



Regina & Joy Home Team



Buyer's Guide

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Who are we?

A Strategic Advantage:

- Contract protection and negotiation strength
- Clear, pressure-free guidance
- A network of vendors from handymen to insurance to lenders.
- Home remodeling background that can give different perspectives on how to make a space work.
- Strong knowledge of home building to identify potential issues.
- Deep local Jacksonville market knowledge



Why This Matters to You:

Buying a home can involve:

- High-stakes negotiations
- Deciding on major home repairs.
- Determining if a home will work for you.
- Setting up updates or repairs after closing.

With our background in law and finance, you benefit from:

- Fewer surprises
- Stronger contract safeguards
- Home design and build knowledge.
- Clear communication throughout



WHY RE/MAX??

Agent qualifications and performance:

- **Highly productive:** RE/MAX agents average double the sales of other agents in large brokerages, a trend that has held true for years. This high productivity can translate to more experience and sharper skills.
- **Trusted professionals:** RE/MAX agents have been voted the most trusted real estate agents in the U.S. and Canada for several consecutive years, according to the BrandSpark® American Trust Study and Canadian Trust Study.
- **Extensive experience:** The brand has the highest number of professional designations compared to other real estate brands, indicating a commitment to advanced training and expertise.
- **Global Reach:** RE/MAX has an extensive global reach with over 140,000 agents operating in more than 110 countries and territories. As a premier international real estate network, it provides access to worldwide property listings, specializing in both residential and luxury markets. The brand is recognized as a top global franchise, leveraging a vast, interconnected network to facilitate international transactions.

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LET'S WORK TOGETHER!

Hi! I am Joy Hicks and I have been resident of Jacksonville for over 30 years. I have an MBA in Finance and worked many years in Corporate Finance. For the past 18 years, I have been an experienced real estate investor, buying, remodeling, and selling historic homes in the San Marco area. On average, I've been able to fully renovate and sell my investment properties within 3 months of taking ownership. I take great pride in watching houses transform into cherished homes, and I feel a personal connection to each property with which I work. That experience has proved invaluable in helping my clients' make decisions on what home will work best for them as well as a distinct advantage of being able to get an on the spot estimate of what a renovation to a home may cost. Despite any challenges, I'm here to guide you through every step of the process. You can always count on me to give 110% of myself to anything I put my name on and I'm excited to take this journey with you!





LET'S WORK TOGETHER!

My name is Regina Sooeey, and I am a seasoned Realtor with 25 years of experience. I grew up watching my mother build her real estate career and always knew I'd follow in her footsteps. I began my professional journey in law, obtaining my JD from the University of Florida, and working as a criminal defense litigator for five years. I have lived in various parts of Jacksonville for the past 45 years but found my forever home here in Granada. I have enjoyed serving clients in Jacksonville's historic and established neighborhoods. Some days I cannot believe I get to do this career every day that I love so much. Every transaction has its own set of challenges, but work feels fun and satisfying most days. My in-depth understanding of contracts and our unique real estate market, combined with my extensive knowledge of the Jacksonville area, enables me to provide valuable guidance and support to you as a consumer.



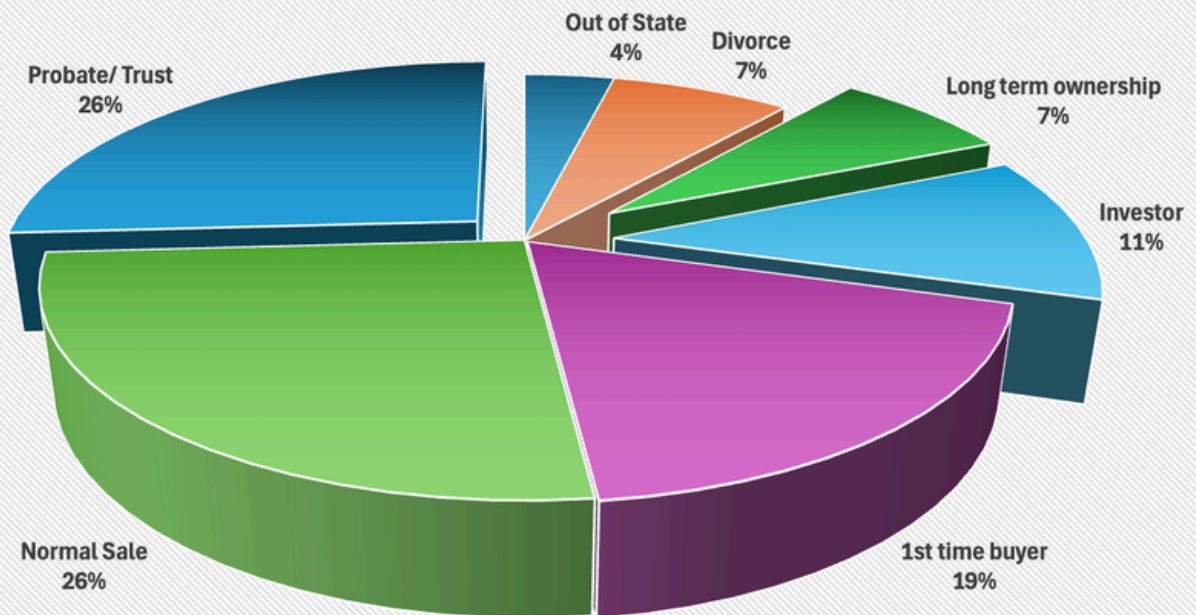
REGINA SOOEY



REGINA AND JOY'S EXPERTISE

We have represented clients dealing with a myriad of unique real estate situations. We have assisted with homes in probate being split by heirs, divorces, investors, new home buyers, and long-term owners (30+ years). We are successful because of our expertise, even homes with great complexities we got to the closing table.

Demographics of Home Sale Types of the Regina and Joy Real Estate Team





Buying a Home

A major investment in yourself!

10 STEPS TO PURCHASING A HOME

1. Choose a real estate agent that's right for you (Hint...that's us.)
2. Meet with us to go over your top desireables. Location, size, amenities, etc.
3. Explore mortgage options, get pre-approved. We can connect you with a lender.
4. Review the list of homes we send you based on your criteria.
5. Identify homes you like and we'll schedule home tours.
6. When you find THE ONE we'll make an offer and negotiate hard to ensure you get what you want for the price you want.
7. Schedule necessary inspections and negotiate repair requests.
8. We'll resolve any issues and close the deal.
9. Be sure to update utilities, set up insurance, transfer services and change your address.
10. MOVE! Time to enjoy your new home!



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Financing

Getting Approved



Getting pre-approved for a home loan before you start touring houses can put you ahead of the pack. Should you fall in love with a house, being pre-approved strengthens your offer. Applying for a mortgage requires a written application and supporting documentation.

1. Check Credit Score

Lenders will examine your credit history to help decide if you're a good candidate for a loan. Credit scores are ranked on a scale of 300-800; the higher, the better.

2. Employment Verification

Lenders ask for a list of your past employers, how long you've been with your current employer and what your annual salary is. They want to make sure you can make regular mortgage payments.

3. They will check your assets and debts.

Be prepared to show your past tax records, recent bank statements and current debt amounts, including credit card debt, car loan or student loan. Lenders want to know your debt-to-income ratio to know if you can make each loan payment with the income you earn.

4. One Size Doesn't Fit All

Mortgage loan and lender options vary. Different loan types can accommodate different financial situations. The same goes for additional resources like the Federal Housing Administration (FHA) or Freddie Mac. I can help you understand the various options and help you pick the right one for your situation.

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Financing

Staying on Track



Keeping Your Loan On Track

Your finances are crucial at any time but especially now, during the loan process. Any major change could result in delaying or even losing the loan. Lenders will normally do a final credit check prior to closing. If anything has changed it could jeopardize the deal. With that in mind, here are some examples of things **NOT TO DO**:

- BUY OR LEASE A CAR
- CHANGE JOBS
- MISS A BILL PAYMENT
- OPEN A LINE OF CREDIT
- MOVE MONEY AROUND
- MAKE A MAJOR PURCHASE

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Home Search

Matching your wish list to a home

CHECKLIST

Bedrooms: 2+ 3+ 4+

Bathrooms: 1+ 2+ 3+ 4+

Dedicated Office Space: Yes No

Central Air Conditioning: Yes No

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Garage: 1-car 2-car 3+ car

Attached Detached None

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Kitchen Features:

Gas Stove/Cooktop Gas Oven

Microwave Dishwasher

Walk-In Pantry Eat-In Kitchen

Updated Countertops

Fully Renovated

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Bedroom Features:

Walk-in Closet Master Bathroom

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Bathroom Features:

Double Vanity and Sinks

Bathtub Double Shower

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Additional Indoor Features:

Gas Fireplace Wood Fireplace

Mudroom Main Level Laundry

Alarm System Smart-Home Tech

Mounted TV or Sound System Wiring

Dedicated Dining Room

Basement

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Outdoor Features:

Yard Space Wooded Lot Balcony

Pool Fence Shed

Balcony or Deck

Outdoor Entertaining Area

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As a homebuyer, you can expect to see an array of different home styles and designs. You've got the choice of single-family, condo, townhome, lakefront, acreage, luxury; you can also choose rambler, multiple-story or split-level. In addition, you can choose a pre-existing home or new construction. In other words, you've got options. But what's most important is that you choose a home that complements your lifestyle and your income. To narrow down your choices:

- **KNOW YOUR BUDGET AND STICK TO IT.**
- **DETERMINE A DESIRED LOCATION.**
- **CONSIDER HOW MANY BEDROOMS, BATHROOMS AND SQUARE FEET YOU NEED.**
- **DECIDE WHICH AMENITIES ARE MUST-HAVES VERSUS LIKE-TO-HAVES.**
- **CONSIDER YOUR NEEDS FOR OUTDOOR SPACE.**

Once you've identified your must-haves, we will search for suitable matches and I will coordinate showings for properties you'd like to see in person.





Clear Communication

Clear, Concise, Consistent

We believe that good communication is essential for a successful sale. You should always be informed about is going on throughout the contract to close portion of the buying process. We will send you a weekly update of what steps have been completed and what we have left so we know that every task is done and closing will happen on time.

Buer's Progress Report



DATE: 10/06/25

PROPERTY: 3074 San Viscaya Dr.

UNDER CONTRACT TO DO'S:

- Escrow money to title company (check, cashier's check, wire)
- Send contract to lender:
- Complete loan application (within 5 days of contract)
- Schedule inspections:
 - Property inspection
 - Any other areas you would like to inspect (Septic, pool, etc.)
 - Do ALL due diligence to ensure this is the home you want.
- Send all documents to lender for loan approvals
- Review inspection reports and decide on requested repairs.
- Submit repair request to seller.
- Negotiate repair request to finalize within inspection period.
- Give lender ok to schedule appraisal.
- Get appraisal back.
- Work with lender for loan approval requirements in a timely manner. ***Note if there are any issues of loan approval, please notify your realtor within the 30 days. DO NOT CHANGE JOBS, MAKE ANY LARGE DEPOSITS, MOVE MONEY AROUND, OR TAKE OUT NEW DEBT.
- Schedule move in date and utilities.
- Send copy of insurance quote and insurance agent contract to lender.
- Confirm repairs have been completed/ reinspect as needed.
- Get Clear to Close – Schedule closing time and day.
- Sign Closing Disclosure (CD – from lender) at least 3 days before closing.
- Final walk-through
- Review final numbers.
- Order wire with closing dollars.
- Sign documents

Regards,

Regina & Joy

Regina & Joy Home Team



Our Commitment

- Honest, reliable advice.
- Advocating for you in negotiations.
- Clear communication
- Strong advocacy
- High ethical standards
- Local Jacksonville expertise
- Personal, hands-on service

Buying a home is a fun, but scary, process that doesn't have to be complicated if you have the right team to help you through the process.

We would be honored to represent you!



Regina & Joy Home Team



Education:

Regina Sooy: Graduated with Honors with a Bachelor's in Economics
Juris Doctorate - University of FL College of Law

Joy Hicks: Graduated with Honors with a Bachelor's in Business and Psychology
Master's of Business Administration with a concentration in Finance

Real Estate Experience

Regina Sooy: 5 Year Lawyer/ Florida Bar Member since 1996
25 Years as Licensed Realtor

Joy Hicks: 10 Years in Corporate Finance
18 Years Home Renovation and Redesign Company Owner
2 Years Licensed Realtor

Awards

- Top Rookie - 2002
- Summit Club 2003
- Silver Pinnacle Club - 2003-2015
- Platinum Club 2018-2022
- Top 50 Florida Realtors 2024
- 100% Club 2023-2025

10 Year Average Home Sales Volume: \$9.44 Million

Philanthropy

We think service is the foundation of leadership. The organizations we invest time and resources in are listed below:

- PACE for Girls
- Marathon High
- Friends of Hendricks
- Friends of Landon
- Friends of Wolfson
- FREED to Run
- Leukemia- Lymphoma Society
- National MS Society
- Nite to Shine
- Sombrero Running
- Veteran Housing
- Happy Brew
- Fostering Hope
- Operation Shoebox
- Children's Miracle Network
- Habitat for Humanity/ HabiJax