



THE
PERFECT PROPERTY
GUIDE

Dear Property Buyer,

My team at 1 OAK Bahamas is super-excited to produce for you, The Perfect Property Guide to the public. We have compiled the guide to help buyers through the most daunting steps of purchasing real estate in The Bahamas .

We have committed our professional energy to providing tremendous value to our clients and prospects alike. We hope you to serve you in real estate this time or another.

Whenever you need real estate advice we are always available and would be delighted to answer any questions you have.

On behalf of the experts at 1 OAK Bahamas we wish you a great purchase experience.

Your Agent for Life;


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Chapter One

GETTING STARTED

Let me start with a loud and boisterous, congratulations. You are about to reach the milestone only a minority ever achieve. I always thought that home ownership is something that should be promoted, awarded and recognized, especially in this generation. If you have had the ability to save, delay gratify and sacrifice for this extended period of time that requires a hearty handclap, you deserve an icon award, a column in the paper you are on your way. From the beginning of time land was the prized commodity. One of the innumerable things God gave man was land and from that moment on land has been a marker of achievement.

Anyway I think I said enough about that, I'll save the rest for when you actually close the deal, so many people get right to the cusp of achievement and "fumble the ball" they don't actually ever do the deal even though everything else is lined up. But that's not you, you didn't save an go without for this long to not do this you are ready so lets jump int these "ducks."

Not quite sure where the statement about ducks cam from but the cliché statement get your ducks in a row means to get things in order. So let me tell you how you can do that. Here's the simple list of things you need to buy property;

12-20 percent of the perfect property price

This scale can vary from person to person, but most people who don't work at the bank or whose parents aren't using the equity from their home to finance their first purchase, this probably applies to you. You more often than not need 10% down on the purchase price of the home and very often you can get away with 5% down with an indemnity on the remaining 5%. I'll digress for a moment an indemnity means that the bank will insure the difference of the required 10%. This facility allows you to purchase with less money out of pocket.

Insurance

You'll need the exact amount of your purchase in life insurance, this ensures the bank gets paid in the event you don't do it first, they will never lose. And so if you are purchasing property for \$300k, you need a policy that covers you for that much. The bank in turn puts a lien on that policy so that they are paid if you die prior to full payment.

Taxes

There are taxes associated with the purchase of property in The Bahamas you'll have to pay and hear they are if you are buying property over \$100K. You'll have to pay stamp tax and legal fees above and beyond the actual purchase price. But let's break this down so you have a real estimation of what you would need to pay.

- * \$100,000 (purchase price)
- * \$5,000 (10% is the total but its share between buyer and seller)
- * \$2,500 (2.5% legal fees on conveyance)
- * \$300 (12% that's the stamp tax on that first fee)
- * \$2,500 (2.5% legal fees on mortgage)
- * \$300 (12% that's the stamp tax on the second fee)
- * \$1,500 (1%-1.5% bank commitment fee & miscellaneous charges)

So after it's all said and done you've paid **\$22,100** for a purchase of **\$100,000**, that number goes up the more you spend and you'll need to have this money upfront.

Paperwork

Job Letter: You need a job letter to confirm your worth lending money to and for the bank to determine how much they could lend you.

Debt Story: You need to give the bank a snapshot of what going on with you debt-wise, what you're owing to any formal establishment. Cars, furniture, consumer debt of any kind.

Passport: Obviously they need these details of who you are, that includes NIB, Passport, Voter's Card and the like.

Well there you have it, use this as your guide to get your ducks in a row. We have created a printable list which you can [click here to download](#) and use this as your guiding light. Remember though this is the first step to finding your perfect property and achieving this amazing goal.

Chapter Two

FINDING THE PERFECT PROPERTY

Well this is the whole key to this entire plan finding a property that you and your family will find fulfillment in. An investment that will appreciate over time and meet the needs of your family. This article will simply talk about ways to find a property that will meet those needs in an objective way. Full disclosure I am a real estate agent and want your business but I want you to be aware of all methods of finding the perfect property.

Newspaper

Everyday there are tons of real estate for sale by the owners or by agents this is a strategy some have used to find property. This requires diligence buying papers regularly and keeping up to date on the ones you've called and the ones left to see.

Online

It could be facebook groups, WhatsApp groups, that you go to to find your perfect property, maybe not the best but you can maybe maybe maybe find your perfect property there.

Drive-by

You can also drive in areas that you like in hopes of finding homes that have for sale signs posted.

Referral

Let people you know help you in your property search, we as Bahamians are always amazed and afraid at the same time about how small the country is, let's use that to our advantage to find the perfect property.

While the best strategy for finding the perfect property, in my opinion, is not mentioned above I wanted to give you the full run down on strategies you have at your disposal in your search. So what is my best strategy for finding perfection well shamelessly I have to say its using an agent the benefits are far superior to anything mentioned here.

WHY SHOULD I HAVE AN AGENT?

In our last post, “How to find the perfect property” we talked a number of strategies you can use to find perfection but concluded that having an agent might be the best way to go for a number of reasons. With an agent you get the benefit of all those other strategies and someone to find you more inventory to view. The name of the game in finding perfection is inventory seeing as many homes that fit your specifications as possible. The strategies mentioned in our last article won’t give you the widest inventory. Let’s highlight some other reasons why this is the best way to go.

The Bahamas MLS

As only agents have access to the private information listed on the Bahamas MLS anyone can see the public site to see every exclusively listed property on the island, a huge inventory. But that private information offers details like how many day on market, the price changes since it was listed and what other properties like this sold for. This information is key in getting the best price.

Market Knowledge

As it is their business agents have this unique value proposition that sets them apart from the friends, family and colleagues you may have had help you in your search.

Negotiation

The entire business of real estate is negotiation whether it’s getting a seller to use you or trying to get you the absolute best price, they are negotiating. You can use this skill to ensure your success in real estate.

Delegate

Again in our last post we mentioned a number of strategies you might employ to find your perfect property but all of those put you in the driver seat, and has you doing all the heavy lifting, the use an agent strategy delegates that to a professional who ha built their career on matching homes and buyers. And the service is free of charge and so you get help, assistance and professionalism at not cost to you. It just makes sense. Hope that makes sense, next we will talk about, “How to choose and interview an agent”, [click here to read it now](#).

Chapter Four

CHOOSING & INTERVIEWING AN AGENT

You're making progress and maybe you see the benefit in choosing an agent and delegating this inventory management task to someone else who works for free, for you. But now how do you find an agent in Bahamas Real Estate who is going to get this done for you. Well you want an agent who works in the arena of property you are looking for, whether it's a single family home, condo, multifamily or commercial real estate. Our team has specialist in all these areas mentioned and would be glad to help in your search for perfection. Here's what to do send them an email that reads like this;

Hi there hope all is well I just found your details on your company website and was looking for an agent to help my family find the perfect property. My name is _____ and we are looking for (here is where you detail your search criteria). We would like to be under contract within the next _____ days with hopes of closing in 45 days. We have our financing already secured and are qualified for _____.

Can you let us know;

- * What makes you different from other agents?
- * What kind of properties do you most usually sell?
- * How long have you been in Bahamas Real Estate?
- * Are you the best at your company?
- * Are you full-time?

We really want someone who is going to make our search a priority and gets back to us in an efficient manner. We are available to talk more about what we are looking for at (phone number and email) and hope to hear back soon.

Send this same email to all the agents you identified as having potential and wait for the responses. More often than not the first one to respond is probably the most efficient. It's amazing how we don't interview the professionals we are paying to do business with. This is possibly the biggest transaction of your life, you don't want to leave to a rookie you want a pro on the job.

But look I am trying so hard to not include a shameless plug in here as I know that our team has a qualities and skill necessary to help you find your perfect property but I want to make sure we give you all the options. Any company agent or person that takes the time to create this amount of content to help buyers says something about them. If you don't decide to do business with us we sincerely wish you all the best, we want nothing more than perfection for you and your

family and so anything that gets you there is awesome. I am personally available to help you make sound decisions in real estate whether they benefit me and my company or not.

Okay my friends we are making great progress if you have been using these articles as a guide to finding your perfect property.

WHAT IS A BUYER'S AGENT?

A **buyer's agent** is a real estate agent or broker who represents the buyer's fiduciary interests in a real estate transaction.

That word fiduciary maybe another word that we don't hear often so let's define that also.

fiduciary

/fi'dju:ʃ(ə)ri/ 

adjective

1. **LAW**

involving trust, especially with regard to the relationship between a trustee and a beneficiary.
"the company has a fiduciary duty to shareholders"

Based on this definition a buyers agent committed to helping you achieve your interests above all else, they are committed to your success. But did you know that when you see a listing with the listing agent of the property its like going into a six figure court case and choosing to represent yourself even when you can get a qualified attorney for free. Their attorney is giving them all the tools they need to get the highest price and doing all they can to serve the clients interests, but you go to see it with this same agent whose commitment is to the seller, see the problem?

A buyer's agent is committed to helping you at all costs but for no cost, what does that mean? The seller pay the real estate commission in a real estate transaction, and so this service is free to you. This is the best kept secret in the country and one you now know, use it to your advantage.

Sidenote:

1 OAK Bahamas is the only company in Nassau specializing in Buyer Representation and is the only brokerage boasting the ABR Designation in Nassau.

HOW TO VIEW PROPERTIES

Let go look at some properties, it's amazing how many things you need to know and do before actually getting to this step and if you haven't don't the steps listed prior to this maybe you are "putting the cart before the horse". And while there is little wrong with that in the property search world it wastes the time of the professional agent you're working with. Imagine if you were a waiter committed to offering good service so that you can get a great tip and someone spends an hour of your time finding out whats best on the menu only to let you know they are thinking about coming to eat here in two months, that would be crazy, realtors see it similarly. But if you have done the preliminary steps mentioned in the Perfect Property Buying Guide then all is well.

So what do you need to do looking at properties, well here are my suggestions;

Take Notes

Many people come to a showing without a notebook to detail what the liked or disliked about the property. They should also take notes of things their agent needs to check on for them like, is the gas tank included in the purchase, what are the HOA (Home Owners Association) fees or has the home been treated for termites. In addition you should note things that stand out like master bedroom was perfect size, cabinets need to be replaced, guest room too small. If you see any more than two homes the details start to blur together as to which one had the nice bathroom and which one had the great view unless you take notes that will help jog you memory when you get to sit and think about your decision.

Shut Up

Clients often go into the showing sharing more than is necessary for that meeting and the things you say, the emotions you show can cost you big dollars in the long run. Im not suggesting you be disrespectful but I am trying to make you aware that when you say "oooh honey this is the one" the owner who may be present and the agent who definitely is will communicate that to the owner and hurt you position of negotiation. Get in, see the property, and get out.

Become an Investigator

Look for the small details like termite trails, old electrical, the neighboring houses and things like this. If a vacant house is next door with graffiti, a number of vagrants or a number of repossessions in the immediate vicinity indicates a number of things about the neighborhood. Another skill of a great investigator is asking the right questions, but what are the good questions to ask?

- * How old are the replaceable home fixtures? (A/c, water heater, kitchen appliances, generator etc.)
- * What is included in the sale of the home?

- * Why are the owners selling?
- * What is the current value on the property? Is this based on an appraisal?
- * Are they willing to less than asking, how much less do you think?

This question is the kicker because it puts the agent on the spot and causes them to answer without impromptu. It can reveal a clients level of motivation and maybe their bottom line.

Chapter Seven

HOW TO DECIDE

So you have seen a number of properties and you are trying to decide which one should I go with. I suggest having at least two properties that you really like to help make this process go smoothly. This also helps you in the event one of the properties don't work out for one reason or the next. But assuming you have at least two strong options to consider, then we now need to make a list of priorities like location (proximity to family, work or school) price to value ratio (meaning that a house that is worth 250k is being sold for 200k), age of the home, lovable ratio (how much do you and your family love the property), post-purchase investment (how much money would you have to invest after the purchase) Price (How close the price is to what you want to spend) Appreciation potential (Is the neighborhood going up or down) and what ever else is important to you.

Measure these different parameters on a scale from one to ten and see what they score have this help make the determination for you. But don't disregard what you heart is telling you, sometimes while it doesn't make sense on paper it makes your heart happy and that's what's most important. Getting back t the owners quickly is a sign of seriousness and can considerably affect the price you can get so send and offer in soon, but wait the way you do this is very important, let move to the next step of getting the best price with an amazing offer.

Chapter Eight

GET THE BEST PRICE

The way to get the best price with an amazing offer is by making an offer that considers a number of factors.

DOM (days on market)

How long the subject property has been on the market for sale, how many offers has it had, when was the last offer, have the ever accepted an offer and how come that didn't go through.

Motivation

Ask your agent to find out how motivated are their clients are, this is information that is often shared between colleagues.

Comparables

Inquire with your agent about comparable properties and what they are listed for, this helps you to determine where the property you want is among its counterparts

Introduction

Try to meet the owner, but be sure not to go into to any detail about your buying motivation or anything that could jeopardize your position but you want to achieve a connection before making an offer. Now most times this won't work but it just might since most owners might be there during the showing. Just nicely ask if its okay to meet the owner. Or if they are they sitting in a room and trying to be invisible say hi bend a conversation.

Personal Note

A personal letter from you to the owner sharing personal detail about you and what you love about their home can go a long way. It causes the seller to put a personality to the offer they just received. It allows the room for empathy and relatability.

Deposit Confirmation

If you have decided on your attorney and to make a deposit for 10% of your qualification amount at the time you are getting your ducks aligned or even before you make the offer its offers you a great advantage in the negotiation stage. Presenting your offer with a letter from your legal representative confirming a ten percent deposit has already been lodged gives the impression from the seller side that you are serious and ready to go.

Pre-qualification Letter

Getting prequalified mentioned in the article “Find the Perfect Property” talked about determining from your bank the amount you are qualified for. The bank upon request would prepare a letter that’s non-binding* that notes how much you are qualified for. Presenting your offer with this letter can also considerably increase your chances of getting a better price.

When you do these things it positions you to make a great competitive offer based on fact and stats and not statistics. It shows the buyer how serious you are as they often times deal with jokers. It allows you to connect with the seller on a personal level and get the best price ever. When you do these things mentioned in the first segment of this Perfect Property Buyers Guide you will no doubt have success in your search for your perfect property. If you’ve made it far you are well on the way but the journey is far from over, we still have a number of hurdles to overcome, let move into stage two the legal side where you’ll have to choose an attorney who’ll serve you best.

Chapter Nine

INTERVIEWING AN ATTORNEY

Doing real estate sales or purchase requires the assistance of a licensed attorney and you want to choose carefully who is going to represent you in your purchase. Attorneys can be focused on a number of areas in law like, litigation where they represent clients in court related matters, corporate is when they focus on representing companies in legal matters, maritime involves water crafts and the legal operations therein, but you're looking for someone whose focus or attention is on real estate this attorney helps people buy and sell property. And while many attorneys may do a little of all of those mentioned above, a word of caution is to avoid those focused primarily on litigation suggesting that they spend a considerable amount of time in court related matters. Let me disclaim this statement by saying that this suggestion should be taken on a case by case basis and is not a blanket statement for the entire industry but generally speaking attorneys that place their focus in this niche are often busy and unavailable.

Your process here is similar to what you would have done in an earlier article about choosing an agent. A simple google search of bahamas Lawyer is going to bring up a number of results for local firms take some time to review three to four websites and five to ten professionals on those sites. Read the bios determine who seems like a good fit for you and then send a similar email to this one below;

Hi there I am looking to purchase property within the next _____ days and wanted to find out if you can represent me. I am comparison shopping and courting a few attorneys that predominantly work in real estate and whose firm may be able to offer competitive rates for mortgages and conveyancing. I am currently looking to spend about _____ on a property that I will be financing.

In this light I wanted to have you prepare a quote for us to determine which firm we will have represent us. We are looking for a long term relationship and so we're hopeful we can find good representation. In addition can you let me know the following information;

- * Which area of law do you focus?
- * What makes your firm different?
- * Are you the better option out of your colleagues, why?

Send this email to all of the attorney that you have selected in your search and again just like your real estate search consider who responds first with the most compelling answers.

MAKING THE DEPOSIT

While preparing this I was wondering if this was even worth writing about as it seems like a very simple step. If you have been able to save over fifteen thousand you more than likely have gotten a draft before but in case you haven't let's run through it. Wherever the main institution you've trust to keep your bag, your money, mula, your cake, visit them in the bank draft line in most cases its the long line and let them know you need a bank draft otherwise known as a cashier's check, not quite sure why. This usually costs less than ten dollars for the service, but they will want to know who should the check be made out to. You should make this check out to firm of the attorney you have selected to represent you.

Now this step can happen at two different stages in the process, one, when you start to get your ducks in a row you can do this then even before you make an offer or even started looking for your perfect property. Secondly you can do this at the stage where you've made an offer on the perfect property. One of these ways holds a great advantage, negotiation. We mentioned this in our article "How to get the best Price Ever" where presenting your offer with a confirmation from your attorney of deposit gives you an extreme advantage over preparing it after an accepted offer.

You are one step closer to owning your perfect property but now you are about to enter a scarier part than this one where you had to entrust your life savings to another person, the contract. Let's talk about what you need to look for in a sales agreement.

CHECK THE AGREEMENT CLOSELY

A sales agreement can be a very intimidating document and while you are trusting your attorney to ensure that the terms and clauses don't jeopardize your interests its best to read it thoroughly yourself and look out for key points in it.

Duration

This point speaks to the length of time you have to close the transaction from the second you sign it. You need to confirm whether the "days to close" refers to calendar or business days. The time difference could be substantial. For example in 2019 January 1st to March 31st which is 90 calendar days is only 62 business days as this excludes Saturdays Sundays and Holidays. Just so that there is clarity on both side be sure to have your attorney confirm the definition of a day.

Closing Costs

This to see degree would have already be handled in the offer letter as it details who pays what but its prudent to ensure that what you expected to pay is clearly mentioned here. Sometimes a clients definition of net that they communicated to their agent can mean something entirely different to the attorney. For example the a client tells an age this is what I want to net the agent knows that they should expect to pay their taxes out of that number the mentioned. But often times when a seller say that is what I want net they mean that is what I want after all fees are paid, a term known in the real estate industry as "net net". Maybe it's the Bahamian thing to mention things twice to really convey the thought, we would say, "I hungry hungry or tired tired", but in any event clarify that every is doing what you expect them to do.

Read the agreement to determine that the seller is paying their own legal fee, that each party is equally sharing the stamp tax and most importantly as will almost always be the case that the seller is responsible for the payment of the real estate commission.

Financing

If you are expecting to obtain financing you want to be absolutely sure that that agreement notes that the offer is subject to financing meaning that in the event the bank determined that you cannot obtain financing for whatever reason that you can be entitled to a full refund of the funds vested as a deposit. If you don't ensure this clause is present and worse if its not there you are saying that whether I obtain financing or not my deposit is not refundable.

Customarily a sales agreement would include a twenty-one (21) day subject to financing clause which binds you to make the seller and their attorney aware of your ability to obtain financing. If you don't notify that selling side that you haven't

obtains financing it will be assumed that you have gotten approval. This is another reason why it is important to have your ducks in a row so as to avoid putting your deposit at risk.

Forfeiture

Most sales agreements have a segment that speaks to the forfeiture and loss of funds under certain circumstances, usually after you have passed the financing period you have noted your ability to close the transaction but for some reason you can't maybe the bank is taking forever to pay out or the attorney is moving slow in the preparation of documents the banks need. This clause is there to stay and once you stay within the confines of what is contracted you should be alright but it's important to know what it says and what you need to avoid.

These are the major items worth considering in a sales agreement for a buyer and should keep you clear of any unfortunate legalities. Losing your deposit could be the most hurtful experience in your entire life so pay special attention to the advice here. Now we move into stage three, financing and how to make this happen successfully.

ALIGN THE DUCKS

Making sure your ducks are lined all the way up. We wrote about this in some detail in our earlier posts essentially telling you that before you build a house you need to start with the foundation and the foundation of find your perfect property is making sure you can afford it and that your financial institutions agree. As discussed before here are some of the items the bank requires for your file and to determine your DSR* (debt service ratio)*.

- * Passport
- * National insurance
- * Job Letter
- * Other source of income (part-time job or business)
- * Debt (print out from all debt sources i.e furniture plus, private lender or another bank)
- * Insurance

You need to have an insurance premium that equals the amount you intend to borrow. Make sure that you have at least four (4) copies of all of these documents, as every bank you apply will need them.

- * Appraisal

After you have decided on the Perfect Property you will also need an appraisal to confirm the value of the home.

Chapter Thirteen

GET THE BEST FINANCING

Once you have all the required documentation then you can start looking for financing options. More often than not buyer may only work with the bank their salary is paid through or one they have a past relationship with but this may not be the best way to approach financing. You are looking for a bank that will serve you best, with competitive terms, minimal penalties, and minimal upfront costs. You do this with the same strategy we used to find a good attorney, shop around.

Call or email the branch manager of the bank you have a relationship with, email is probably easier and simply ask her to connect you with the best mortgage representative from that branch as you are looking to develop a long term relationship and want the most efficient banker on your transaction. Here's the sample email;

My name is _____ and have been a client with this bank for _____ years. I am currently looking to purchase property and looking to obtain financing. I would like your referral of the most efficient mortgage representative on your lending team to help me with this as I am looking to build a long term relationship. I'm also looking to get the best rates as I just got number back from another institution.

Your help would be most appreciated and I hope to hear back soon so that I can start the ball rolling with this purchase.

After you've done this make adjustments to this and send it to two other banks and one insurance company to confirm again, who responded the fastest and who seem like they will be the best help in this process. As we have done before let's ask the mortgage rep to whom we have been referred some pointed questions.

INTERVIEWING MORTGAGE REPS

If you have been referred by the branch manager then I'm fairly confident that there is no better referral but you can never be too sure. If the branch manager made a email introduction or had the lender call you here are some questions you can ask to help you make the decision.

- * What makes you the best choice among your colleagues?
- * Under normal circumstances how long can you close a transaction under \$500k?
- * Have you closed over 10 transactions within this range?
- * How Much money do you actually need to buy property?
- * What to look out for while financing?
- * How to pay off your mortgage in half the time?

These questions are a guide and so you shouldn't use these as a "white & black" guide to working with any professional. Discernment is definitely the applicable word here as you'll have to make a decision really based on what your heart is telling you about people.

Chapter Fifteen

CHEAP APPRAISAL 101

This is starting to be repetitive are finding the best and best priced professionals to spend our money with the process remains the same. Its often considered a conflict of interest to use the either agent's company to prepare the appraisal as they have averted interest in the sale and so you may need to comparison shop for the best price again. Your buyer's agent can definitely refer some of the better company's to you for this.

You will also need to confirm that the company you have chosen to prepare the appraisal report is on the approved appraiser list for the bank you have chosen to go with. Some of the company's that are on almost all of the banks lists are, Better Homes & Gardens, Bahamas Realty, & Kikivarakis & Associates to name a few. My brokerage, 1 OAK Bahamas doesn't do appraisals but offer a free concierge service getting you the best price on appraisals with none of the headache. After you have selected the company pay for your appraisal agent you report. Also be sure to confirm the turn-around time for completion an appraisal report.

Chapter Sixteen

HOW TO CLOSE IN 40 DAYS

If you have lined your ducks up then you are prepared for an expeditious closing. The two important team members in a quick closing are the mortgage representative and your attorney, hence why it's extremely important to choose them wisely. Here are some things you can do to help "put fire under their feet".

Mobile Contacts

If you can have the mobile contacts of the professionals this will help you reach them at all times to confirm the current status of the transaction.

Weekly Email Follow-up

With both members of what we'll call your closing team in copy send an email to find out where you are in the process at the time.

Goal-setting

At contract signing be sure to get a realistic time-line from both professionals for every stage of the transaction. So when you are at the conveyance stage you can refer to your timeline email to confirm that your attorney is sticking to his own pre-defined timelines.

Carbon Copy

If the introduction was made through the branch manager of the bank or not copy them in email to ensure that your rep is doing everything they can in the most efficient manner. Application submission delays can considerably affect your closing timeline.

Chapter Sixteen

IN CLOSING (PUN INTENDED)

We look forward to you accomplishing this major milestone, we have recently started an entire real estate show around people who own their homes highlighting the sacrifice persistence and journey they went through. We would love to hear your story and see if your story fits for the show, there are a number of home incentives for your participation.

If you haven't purchased yet my team and I would love to earn your business and have you see first-hand how our service is superior to other agencies. Send us a message right now at matt@1oakbahamas.com or call me directly at (242) 808-6868.

We wish you all the best in real estate & life and hope to meet you soon.