

WORLDWIDE TITLE MAGAZINE

Spring 2022

Our Favorite Place to
**EXERCISE OUTDOORS
IN MIAMI**

**CHECK OUT THESE
FLORIDA CHARMS**

**FLORIDA
MARKET
POCKETS**

**BRANDING FOR
REALTORS 2022.**

CLOSING TIPS FROM

Marcie Gregorio

**2022
SOUTH FLORIDA**

Real Estate Event You Can't-Miss

No closing like a
Worldwide Title closing!
Experience the difference!

#1

**TRUSTED
ESCROW,
TITLE &
CLOSING
COMPANY**

Turning Transactions
Into Relationships



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OUR FAVORITE PLACE TO EXERCISE OUTDOORS IN MIAMI

Miami is known worldwide (no pun intended) for being a fitness city. Indeed, being physically active is a big part of Miami's culture and lifestyle. Embrace it! We will provide you with a brief list of locations that are great to exercise while enjoying Miami's beautiful outdoor scenes.

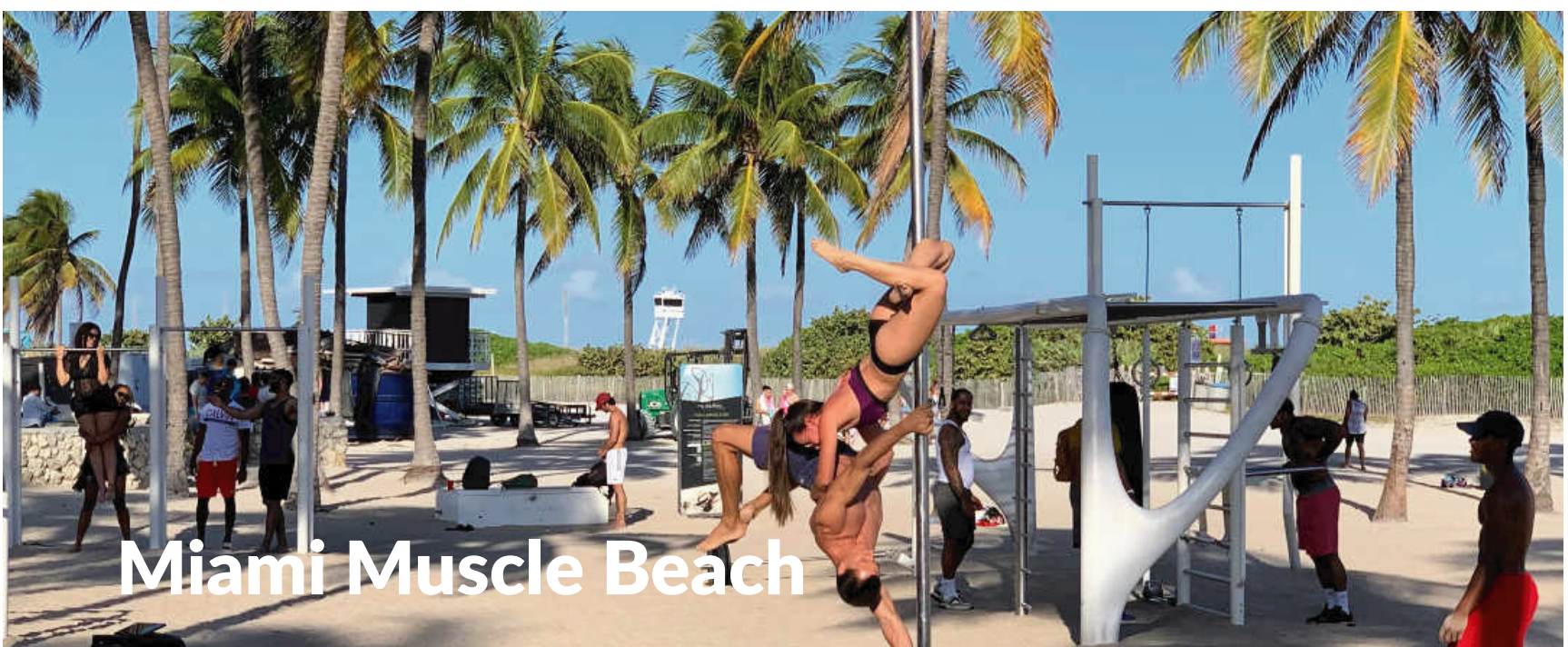


Rickenbacker Causeway / Key Biscayne

Connecting the Miami mainland with the barrier islands of Virginia Key and Key Biscayne, the Rickenbacker Causeway stretches more than five miles. It has to be one of locals favorite jogging spots. Go and challenge yourself with the climb under Miami's sun! With views of Biscayne Bay, surrounding beaches, and the Miami skyline, the bridge is great for bikers, walkers, runners, and skaters on its southbound and northbound perimeter lanes.

The Underline

10 Miles of fun! Try completing without making a stop and taking a photo somewhere - That seems to be part of the challenge. The Underline is transforming the land below Miami's Metrorail into a 10-mile linear park, urban trail, and public art destination.

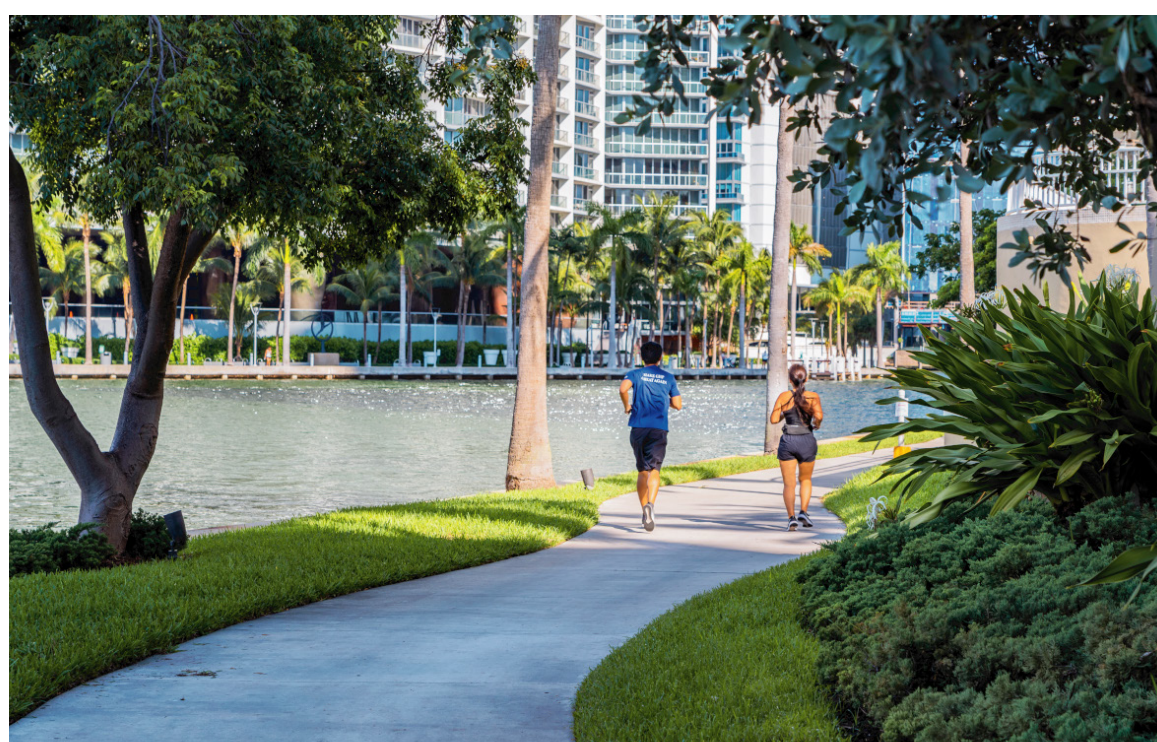


Miami Muscle Beach

You probably already know or heard of this location but we could not leave it out of the list. Not only it's a great place to workout and practice new bodyweight skills but the people that go there to exercise will absolutely motivate you. So many different movements and routines! Must go at least once during summer.

Brickell Key Park

Short one but definitely another local favorite. 1.3 miles is almost perfect for a short morning walk to get the body moving and the mind ready for the day. We like to think of this place as the executive's paradise. During the week you can see all the locals enjoying the pathway and organizing their ideas before taking on the day.



Margaret Pace Park

Not sure if we saved the ebay for last but definitely a favorite for many. This Edgewater park is one of, if not the most active park in all of Miami. The park is constantly a-buzz with multiple activities happening simultaneously—from yoga to group bootcamp, to rebound and Zumba. Their basketball, tennis, and volleyball courts are always in use. If you look around the perimeter of the bayside space, you'll notice an outdoor vida course set up with several stations for a full body workout.



DIGITAL CLOSINGS Q&A

What are the steps to close a home digitally?

The only requirements are a good internet connection for the buyer and notary to see each other. You then click in different places to sign or initial, and a notary walks you through each page so you understand what you are signing.

Is an eClosing secure?

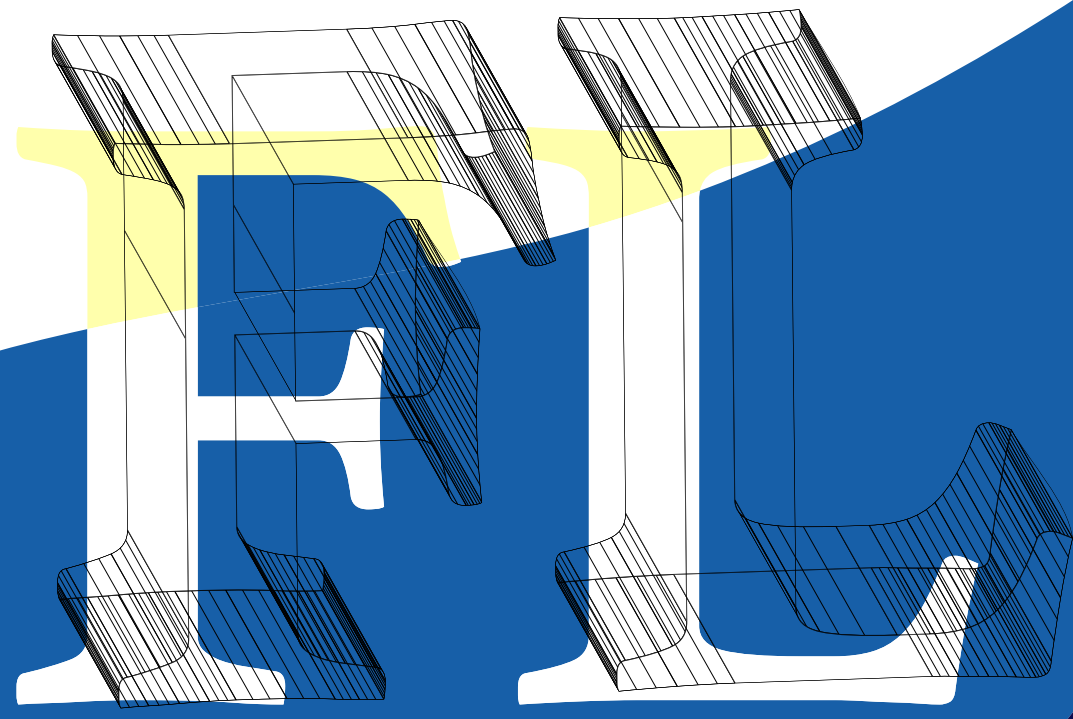
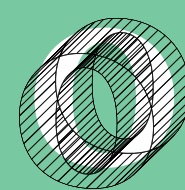
It's a state-approved process that's fully vetted and authorized. The purchaser completes a verification at the beginning for identity protection. The purchaser can hold up their ID to the webcam and the notary can verify it as a legitimate ID.

How much time does an eClosing take to complete?

A digital closing usually takes about 45 minutes, compared to around 2 hours for a typical paper closing.

SOUTH FLORIDA REAL ESTATE BRANDING

Note by Carlos Gabriel Perez,
Creative Director at Content + Graphics Professionals



CGP

First of all, I would like to say thank you to Worldwide Title for inviting me to write an article for your magazine. It's been an honor to work with you for the last couple of years.



I wanted to take this opportunity to write a note to South Florida realtors that provide some insight into the state of branding in the industry. Not MY TOP 5 TIPS or anything like that. More like a chat on *"The state of Real Estate Branding in South Florida at the moment."*

BRIEF INTRO.

Carlos Gabriel Perez - Creative director for Content + graphics Professionals.

We develop brands and communications programs for organizations. Between 2017-2020 we got the opportunity to develop comprehensive branding packages and strategies for brokers and realtors in South Florida. [What does a comprehensive branding package mean? Logo, slogan, brand guidelines, brand strategy, website, media, stationery, merchandise, team communication

platforms, community hubs, more] We have worked with industry professionals in other areas of the state and other states but most of our work with the real estate industry has been in South Florida. With that exposure, we have been able to analyze branding being deployed by realtors and brokers. Providing direct and insightful information on what branding has created for real estate professionals at the turn of the decade, branding trends, and audience behavior. What opportunities are there now for real estate professionals through branding? A ton.

LEARN MORE ABOUT COMPREHENSIVE BRAND PACKAGES

*The last couple of years has been a big boom for real estate branding in South Florida. It happened fast. The influence of Instagram and other popular social platforms brought the consciousness of branding in the industry to a different level. It got competitive quickly and right now you can see how much realtors in South Florida prioritize branding in their business strategy. It got so competitive that industry players started running with tactics without a clear understanding of branding or strategy. **I don't blame them - I respect the work. And there's a lot of talent and great brand work being produced in South Florida.***

The urgency to develop content and get started with brand promotion has created a big opportunity for industry players who can take a step back, re-strategize, and consider the following.

Branding extracts the individual characteristics of an organization. It's a representation of what makes a business unique. The brand must communicate culture and values. All that is unique about your business! Your unique points of sale. That's how a brand attracts the target audience that can recognize those characteristics. It attracts an audience who values those characteristics the same way. That is how a brand establishes trust. A brand is supposed to create a user experience that is unique to the customer. It can only create a unique user experience if it's daring to be honest - unafraid to express originality.

With many industry players following brand trends and targetting the luxury market, there's a huge opportunity for all that understand originality.

THERE'S A MARKET FOR ALL! IF YOU ARE ORIGINAL YOU CREATE YOUR MARKET!! YOU WON'T HAVE TO WORRY ABOUT COMPETITORS.

Give your business and yourself the best chance by investing in a comprehensive brand that truly expresses all your organization's individualities. Everything should be customized to the way you do business. Brand user experience is the reason why big-name brands re-name everything. Many brands change the recipe a little and call it something else. Those little changes make the difference. Can you tell the difference between Pepsi and Coca-Cola? If not, then you don't value the difference that much. You are not a direct target audience member - you are not good for the soda-pop business if you can't tell the difference between those two. For those that do tell the difference, they value it. By providing that difference you established a great user experience which in time creates what you should strive for.... brand loyalty. That means returning customers, referrals, memberships, the good stuff.

Hope you found that helpful.

If you want to connect, find us on Instagram ([cgp_agency](#)) Best of luck out there! Invest in originality. Invest in your brand. Wish you much-continued success. Cheers.

LAST FEW THOUGHTS TO DROP:

- Branding creates momentum.
- Continuous momentum can be canalized.
- Value your immediate network.
- Do you have a skillset team?
- Investing in your brand adds value to your organization.
- Think of your website as your brand's community hub.
- Why haven't you considered having your app? Don't just think listing search.
- Touchpoints are brand experiences.
- Smell is the strongest sense tied to memory - how do you create a lasting memory? Hint*
- America wasn't built in a day.
- Longevity.



CLOSING TIPS FROM MARCIE GREGORIO

Improving your close rate is simple in theory, but difficult in execution. The truth is that most sales or closing techniques always have to be modified for the professional and customized for the application or field. In simple terms, you have to personalize all sales techniques for you. Adapt these techniques to your personality. If you are shy, use it, if you are funny or outgoing use it as well. Also, keep in mind the field. Speak in terms and about topics that matter to the audience you are targeting. It all works best when customized for the specific intention.

With that being said, these are some of my top three closing tips.

Be direct.

This may seem incredibly obvious, but you would be shocked at how many people deliver a great sales presentation only to balk at the opportunity to simply ask for the sale, hoping the client will take the initiative and offer to purchase right then and there.

Being direct when asking for the sale not only helps your closing rate but also helps improve communication and customer service. If you are direct your client will also feel more comfortable being direct. A direct form of communication will 100% improve your closing rate.

Be prepared for objections.

You must be prepared for the client's objections. You've probably heard a few of them, such as "we don't have the budget for it," or "I'm afraid I can't make a decision on this today," but there are many more.

You should compile all the potential objections you might expect to hear when you attempt to close and prepare responses in advance. Remember that each client has different preferences and circumstances. Always prepare for each specific scenario and have options and solutions that are suitable to your specific client's needs. *This will not only improve your closing rate but will also multiply your referrals.*

Be ready for trade-offs.

Here is the thing, you almost never get exactly what you are looking for. Neither will your client. The house may be in the perfect location, but it won't have a pool. It may have the pool but not the layout they want. The rate but not something else. If you know this ahead of time, educate your client and prepare them before showings. Don't expect your clients to know what to expect or settle for something different than their vision. Instead,

prepare. Have pricing options to install the pool ready. Have your remodeling contact provide an estimate ahead of time. Do what you can to improve the service and guide your client in the process. Be ready for trade-offs.

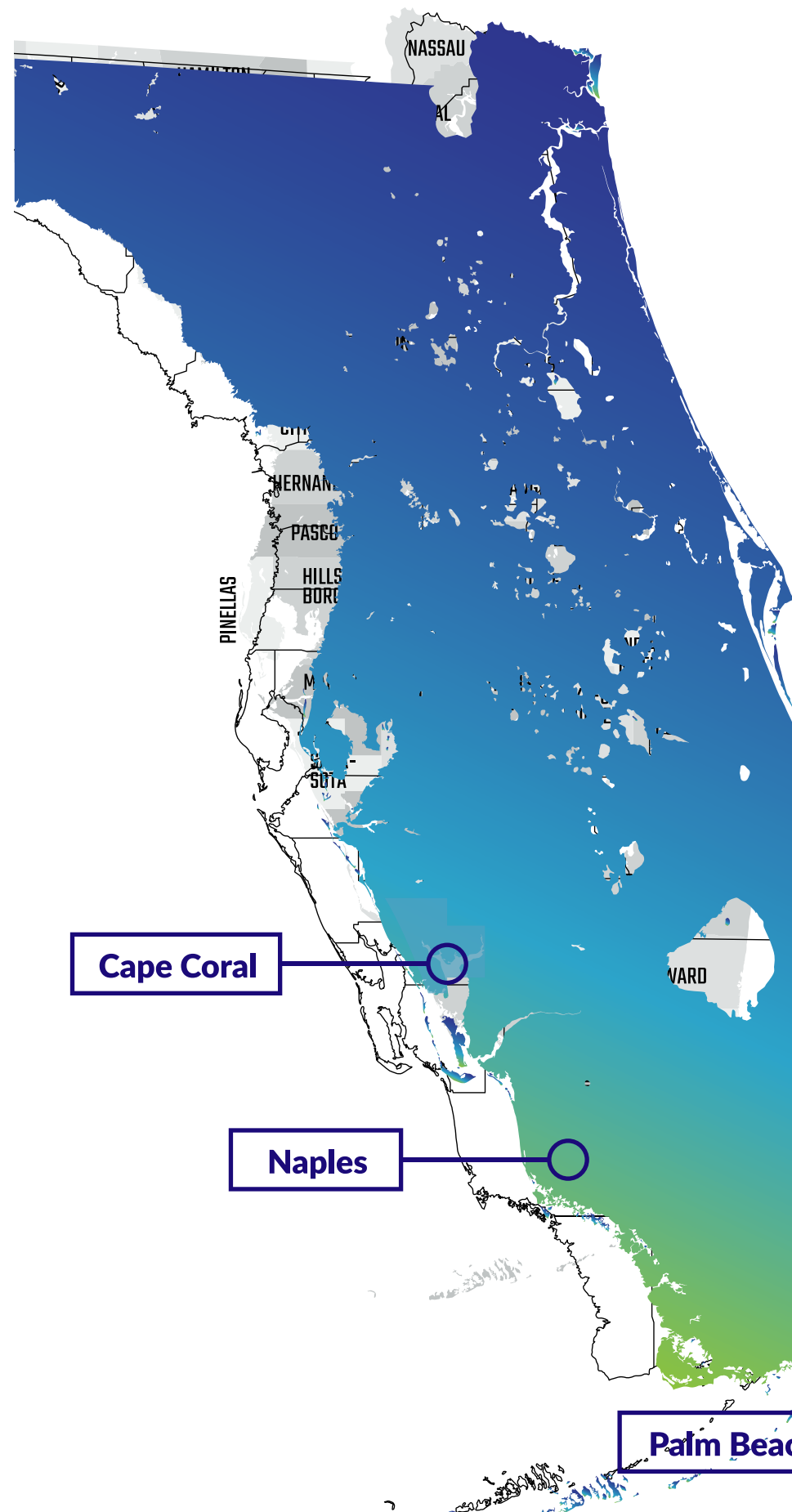
Be prepared for objections.

Before you even think about closing consider how important this moment will be for your client. Take every opportunity you can to make sure your clients have the best closing experience possible. Make sure you leave a long-lasting excellent impression. Connect with your clients through the quality of your service and continue to be part of their journey.

**HOPE YOU FIND THESE TIPS HELPFUL
AND HELP YOU WITH YOUR CLOSINGS.**

Remember every interaction does not have to be a transaction to provide a positive result in your professional journey. Every client does not have to become a closing. But every interaction and client is a learning opportunity and a chance to get better.

Be grateful for this as well and continue to add to your skillset. Happy Closings!



CHECK OUT THESE FLORIDA CHARMS

When people think of South Florida, Miami & Fort lauderdale comes to mind. But let's highlight some hidden gems that deserve recognition and are great places to visit and perhaps... buy?!?!?

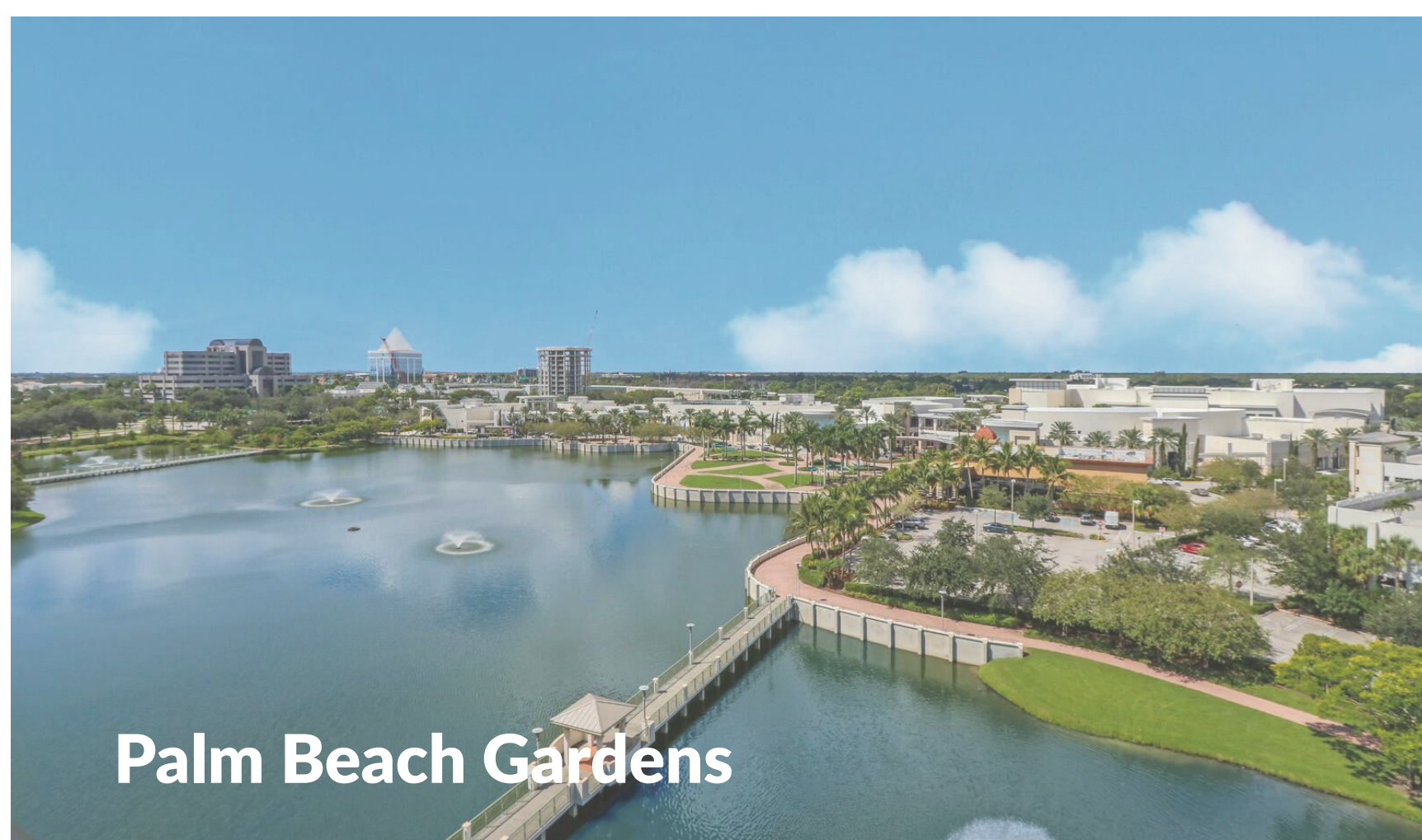


Naples

We are starting with the West Coast or better known as Florida's Paradise Coast. The East gets so much attention and many non-florida natives miss out on the beauty of Naples and other great Paradise Coast locations. Naples is a natural and cultural gem tucked away in Southwest Florida, the Paradise Coast is where the Gulf of Mexico's sparkling water meets white sand, wild islands and downtowns filled with artful treasures, culinary delights and countless other discoveries. Explore Naples, Marco Island, Everglades City, Immokalee and Ave Maria and find your most idyllic Florida vacation.

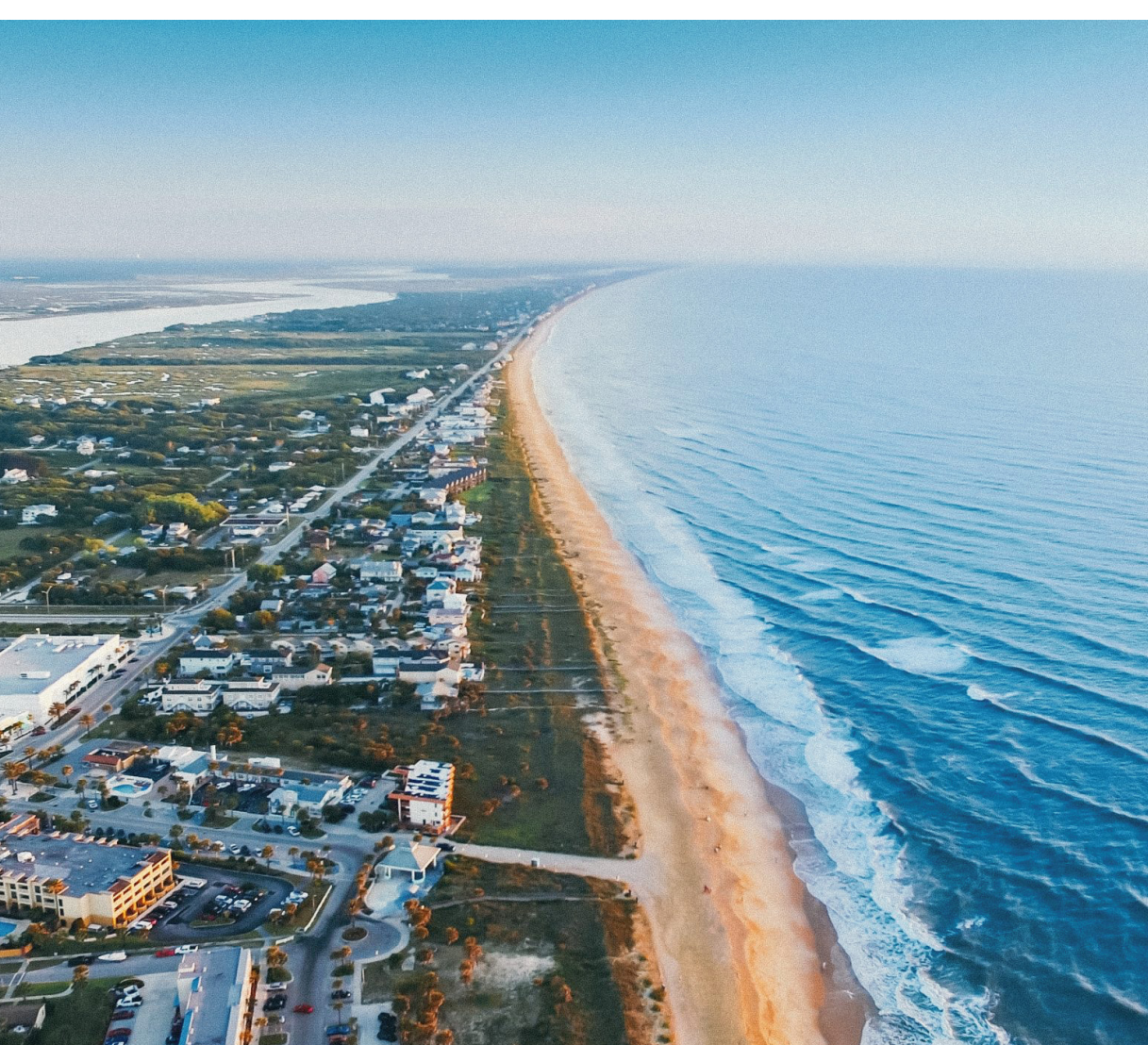
Delray Beach

If we have to select only one city that captures Florida's Salt Life magic, then we are going with Delray Beach. From surfing to fishing to just being in beach wear and sandals 24/7. Museums, fine dinning, entertainment, Delray Beach has it all for us and ohh does it do it so well.



Palm Beach Gardens

Palm Beach Gardens is home to the headquarters of the Professional Golfers' Association of America (PGA) and each year hosts legendary professional golfers at The Honda Classic. We are really just golf enthusiast so to us it means good times and golfers paradise! Palm beach Gardens is a fun city with great shopping, entertainment, dinning and of course GOLF!



Port St Lucie

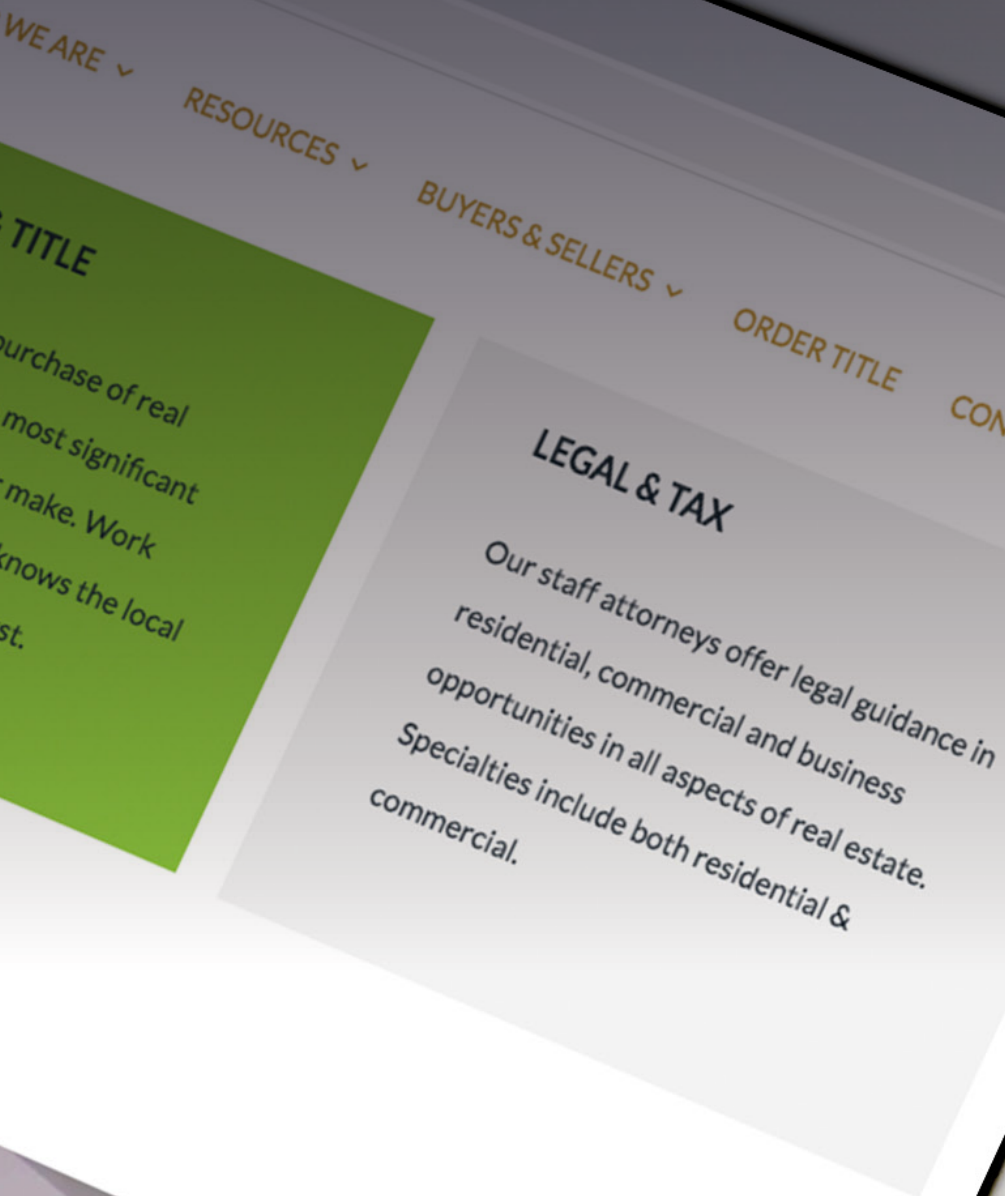
This city has seen it all. From real estate developing booms, to declines and re-emergence. Through it all PSL's culture has remained intact in a way that is hard to describe but it is easy to appreciate. One visit to Port ST Lucie and you will love the laid back atmosphere of the city. Feels like a town, growing like a city, is on the coast but carries a country feel to its vibe. It's a beautiful city that reminds us of the lifestyle diversity that South Florida residents enjoy.

Cape Coral

Located near Fort Myers (Another great location that you must visit) and within sight of the glimmering Gulf of Mexico, Cape Coral is a laid back and friendly community with all the beauty that you expect from Southwest Florida. With more than 400 miles of canals, let's say that again a little louder, 400 MILES OF CANALS. That means bring your paddle board, kayak or get ready for some fun boating, fishing and enjoy the quality of life in Cape Coral



NOW CRYPTO CLOSINGS?



SPECIALTIES

- ✓ Full-Service Escrow & Title
- ✓ Residential and Commercial
- ✓ Specializing in high - end luxury
- ✓ First-Class Customer Service
- ✓ First-Rate Title Examination
- ✓ Resolving Difficult Title Issues
- ✓ Wire Instructions for Quick Escrow Deposits
- ✓ Reasonable Rates
- ✓ Superb Team of Title Specialists
- ✓ All Closing Documents Stored Forever
- ✓ Mobile Settlement
- ✓ Quick Turnaround for Title Commitments
- ✓ Portuguese, Spanish, & English-Speaking

SERVICES

- ✓ Title Services
- ✓ Closing Services & Title Insurance
- ✓ 1031 Exchange
- ✓ For Sale by Owner (FSBO)
- ✓ Short Sale
- ✓ Escrow Services
- ✓ Property and Judgment Lien Reports
- ✓ Survey Requests
- ✓ Title Searches
- ✓ Recording Services
- ✓ Notary Services
- ✓ Apostille Services
- ✓ Yacht/Boat Closings
- ✓ Cryptocurrency Transactions Coming Soon



MAGIC CITY



WYWOOD WALL





Marjory Stoneman Douglas
• Defense of the Everglades •



Julia Tuttle.
— Mother of Miami —



COMMON FLORIDA SELLER CLOSING COSTS

Real Estate Agent Commission *6% of the sales price*

Outstanding amounts owed on the property

You'll be responsible for any unsettled payments on your home that can include HOA fees (homeowner's association) and utility bills. All of these extraneous costs will be prorated to your closing date.

Settlement Fee – typically \$750-975

While you can avoid attorney fees (Florida doesn't require an attorney to be present at closing), you'll still need to pay a settlement fee to the title company or escrow company for their services on closing day.

PRORATED PROPERTY TAXES

Property taxes in Florida are paid in arrears. You'll owe property taxes for the portion of the year you owned the house (be it 30 days or 300 days). They'll be prorated based on the number of days you owned the home, so the amount you owe will be much higher for a November closing than one in early January (300 days vs. 30 days). Note: If your current mortgage payment includes an estimated amount for property taxes that they collect and put in "escrow", then each month you should be able to get your escrow balance back after closing.



Title Search \$120 to \$250

A title search looks into the home's ownership history to ensure you're the true owner and that the title is clear of any liens or judgments.

Municipal Lien Search \$400 to \$450

The municipal lien search looks into unrecorded property issues that aren't shown in a typical title search, such as code violations, water/sewer/solid waste balances, and open or expired permits, to name a few. The cost varies by municipality.

HOA eSTOPPEL Typically \$250 to \$500

This letter certifies how much you owe the HOA. It includes your monthly dues, as well as any special assessments, past dues, fines or other fees. Since the HOA could potentially put a lien on your home for unpaid dues or to enforce violations, the title company must confirm that you are in good standing with the HOA and current on all your dues before they can give clear title on the home.

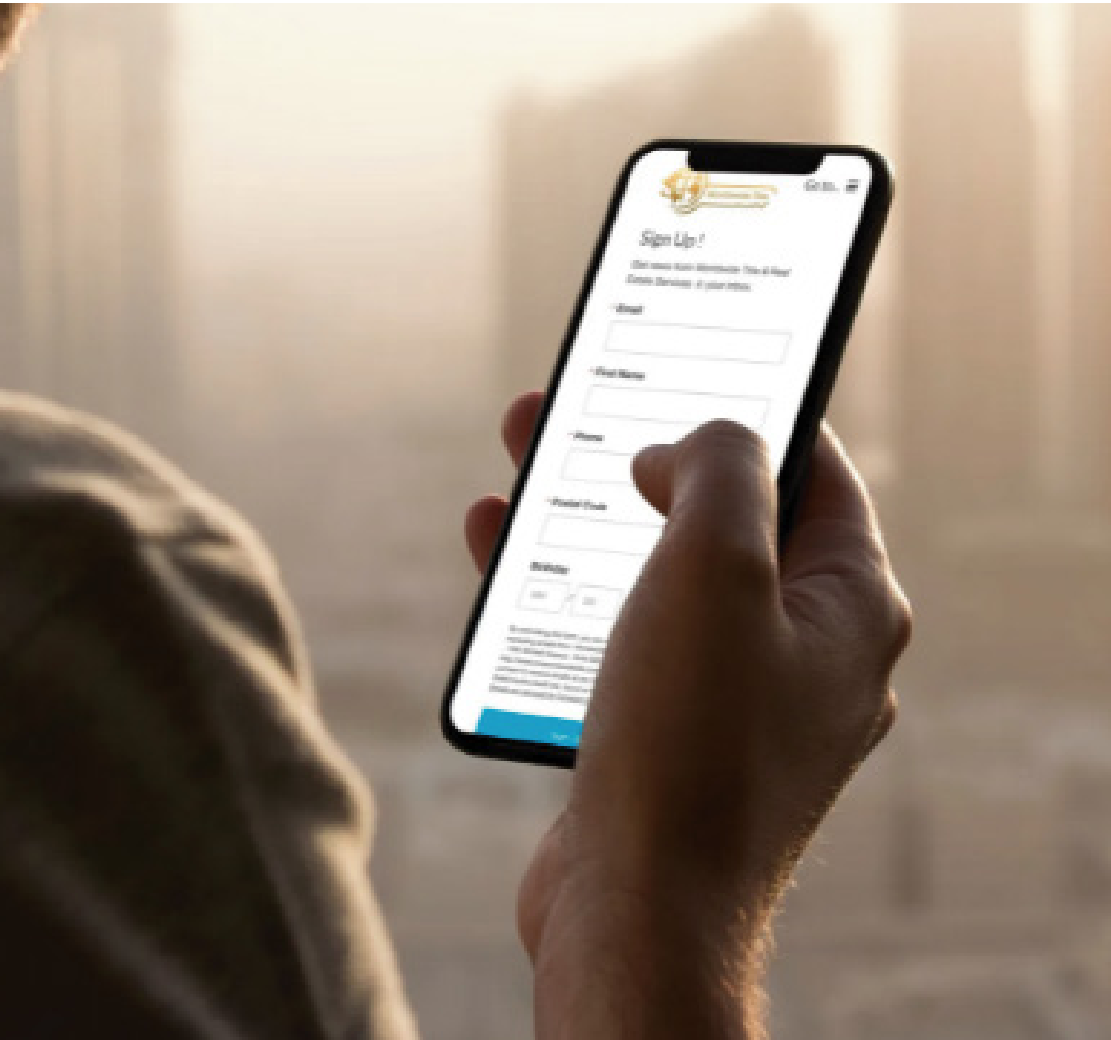
Documentary Stamps on the Deed – varies with price of the home

Also called a "transfer tax", this tax is paid to your local county when the deed is recorded. In all Florida counties other than Miami-Dade, it is calculated as \$0.70 per \$100 (or portion thereof) paid for the property. For a home with the median sales price of \$275,000, the document stamps would be \$1,925. In Miami-Dade county, the rate is \$0.60 for single family homes, with a surcharge for other types of properties. Document stamps are separate from the mortgage tax and intangible tax paid by the buyer.

COMMON FLORIDA BUYER CLOSING COSTS

LENDER FEES (OPTIONAL) 0.5% TO 1.5% OF THE SALES PRICE:

These costs relate to any associated loan fees including application fees, prepaid interest, and loan origination fees. While a loan is optional, these will be present if a mortgage is secured to purchase the home. Credit report – \$25 to \$75: This fee covers the cost for the lender to pull the buyer's credit history and credit score. Appraisal – \$300 to \$500: An appraisal determines the value of a home to assure the lender the property is indeed worth the amount they are giving the buyer. The appraisal is often paid by credit card up front and therefore not due at the time of closing.



Home Inspection \$250 to \$600

Conducted before closing, a home inspection will reveal any major issues with a home such as structural or foundational damage. Costs vary by company and city – for instance, in Orlando, a home inspection will cost you \$450.

survey (optional) \$350 to \$500

Many lenders will require a survey of the property to determine the location of any buildings and the property's boundaries. Costs typically vary depending on lot size and type of property.

Recording fees \$18.50-\$37.00 varies by county

This fee covers the cost of registering the sale and transfer of your property. Once the deed of transfer is recorded, it will become part of the public record.

Transfer Taxes – varies with amount of the mortgage

You'll be responsible for any unsettled payments on your home that can include HOA fees (homeowner's association) and utility bills. All of these extraneous costs will be prorated to your closing date.

Settlement Fee – typically \$750-975

While you can avoid attorney fees (Florida doesn't require an attorney to be present at closing), you'll still need to pay a settlement fee to the title company or escrow company for their services on closing day.

Title insurance – Whoever elects Escrow & Title typically pays. In Miami-Dade & Broward typically Buyer pays.. Rates are set by the state and based on the purchase price and loan amount

Owner's title insurance protects the buyer from issues that arise with the title such as outstanding liens that were not discovered in the title search. The Lender's Policy which is required by lender protects the Lender from issues that arise with the title such as outstanding liens that were not discovered in the title search. The rates are set by the State of Florida, but depend on the price of your home. For the Florida median home price of \$275,000, your title insurance will cost about \$1,450. While who pays this fee is negotiable, Buyer commonly pays it in South Florida and Seller pays most parts of Florida such as Palm Beach, Orlando, etc.

2022 SOUTH FLORIDA REAL ESTATE EVENT YOU CAN'T-MISS



Crypto and Protech in Miami

In-Person Event: Financing with blockchain, innovate tech in cre & the future of transportation.

Thu March 17 2022 - 8:00 AM EDT



South Florida Construction & Development Boom

Financing, population growth, supply chain delays, & immigration labor.

Wed April 6 2022 - 8:30 AM EDT



Fort Lauderdale State of the Market

In-Person Event: A deep dive into multifamily, industrial, office, & hospitality in one of South Florida's Hottest Markets.

Thu March 17 2022 - 8:00 AM EDT



2022 International Real Estate Congress

Mon, November 6 2022 - 1:00 PM

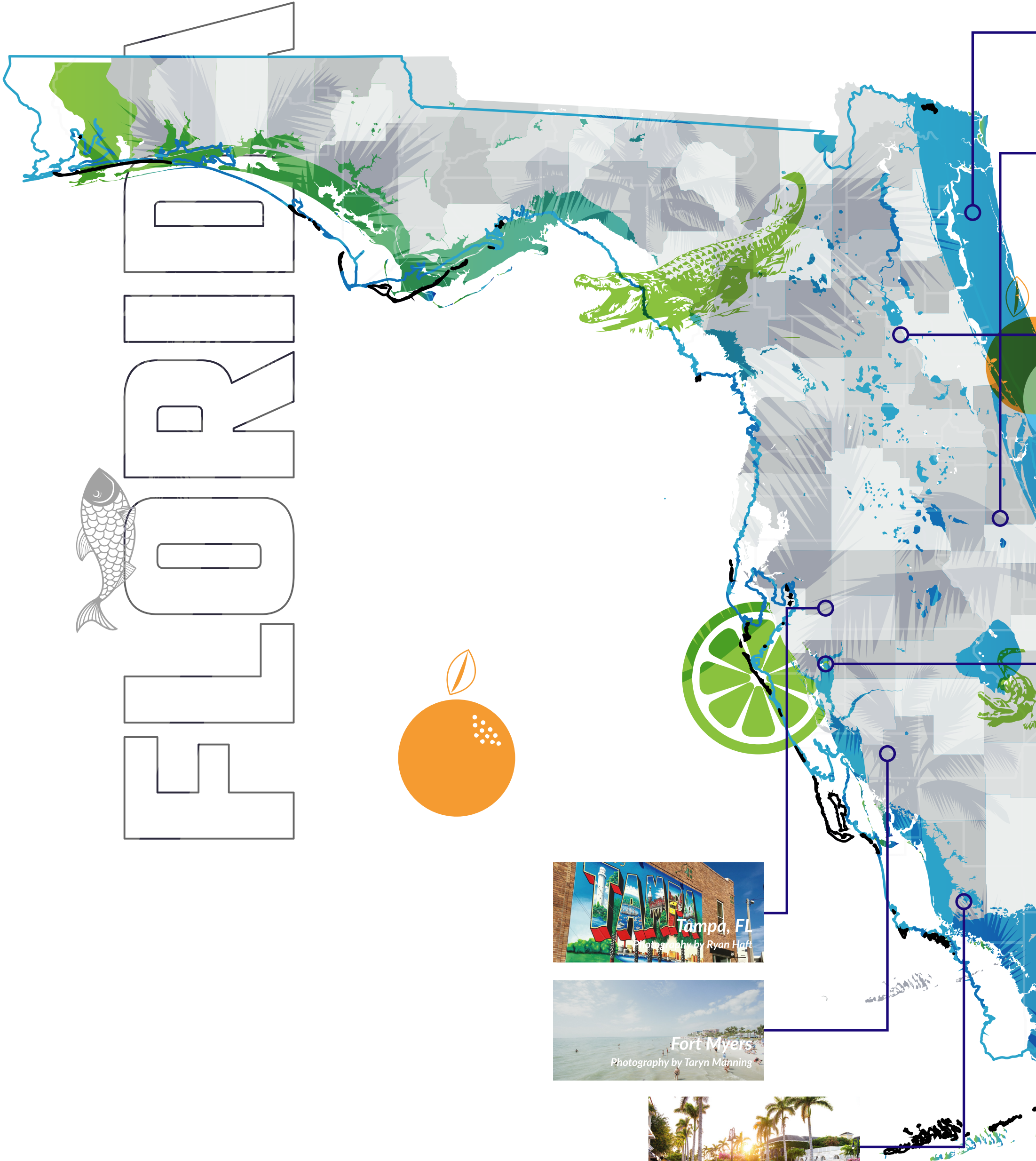
Wed November 8 2022 - 8:00 PM



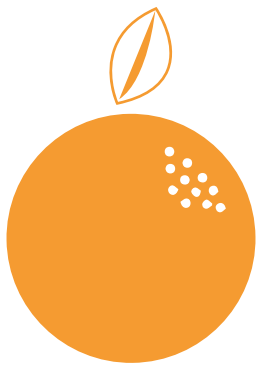
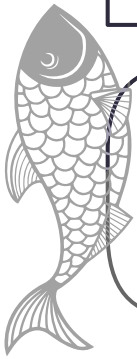
THE REAL DEAL: Seventh Annual South Florida Real Estate Showcase + Forum

Mana Wynwood

Wed, November 10, 2022 - 11:00 AM / 5:00 PM



FLORIDA



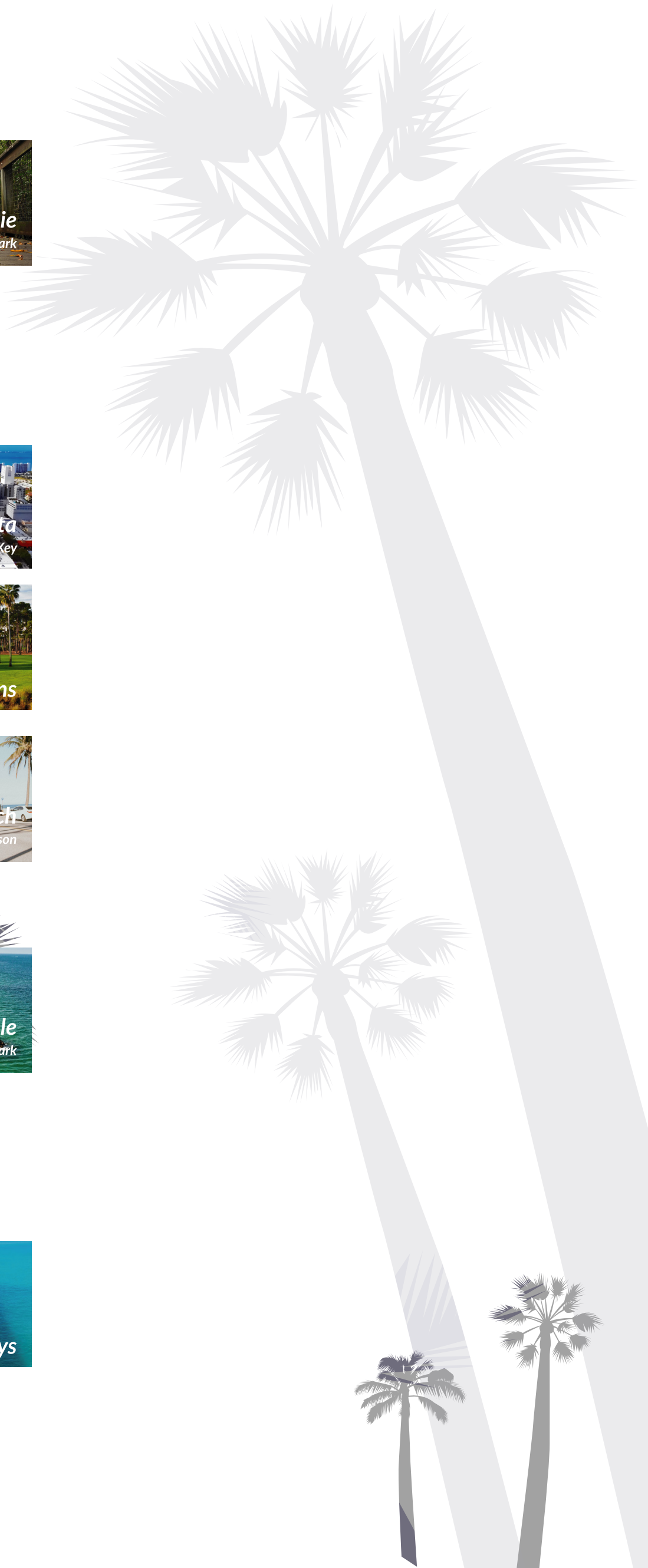
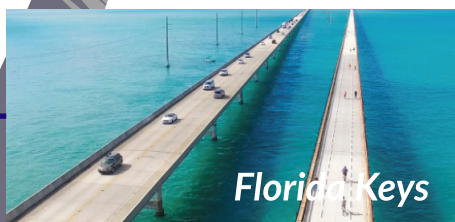
Photography by Ryan Haft



Photography by Taryn Manning



Photography by Taryn Manning



ESCROW TITLE

Escrow is a legal arrangement in which a third party temporarily holds large sums of money or property until a particular condition has been met (such as the fulfillment of a purchase agreement).

It is used in real estate transactions to protect both the buyer and the seller throughout the home buying process. Throughout the term of the mortgage, an escrow account will hold funds for taxes and homeowner's insurance.

In real estate, escrow is typically used for two reasons:

- ✓ *To protect the buyer's good faith deposit so the money goes to the right party according to the conditions of the sale.*
- ✓ *To hold a homeowner's funds for taxes and insurance.*

Because of the different purposes it serves, there are two types of escrow accounts. One is used during the home buying process, while the other is used throughout the life of your loan.

In property law, title is an intangible construct representing a bundle of rights in (to) a piece of property in which a party may own either a legal interest or equitable interest.

The rights in the bundle may be separated and held by different parties. It may also refer to a formal document, such as a deed, that serves as evidence of ownership.

Conveyance of the document (transfer of title to the property) may be required in order to transfer ownership in the property to another person.

For real property, land registration and recording provide public notice of ownership information.

FIND THE WORLDWIDE TITLE WORDS

N	W	F	L	O	R	I	D	A	Q	I	W	L	Y
B	A	T	I	T	L	E	D	S	H	O	A	H	Y
E	C	L	O	S	I	N	G	T	S	U	S	Z	P
F	R	M	I	A	M	I	T	I	W	V	I	Y	U
V	C	R	Y	P	T	O	C	L	O	S	I	N	G
L	E	A	G	E	N	T	V	W	X	N	I	J	M
M	I	O	D	J	J	C	L	O	S	I	N	G	P
L	R	H	E	N	D	I	G	I	T	A	L	X	A
I	F	X	B	C	X	U	N	L	I	E	N	Q	C
Y	X	L	Y	A	Z	F	B	U	Y	E	R	E	U
B	F	C	R	E	A	L	E	S	T	A	T	E	P
I	N	D	U	S	T	R	Y	I	R	O	S	I	M
T	V	G	E	R	E	A	L	T	O	R	Y	H	T
G	E	S	C	R	O	W	S	E	L	L	E	R	X

- Agent
- Seller
- Industry
- Title
- Buyer
- Esclosing
- Lien
- Closing
- Escrow
- Miami
- Crypto Closing
- Florida
- RealEstate
- Digital
- HOA
- Realtor

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FIND THE WORLDWIDE TITLE WORDS

N	W	F	L	O	R	I	D	A	Q	I	W	L	Y
B	A	T	I	T	L	E	D	S	H	O	A	H	Y
E	C	L	O	S	I	N	G	T	S	U	S	Z	P
F	R	M	I	A	M	I	T	I	W	V	I	Y	U
V	C	R	Y	P	T	O	C	L	O	S	I	N	G
L	E	A	G	E	N	T	V	W	X	N	I	J	M
M	I	O	D	J	J	C	L	O	S	I	N	G	P
L	R	H	E	N	D	I	G	I	T	A	L	X	A
I	F	X	B	C	X	U	N	L	I	E	N	Q	C
Y	X	L	Y	A	Z	F	B	U	Y	E	R	E	U
B	F	C	R	E	A	L	E	S	T	A	T	E	P
I	N	D	U	S	T	R	Y	I	R	O	S	I	M
T	V	G	E	R	E	A	L	T	O	R	Y	H	T
G	E	S	C	R	O	W	S	E	L	L	E	R	X

- ✔ Agent
- ✔ Seller
- ✔ Industry
- ✔ Title
- ✔ Buyer
- ✔ Esclosing
- ✔ Lien
- ✔ Closing
- ✔ Escrow
- ✔ Miami
- ✔ Crypto Closing
- ✔ Florida
- ✔ RealEstate
- ✔ Digital
- ✔ HOA
- ✔ Realtor

