOCIATE

Thank you for choosing me to help you in the task of buying your home. I look forward to working with you to help you achieve all of your real estate goals.

YOUR LOCAL REALTOR®