
MR
MOTION REALTY
GROUP
BUYER'S GUIDE
Find your place.
Begin your next chapter.
Melanie Romero | 786-928-0091

Your next move deserves care.

Hi, I’m Melanie Romero.



I'm a Realtor with Motion Realty Group, serving Miami-Dade, Broward County and surrounding areas. I’m here to serve you, guide you and help you make decisions that fit your life.

I truly care about the people I work with. I want to understand what this move means to you, what concerns you and what you need from me along the way. You deserve to feel heard and supported throughout the process.

Honest conversations. A practical path forward.

We will talk realistically about your budget, your timeline and the homes and financing options actually available to you. I will explain the trade-offs, speak up when something needs a closer look and help you focus on workable next steps. If we need to adjust the plan, we will work through it together.

I offer guidance in English and Spanish, along with credit repair services, tax office support and connections with lending and title professionals. My goal is to help you pursue your home with clarity, care and a plan grounded in your circumstances.

Your vision. Your goals. My priority.

You can count on me to listen, be honest with you and stay focused on helping you move forward. Your questions matter, and so does your peace of mind.

Why Choose Melanie?

Personal guidance at Motion Realty Group, with the professional connections to support your next move. Here is what that means for you.

Personal attention	A search shaped around your priorities, clear explanations of your options and support with offers, negotiations and important deadlines.
Honest, realistic guidance	Straightforward conversations about your budget, property condition and available options so we can focus on a practical path forward.
Lending support	A loan officer we work with who prioritizes our clients and helps explain financing, document needs and application updates.
Title and closing coordination	A title company we work with to help coordinate title questions, settlement details and the documents needed for closing.
Professional connections	Help connecting with inspectors, insurance professionals and other service providers when your purchase calls for additional expertise.
Tax office support	Through Tax Masters, help with tax preparation, organizing records and discussing tax questions connected to your home purchase.
Credit repair support	Help reviewing credit concerns and working through appropriate next steps. Results and timing vary; credit repair does not guarantee mortgage approval.
English & Spanish	Bilingual guidance so you can ask questions and discuss important decisions in the language you feel most comfortable using.
Post-closing support	A familiar person to reach out to with homeownership questions, tax document needs or requests for professional referrals.

A one-stop approach. A team working with you.

I help connect the pieces while each professional handles their area of expertise. You remain free to choose your providers. Services and fees are arranged separately; the lender determines loan approval.

Know your numbers first.

Start with a payment that fits your life

Review your income, regular expenses and savings. Set a comfortable housing budget that leaves room for everyday life and unexpected repairs.

Look beyond principal and interest

Your housing cost may also include property taxes, homeowners insurance, mortgage insurance and association dues. Ask which charges are included in the mortgage payment and which you pay separately.

Plan for the money needed upfront

Ask your loan officer for an itemized estimate of your down payment, loan and settlement costs, prepaid expenses and cash to close. Keep moving costs, inspections and a reserve cushion in your plan.

Questions for your loan officer

Which programs fit my situation? What is my estimated total payment? How much cash will I need? What documents are missing? Are any assistance programs available to me? What conditions remain before final approval?

MY STARTING BUDGET

Comfortable monthly housing budget _____

Available savings for purchase costs _____

Savings I want to keep after closing _____

Build your document folder.

Your lender will provide a checklist for your loan and income type. Gather complete, readable records and use the lender’s secure upload method.

Identity and employment

Identification, employment details and recent pay statements, as requested.

Income and tax records

W-2s, 1099s, filed tax returns and supporting schedules when requested. Your lender will specify the years needed.

Funds and debts

Complete bank and investment statements, existing loan information and documentation for gift funds or unusual deposits, if applicable.

Self-employed buyers

Be ready to discuss personal and business returns, business history, year-to-date financial records and business bank statements. Exact requirements vary by program.

Tax preparation and loan approval are different steps.

Tax returns must accurately report income and applicable expenses. Do not alter records to qualify for financing. I can help organize tax documents; your loan officer determines how income is evaluated.

Shop with a clear wish list.

We will separate what you need from what would simply be nice to have. Bring your priorities to our first conversation.

Preferred areas / commute

Bedrooms / bathrooms

Property type / layout

Outdoor space / parking

Association preferences

Move-in timing

Three must-haves

Deal breakers

Look beyond the photos

During tours, note layout, visible condition, storage, street noise and maintenance needs. Ask about the roof, air conditioning, prior repairs and permits. A showing does not replace a professional inspection.

South Florida details to ask about

Request property-specific insurance quotes early. Ask about flood coverage, association fees, assessments, rules and approval requirements. For condos, ask what building and financial documents should be reviewed.

An offer is more than a price.

We will review comparable sales and the property’s condition, then discuss terms that fit your goals and comfort level.

Price and deposit

Decide what you are willing to offer and the deposit amount and due date. Deposit rights and refund conditions depend on the signed contract.

Financing and protections

Discuss financing, inspection and appraisal terms before signing. Understand each condition and deadline rather than assuming a protection is automatic.

Timing and possession

Confirm the proposed closing date, when you receive possession, and whether your move or current lease affects the schedule.

Included items and negotiated requests

Put agreed appliances, repairs, credits or other terms in writing. Ask the lender whether proposed credits or concessions are allowed.

When the seller responds

The seller may accept, decline or counter. We will review changes together. Once the agreement is fully executed, keep a written calendar of deposits, inspections, financing milestones and closing.

Keep the details moving.

Inspect the home

Schedule qualified inspections promptly and review findings before the contract deadline. Discuss any requests and your available options under the agreement.

Understand the appraisal

An appraisal addresses value for lending purposes; an inspection addresses condition. If the value creates a financing issue, review options with me and your lender.

Stay responsive to underwriting

Submit requested documents promptly. Before changing jobs, opening credit, making major purchases or moving substantial funds, talk to your loan officer.

Coordinate insurance and title

Confirm coverage, lender requirements and closing tasks with the appropriate professionals. Ask the title company about any unresolved title matters.

Review and walk through

Read your closing documents and ask about unfamiliar charges. Complete the final walkthrough as arranged to check agreed condition and repairs.

Verify before sending money

Confirm wire instructions by calling the closing company at a trusted, independently verified number. Do not rely on an email announcing new payment instructions.

Clear answers. Better decisions.

Do I need 20% down?

Not always. Down payment requirements depend on the loan program, property and borrower. Ask the loan officer to compare your available options and total costs.

Does pre-approval guarantee the loan?

No. The lender still needs to review required information and the property, and any remaining conditions must be met.

How long will it take?

The search and closing timeline depend on the property, financing, title work and contract. We will build a schedule around your transaction instead of promising a fixed closing date.

Can you help if I’m self-employed?

Yes. My tax office can help with tax preparation and organizing records. The lender decides which documents and income calculations are required.

Does buying a home automatically lower my taxes?

No. Potential deductions depend on eligibility, limits and whether itemizing makes sense. Mortgage principal and most personal home expenses are not deductible.

What should I save after closing?

Keep your closing documents, mortgage interest statements, property tax records and improvement receipts. Bring them to your tax appointment to discuss what applies to you.

Can we work together in Spanish?

Absolutely. I offer bilingual service in English and Spanish. Podemos hablar de tus metas y de los próximos pasos en español.

Keep this page handy.

Before we meet

Write down your budget comfort zone, preferred areas and timing. Gather your questions and start your document folder.

During the process

Keep contact details for your lender and title company. Track deadlines, save signed documents and ask for clarification whenever something is unclear.

After closing

Save your purchase records, confirm your first mortgage payment and insurance details, and ask your local property appraiser about homestead eligibility and filing requirements.

Helpful resources

CFPB: Preparing to buy

CFPB: Understanding your Loan Estimate

CFPB: Closing on your home

CFPB: Protecting your closing funds

IRS: Tax information for homeowners (Publication 530)

General educational information, prepared September 2026. Loan terms, program availability, tax rules and transaction requirements can change. Your signed contract and your lender, closing professional and tax adviser determine what applies to your situation. No approval, tax savings or closing date is guaranteed.

Your next move starts here.

Melanie Romero

Licensed Realtor
Motion Realty Group
Tax Masters Owner

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Let's talk about your plans.

Tell me your preferred areas, ideal timing and the questions on your mind. Together, we will identify the next step toward your future home. English & Spanish.