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**Top 5 Reasons**  
To Love These Vibrant Coastal Communities

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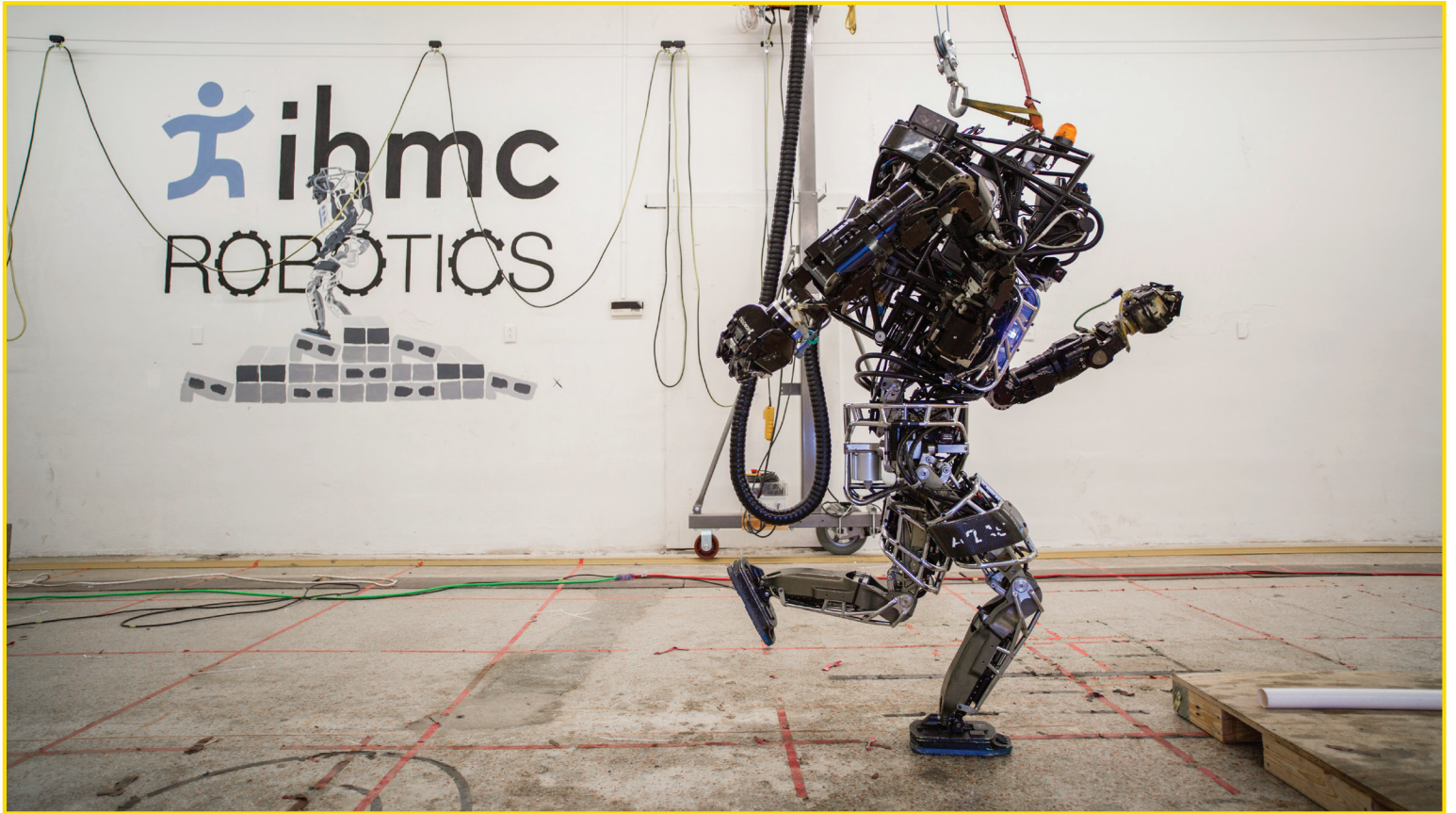
*Leading* REAL ESTATE  
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# TOP 5 Reasons to Love These Vibrant Coastal Communities

There are **SO MANY** reasons to explore Pensacola and the surrounding communities. We have some of the best beaches, a feature that has started to put us on the map. The closer you look, you'll find the wonderfully diverse lifestyles that this area caters to. There is truly something here for everyone and everyone is welcome! Here are our top 5 reasons to fall in love with these vibrant coastal communities.



Above and below photos courtesy of The Institute for Human & Machine Cognition.

## no. 5 - The Innovation & Education

These cities are the product of inventors, innovators, and pioneers with relentless energy and unlimited potential. The Institute for Human Machine Cognition (IHMC), Navy Federal Credit Union and The Studer Community Institute are just 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.



## no. 4 - The Outdoor Experience

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Our world-class beaches are refreshing but the natural beauty isn't limited to the shoreline! We have thousands of acres of beautifully preserved forests 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. We have dozens of gorgeous golf courses and 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 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.







## no. 3 - The Downtown Area

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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. Maritime Park provides stunning views of the bay, an amphitheater, and the Bayfront Stadium, home of the Blue Wahoos.

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.

Our downtown nightlife is always booming! 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.

Visit the chic shops nestled in the dozens of historic buildings and discover a modern southern style unique to downtown Pensacola. You'll find all the accoutrements of the perfect day of shopping here; fine art, high-end home furnishing, and handmade jewelry.

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. 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.

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





## no. 2 - The Culture & Arts

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

The Historic Village downtown harbors over 27 properties in the Pensacola National Register Historic District including the T.T. Wentworth, Jr. Florida State Museum, Pensacola Children's Museum, and the Voices of Pensacola Multicultural Center along with many others.

From Hangout Fest in Orange Beach to the annual Mullet Toss at the Flora-Bama Lounge in Perdido Key, we have no shortage of events that focus on music, art, and cuisine. 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”.



Whether it be painting, design, music, dance, comedy, and so forth, we celebrate all of our artists and culture!



## no. 1 - The View!

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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? Is it from the outdoor table with friends at The Wharf? The answer is yes! And knowing you can do it all again tomorrow is a great reason to stay.



# Welcome Home TO Home OWNERSHIP





# THE Road to Home Ownership

**At Levin Rinke Realty**, we believe it is our responsibility to educate our clients every step of the way during their home buying process. Our goal is to empower them to make confident decisions as they invest toward their future!

## 1. The Prequalification 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! Our expert agents at Levin Rinke know this and prioritize our 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 home.

- *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 your agent 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. Be sure to work with an agent who 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 all together. More often than not, the seller will counter, at which time your agent 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. The buyer is responsible for getting the deposit to the agent or closing company within the amount of time determined by the contract.

## 8. Deadlines

The Deadlines are important! The buyer is responsible for providing the deposit, and all other items needed to the mortgage and title company based on the contract timelines. The Realtor is responsible for ensuring all inspections, appraisals, and other items are scheduled and completed within the time frame listed in the contract.

## 9. Title

The title of your property will be checked to ensure ownership can convey to the new owner without any issues. Generally title insurance is issued as well, protecting the new owner 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 your 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 the buyer 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

Your agent can provide a list of the utility vendors for your specific location.

## 17. Closing

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

## 18. Possession

Time to move in and enjoy your new home!



# Have A Levin Rinke Agent On Your Side!

In today's fast-paced world, answers are only a Google search away, and there are some who may wonder what the benefits of hiring a real estate professional to help them in their home search are. The reality is, with the addition of more information, there can be more confusion.

Shows like Property Brothers, Fixer Upper, and the dozens more on HGTV can give a false sense of what it's like to buy and sell a home. Now more than ever, there's a need for a highly-trained, highly-skilled expert on your side who is going to guide you toward your dreams and not let anything get in the way of achieving them. Buying a home is not something that needs to be stressful if you are in the right hands!

**So why work with a Levin Rinke real estate professional? Here are just some of the reasons:**

## There's more to real estate than finding a house you like online

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There are over 230 possible steps that need to take place during every successful real estate transaction. A Levin Rinke Realty agent has been there before and knows what these actions are. Our agents help achieve the real estate goals of their clients because they undergo countless hours of training to understand their local market, to navigate the forms, paperwork and possible red flags during the home buying process, and to evaluate their clients wants and needs in a home.

## A skilled negotiator is crucial to the home buying process

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In today's market, hiring a talented negotiator could save you thousands, perhaps tens of thousands of dollars. Each step of the way, from the original offer, to the possible renegotiation of that offer after a home inspection, to the possible cancellation of the deal based on a troubled appraisal, you need someone who can keep the deal together until it closes. Our agents are well-trained in the negotiation process and well-connected to a network of professionals that are paramount to getting their clients the best possible outcome in a real estate transaction.

## What is the home you're buying or selling worth in today's market?

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There is so much information out there on the news and on the internet about home sales, prices, and mortgage rates; how do you know what's going on specifically in your area? Who do you turn to in order to competitively and correctly price your potential new home at the beginning of the buying process? How do you know what to offer on your dream home without paying too much or offending the seller with a lowball offer?

Dave Ramsey, the financial guru, advises:

***"When getting help with money, whether it's insurance, real estate or investments, you should always look for someone with the heart of a teacher, not the heart of a salesman."***

Our agents always have their finger on the pulse of the market, making their clients buying experience an educated one. They are well-versed in obtaining a detailed comparative market analysis (CMA) on property, and ready to answer any question their clients may have.

Because the home-buying process can be an emotional one, our agents are interested in telling you the truth, not just what they think you want to hear. We hold our agents to the highest standards when they deal with other professionals and certainly their clients. We are known for our training, knowledge and integrity, and we are eager to show it!



## What to look for in a buyer's agent

Depending on how your home-buying process goes, you could be spending multiple months working with your agent, so be sure to partner with someone with a complementary communication style and work ethic. In addition to a good personality match, here are some key attributes you should look for in a real estate agent.

### Hyperlocal expertise

Every real estate market is different. Home prices, demand and housing types can vary by state, city and even neighborhood. Look for an agent who is experienced in the specific area where you're interested in buying. You can look up their past sales on Zillow and map the addresses, or simply ask how much business they've done in the neighborhood recently.

### Strong communication skills

Your agent should be a skilled communicator both with you and with other key parties involved in a real estate transaction. They should be able to successfully communicate your offer and negotiate contingencies with the seller's agent. They should also be adept at working with your lender, home inspector and attorney/escrow officer. Ask them how quickly they reply to client requests or questions and what their "off hours" are. Most good real estate agents are available evenings and weekends in order to help keep your purchase moving forward.

### Years in business and reputation

Becoming a real estate agent is a popular career choice, but it also has one of the highest failure rates, as people don't realize how much work it is. Usually, an agent who has been in the industry for at least three years has a good handle on the process and a number of closings under their belts. If you choose to go with a newer agent, make sure they have completed closings already, and that they're being guided by a more experienced agent.

Source: [www.zillow.com/home-buying-guide/hire-real-estate-agent-for-buyers/](http://www.zillow.com/home-buying-guide/hire-real-estate-agent-for-buyers/)

## Our agents specialize in:

- ✓ NEGOTIATION
- ✓ TECHNOLOGY
- ✓ COMMUNICATION
- ✓ MARKET DATA
- ✓ PROPERTY VALUATION
- ✓ SERVICE

### POWERED BY

WORKMAN SUCCESS SYSTEMS

NINJA SELLING

ASCENSION

LEADING RE INSTITUTE

Every Tuesday and Thursday we hold training meetings for new and seasoned agents alike. Lead by our agent success manager and our sales manager we host quality guest speakers in the professional real estate network, and have an in-depth analysis with our top producers on topics submitted by our agents. Real-world, current real estate issues discussed by the entire team, so they can best serve their clients. This culture of a living, breathing and connected knowledge, with the drive and resources to learn in an ever-changing field is what sets a Levin Rinke Realty agent apart from any other!

Bottom line: Today's real estate market is highly competitive. Choosing a knowledgeable professional who's been there before with your best interest at heart to guide you through the process is a simple step that will give you a huge advantage!

## Experience the Difference!



# training TOP10 Hall of Fame

Leading

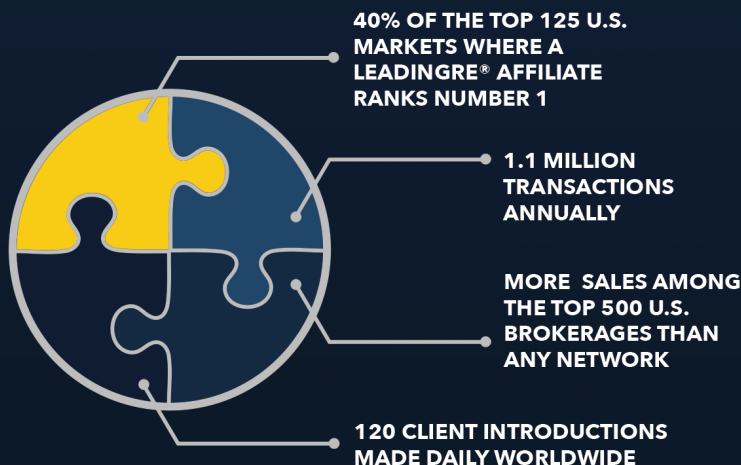
REAL ESTATE  
COMPANIES  
OF THE WORLD®

**Our affiliate, Leading Real Estate Companies of the World® (LeadingRE) was inducted into the Training Top 10 Hall of Fame, joining only 16 other companies from a variety of industries named to the Hall of Fame since its inception in 2008.**

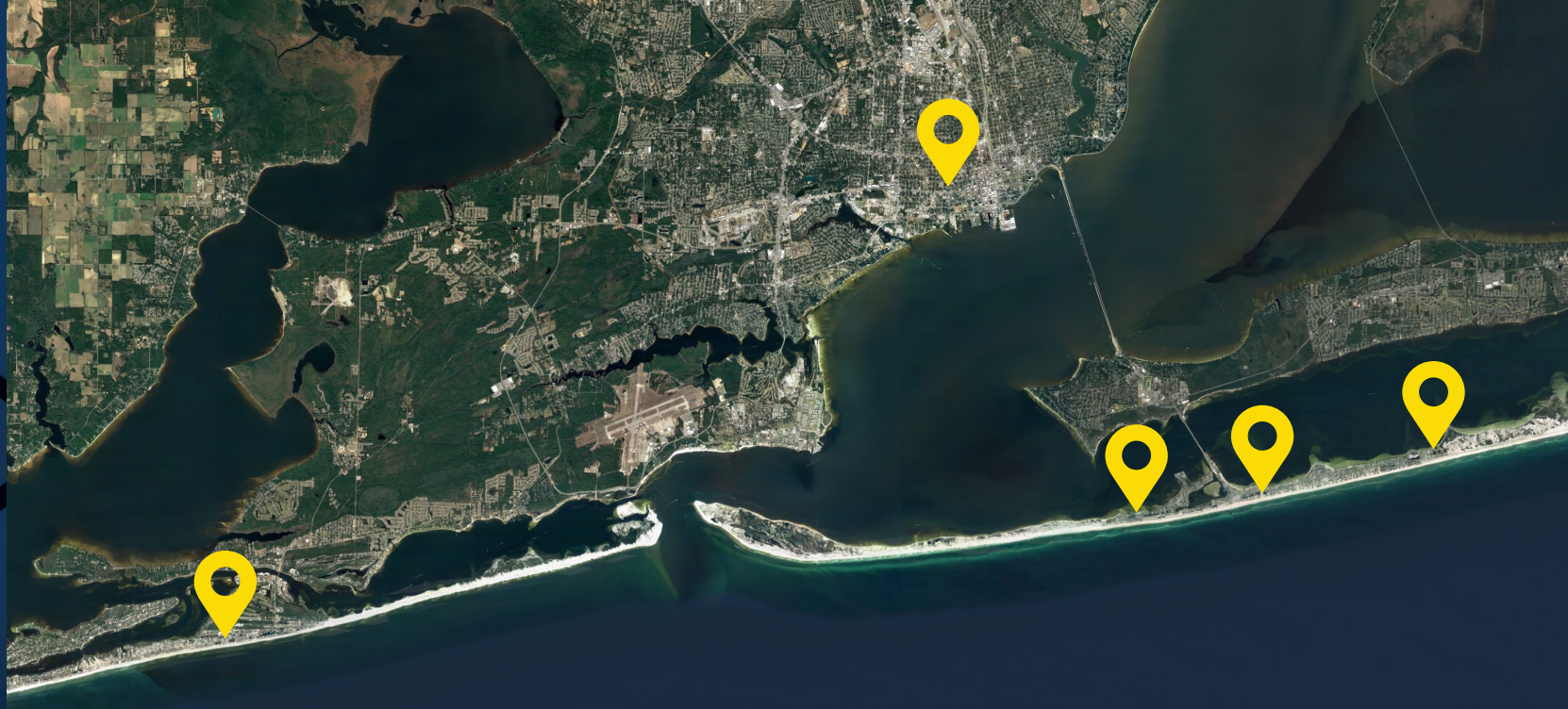
LeadingRE earned the distinction after ranking in the Training Top 125 for four consecutive years, including first in 2018, second in 2019, third in 2017 and ninth in 2016.

The award comes in recognition of LeadingRE's world-class training and educational offerings, which are key drivers in the continued international growth, high performance, productivity and profitability for the global network of 565 top independent real estate brokerages.

LeadingRE's learning and development offerings include the robust LeadingRE Institute, an online learning portal/learning management system (LMS) that hosts over 300 courses and numerous certifications. In addition, LeadingRE provides extensive live training and networking events, timely webinars, leadership development programs such as MAESTRO, CEO mastermind groups, and targeted offerings for multiple audiences within its member brokerages.







**Take a 3D VIRTUAL TOUR of one of our main offices across the Pensacola Area!**  
**Simply point the camera on your smartphone at one of the QR codes below and the link will pop up.**



### **Portofino Office**

10 Portofino Dr,  
Pensacola Beach, FL 32561



### **Emerald Isle Office**

22 Via De Luna Dr,  
Pensacola Beach, FL 32561



### **Downtown Office**

220 W Garden St, #125  
Pensacola, FL 32502



### **Beach Club Check-In Lobby Office**

18 Via De Luna Dr,  
Pensacola Beach, FL 32561



### **Perdido Key Office**

14112 Perdido Key Dr,  
Pensacola, FL 32507



### **Beach Club Tower Office**

18 Via De Luna Dr,  
Pensacola Beach, FL 32561



## Feel free to reach out to us!

There can be a lot of questions for first time home buyers, as there can be for the experienced real estate investor. Our agents are prepared to point you in the right direction, or help you every step of the way. Common questions like “How do we begin?”, “When is the right time to buy?”, “Where are good areas to start looking into?” and “What is our market situation?” can be dependent on your personal situation and needs, and we are more than happy to help.

Below is a list of topics that our agents can assist with, as well as services we provide during the home buying process.

- Prequalification Process
- Pre-Approval Process
- Appraisal
- Closing Costs
- Credit Score
- Showings & Appointment Coordination
- Negotiation
- Writing Offers
- Down Payment
- Interest Rates
- Local Housing Market
- Property Valuation
- Home Appreciation
- Home Inspection
- Post-Purchase Activities & Responsibilities



CYBERCOAST  
PENSACOLA, FL

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**850.916.5050**

View listings and see live neighborhood breakdowns online at [www.levinrinkerealty.com](http://www.levinrinkerealty.com)