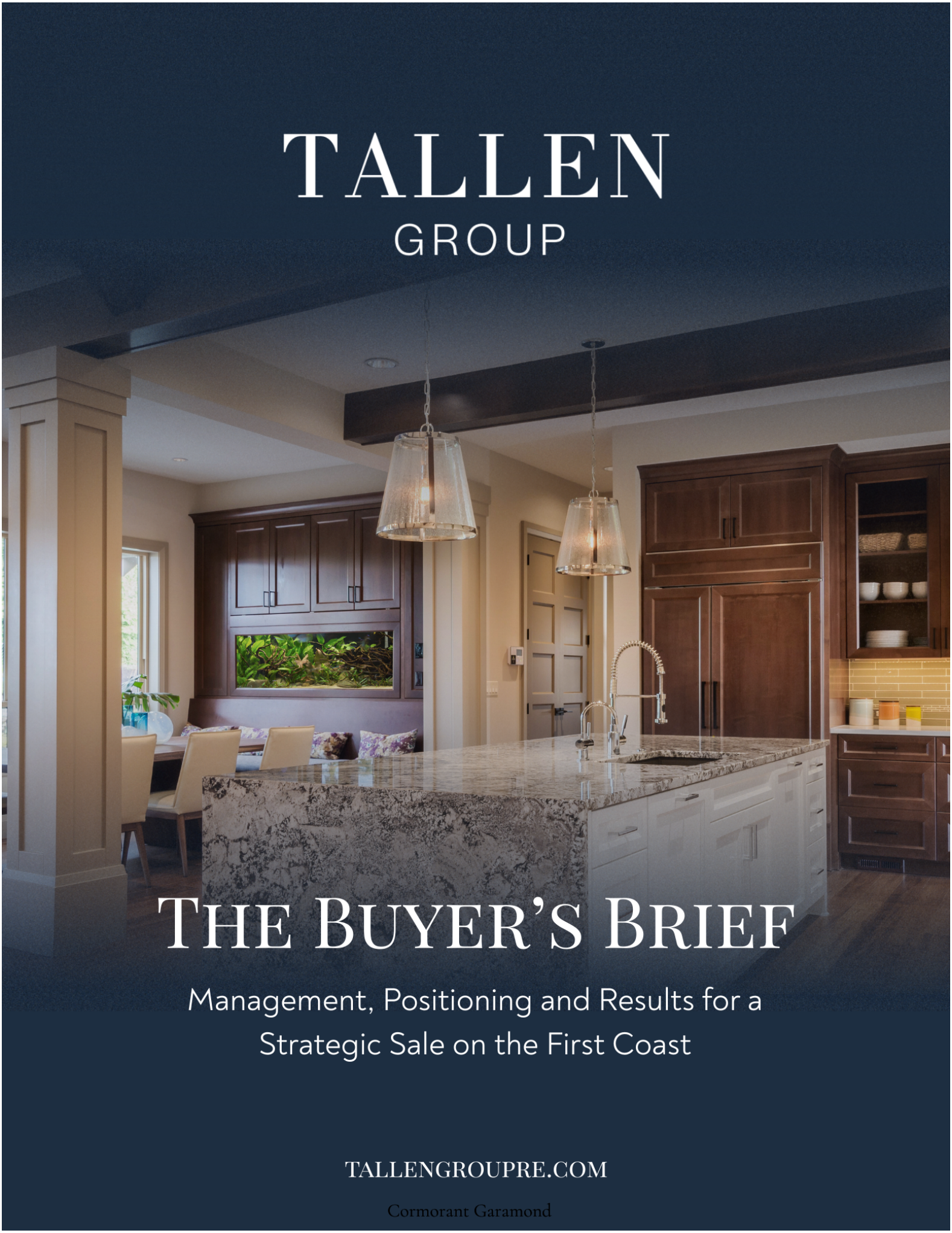
TALLEN
GROUP



THE BUYER'S BRIEF

Management, Positioning and Results for a Strategic Sale on the First Coast

TALLENGROUPRE.COM

Cormorant Garamond



Meet Your Advisors

The Tallen Group is your First Coast real estate team built on one simple promise: deliver a high-touch, relationship-first experience where clients feel informed, protected, and genuinely cared for. Every move with us feels seamless from the first conversation to closing day. Beyond real estate, we're committed to showing up for our community; supporting local causes, small businesses, and hosting neighborhood events that make the First Coast feel like home. Whether you're relocating, buying your first home, or selling a luxury coastal property, you can expect white-glove service, clear communication, and advocacy at every step.

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Taylor Allen

Taylor Allen serves the First Coast and leads The Tallen Group with one mission: to deliver a truly white-glove real estate experience, transforming major moves into seamless transitions across Northeast Florida. Since launching her career , Taylor has built a performance-driven, service-first brand defined by strategic marketing, and confident negotiation. Her background in marketing and her position as NFL alumni contribute to her strategy, method, and dedication.

@SellingJax



Hannah Johnson

Hannah Johnson is relocation expert dedicated to helping families confidently buy, sell, and relocate throughout Northeast Florida. As a Military wife and mom, she understands the unique challenges of military moves and out-of-state transitions and has helped other transfers navigate their moves with ease. Known for her clear communication and local expertise, Hannah guides every transaction with professionalism and heart.

@HannahJohnsonHomes



Katherine Eodice

Katherine Eodice is a North Florida real estate professional serving buyers, sellers, and investors throughout Jacksonville and surrounding communities. As a property investor and landlord herself, she brings firsthand knowledge of building long-term wealth through real estate and helps clients make confident, strategic decisions. A former Division I athlete, Katherine approaches every transaction with discipline, focus, and a competitive edge.

@KatherineSellsFl

What to Expect
When You Work With Us

Buying a home is a financial decision and a lifestyle decision.
Our job is to protect both.

Our Promise

Clear strategy, calm execution.
No chaos, no confusion—just a plan

White-glove coordination.
We manage the moving parts, so you can focus on the move

Strong negotiation.
We don't "hope" for the best, we position you for it

Local insight that matters.
Not just comps; community nuance, resale factors, and long-term value



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The Brief
Simple & Realistic

Strategy Call

We align on: Budget comfort, your goals, timing and “must-haves,” and neighborhood priorities

Financing & Funds

We’ll walk you through: Pre-approval or proof of funds, lender scenarios, buy downs and estimated cash to close planning

Curated Search

We don’t just send listings: We filter the noise, send homes that align with your goals, set tour plans and provide honest guidance



The Brief
Simple & Realistic

Offer & Negotiation

We build an offer that is: Competitive, protective, structured to win without overexposure, and easy for sellers to accept

Due Diligence

We help you: Select reputable inspectors and contractors while prioritizing findings in order to negotiate repairs and credits

Final Details

We coordinate and guide: Appraisal strategy and potential gap planning, title review, survey, insurance quotes and final walk closing prep





Your Team Advantage

What We Do That Changes The Outcome

We protect you from expensive surprises

Red flags in disclosures, permits, roof age, systems, flood zones, insurance trends

Neighborhood-level issues; assessments, HOA changes, rental restrictions, future development

We help you buy like a seasoned investor even if it's your first home

Value vs. vanity guidance

Resale and liquidity considerations

Upgrades that return value and those that don't

We reduce stress through proactive coordination

Timeline management

Vendor scheduling

Clear weekly updates and next step check-ins

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BUYING IN FLORIDA
Considerations

These are the details that quietly matter, especially near the coast.

Insurance is rarely straightforward in coastal areas, so we confirm the roof age, review the wind mitigation report, verify the flood zone, and look into any prior claims before you're surprised later.

HOA rules and CDD costs can materially change your monthly and long-term expense, so we review rental restrictions, reserve levels, any history of special assessments, gate access requirements, and the architectural approval process. Permits and additions matter more than most people realize, so we verify that any pools, enclosures, or remodels were properly permitted and that the permits were closed out.

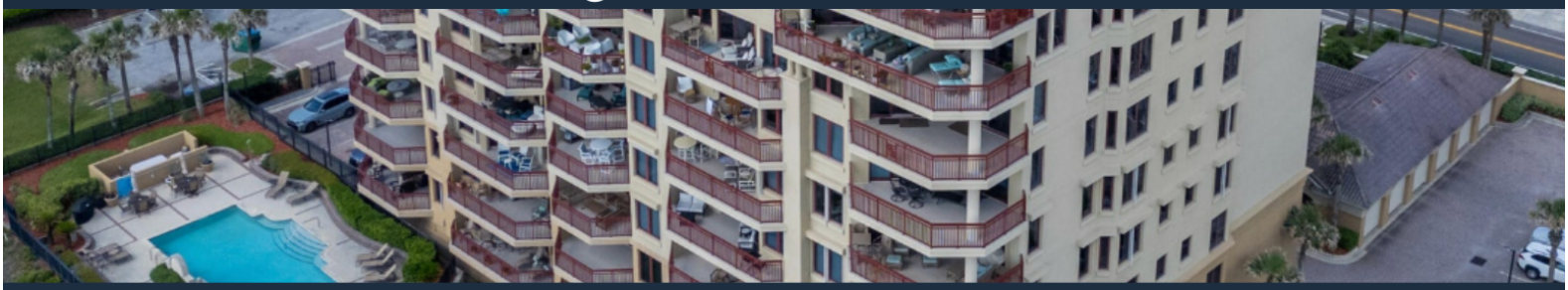
If the property is on the water, we treat the seawall as a major system, and we look at its maintenance history, estimated remaining lifespan, and realistic repair or replacement costs.

Termites and moisture are standard due diligence in Florida, and we approach them as non-negotiable items.

Finally, we evaluate the neighborhood's trajectory by paying attention to planned development, road expansions, and school zoning shifts that can influence value, traffic, and lifestyle over time.

FREQUENTLY ASKED QUESTIONS

Simple and Realistic



How much do I need down?

It depends on your loan type and goals. Many buyers choose down payment based on: monthly payment comfort and investment priorities.

Should I negotiate concessions or discounted purchase price?

Often, seller concessions can out-perform small price reductions. A price reduction may only alter your monthly payment by a few dollars where concessions leave more in your pocket or lower your rate.

What happens if the appraisal comes in low?

Both parties may ask for an appraisal reconsideration, the sellers may agree to lower purchase price or the buyers may negotiate to cover partial or all of the gap.

Do I need an inspection on a new home?

A new home may still have issues. Inspections help mitigate your risk while insuring any outstanding issues are addressed prior to closing.

How do we compete in a multiple offer situation without overpaying?

By using: clean terms, strategic timelines and deposits, and escalation language to your benefit. At the end of the day, the home is worth what it means to you and sometimes this means incentivizing price. The goal is to win smart, not emotional.

From "Thinking About It"
To Closing Day

BEFORE YOU START

□ Define your timeline
□ Set your true comfort payment
□ Choose top priorities: location, lifestyle, schools, commute, amenities
□ Decide your non-negotiables vs. nice-to-haves
□ Speak with a lender and secure pre-approval or proof of funds
□ Budget for closing costs + reserves
□ Sign the buyer representation agreement so we can fully advocate for you

TOUR LIKE A PRO

□ Identify your top 3–5 areas/communities
□ Decide property type
□ Take quick notes + photos of each home
□ Check natural light, noise, and traffic patterns
□ Look at condition major items/appliances
□ Ask about HOA/COA rules and pending assessments

We will evaluate resale factors: floor plan, location within neighborhood, lot, updates and confirm insurance viability early in coastal/Florida markets.



From "Thinking About It"
To Closing Day

THE ONE

□ Decide your negotiation priorities
□ Structure your offer. Consider Inspection periods, financing terms, and an appraisal plan.
□ Prepare deposit details and proof of funds
We will write a clean, compelling offer

CONTRACT

□ Schedule inspections immediately
□ Order insurance quotes early
□ Review seller disclosures carefully
□ Negotiate repairs/credits strategically
□ Submit documents to lender quickly
□ Avoid new debt/large purchases until after closing
We will confirm final cash-to-close numbers and wiring instructions securely

CLOSING WEEK

□ Schedule utilities transfer
□ Confirm final walk-through date/time
□ Bring ID and closing items as instructed by title company
We will plan keys, access, and move-in logistics



WHAT THEY'RE SAYING

Kayla P. ★★★★★ (5.0)

Working with Hannah has been an absolute pleasure! Hannah is knowledgeable, dependable, and goes above and beyond to ensure a smooth and successful experience for everyone involved. She recently assisted my clients with their relocation from TN to FL, and her attention to detail, timely communication, and commitment to excellence truly stood out. It's clear she genuinely cares about her clients and treats each transaction with care and professionalism. I look forward to working together again in the future!

Samantha B. ★★★★★ (5.0)

There's a reason Taylor has five stars. From the very beginning to the final execution of the contract she was very involved and made sure our every need was met! Any seller or buyer would be lucky to have her as an asset in their transaction process. If you want a contract that has your best interest, that is smoother than anything imaginable, she's your realtor. She took care of my family's process from the start, providing resources for anything we needed. Painters, cleaners, inspectors, you name it! She is a real estate expert, all while being extremely personable, thoughtful, and informative. She doesn't miss ANY details whatsoever, and has a great team and system for the closing processes. I could not have asked for a more phenomenal realtor! One who actually related to me and took time to learn about us and our needs as a client. And arranged the perfect contract for our best interest!! Thank you Taylor!

Katelyn L. ★★★★★ (5.0)

"Taylor Allen has been the best realtor we have ever used (we have brought and sold in 3 states)! For this specific property she took it over from an underperforming realtor and knocked it out of the park! She was always available, on site, AMAZING COMMUNICATION! Any hiccups along the way she handled with strategy and professionalism. She is fantastic, will use only her if we buy/sell in Jax again. Highly recommend for any size transaction you need to get to the finish line!"





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