

LET'S FIND YOUR HOME

BUYER'S PACKAGE

Parham Team
REALTOR®



PARHAM TEAM: WHERE LOVE AND FAMILY FINDS A HOME



The Parham Team

Where love and
family find a home

M MOMENTUM
— REALTY —

MEET YOUR TEAM

The Parham Team started forming in the Spring of 2024. We all achieved our licenses at different times, but we share the passion of providing 5 star service. It's not monetary to us, its about building relationships and helping others on their journey. Let us help you navigate with the same care and dedication that we give to our families.



LINDSEY PARHAM

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Born and raised in Florida, I graduated from Palatka High School in 2009. After years of navigating life as a server, I decided to take control of my future and pursue a career in real estate. In 2021, I earned my real estate license and have since had the privilege of helping 100's of families buy or sell their homes/property's. I proudly serve clients across Putnam, Flagler, St. Johns, and Clay counties, offering a deep knowledge of the local market and a commitment to providing exceptional service. Whether you're buying your first home, selling a family property, or exploring investment opportunities, I am here to guide you every step of the way. Outside of work, I'm a proud boy mom to three wonderful kids, ages 15, 11, and 5. Growing up riding horses and spending time at the beach, I've carried my love for the outdoors into my family's lifestyle. We're often out on the St. Johns River, enjoy growing our own vegetables in our garden, or spending quality time fishing and playing at the boat ramp.

I've been a Florida resident all my life! I spent my early years in Bardin before relocating to St. Augustine after graduating from Palatka High School in 2009. Growing up, my family and I cherished fishing outings along the intercoastal and offshore, which eventually inspired our move closer to the ocean. After spending around seven years in St. Augustine, I returned home from Afghanistan in 2015 and settled in East Palatka. It was there that I met my now-wife, Lindsey Parham, in 2016. We've built our family together, and in January 2021, we welcomed our first child. In 2024, I'm excited to embark on a new journey, joining my wife in her real estate endeavors. With a deep love for the area and a commitment to serving my community, I'm ready to help others navigate the real estate market, just as we've done in our own lives.



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As a 4th generation Floridian, I've had the privilege of witnessing firsthand the tremendous changes and growth that has transformed Florida into one of the most sought-after destinations in the country. I graduated from high school in Sarasota and continued my education at St. Johns River Community College. After spending the first 10 years of my career as a stay-at-home mom, I transitioned into the industrial manufacturing field, where I spent 25 years gaining valuable experience and skills. In 2017, I found my true passion in real estate and have since become a highly motivated, knowledgeable, and dependable agent. I thrive on challenges, am committed to overcoming obstacles, and always pursue excellence in everything I do. With a strong foundation built on years of diverse experience, I am dedicated to providing exceptional service to my clients and helping them achieve their real estate goals with confidence.

WHAT THE NAR SETTLEMENT MEANS FOR HOME BUYERS AND SELLERS

On March 15, The National Association of REALTORS® (NAR) reached an agreement with plaintiffs that would, if approved by the court, end litigation of claims brought on behalf of home sellers related to broker commissions. The Settlement also includes some changes to real estate transactions, but importantly, consumers will continue to have choices regarding real estate services. These practice changes will go into effect on August 17, 2024:

- Real estate agents who use and list properties for sale on a Multiple Listing Service (MLS)—a local marketplace used by real estate professionals (both buyer brokers and listing brokers) to share information about inventory in a particular area—will be required to enter into written agreements with buyers before touring a home. Those written agreements must include:
 - A specific and conspicuous disclosure of the amount or rate of compensation the real estate agent will receive or how this amount will be determined.
 - Compensation that is objective (e.g., \$0, X flat fee, X percent, X hourly rate)—and not open-ended (e.g., cannot be “buyer broker compensation shall be whatever the amount the seller is offering to the buyer”).
 - A term that prohibits the agent from receiving compensation for brokerage services from any source that exceeds the amount or rate agreed to in the agreement with the buyer; and
 - A conspicuous statement that broker fees and commissions are fully negotiable and not set by law.

NAR has long encouraged its members to use written agreements with buyers because they help consumers understand exactly what services they have agreed to, the roles and responsibilities, and the amount. For this reason, several states already have laws requiring buyer agreements.

There are also changes to how and where real estate professionals may communicate with each other about offers of compensation. These offers are no longer allowed on Multiple Listing Service (MLS) platforms. Sellers can still offer compensation off an MLS. Sellers can offer buyer concessions on an MLS (for example—concessions for buyer closing costs).

Things to know as a home buyer or seller:

- If you are a buyer and your agent is using an MLS, you will need to sign a written agreement with your agent before touring a home so you understand exactly what services will be provided, and for how much.
- Written agreements are required for both in-person and live virtual home tours.
- You do not need a written agreement if you are just speaking to an agent at an open house or asking them about their services.
- Agent compensation for home buyers and sellers continues to be fully negotiable.
- When finding an agent to work with, ask questions about their services, compensation and these written agreements.
- More details about these changes and what they mean can be found at [competition.realtor](https://www.competition.realtor).

When You Work With The Parham Team

Extremely
Responsive



Share Our Honest
Opinion on Properties



Negotiate Fiercely
in Your Best Interest

20+ Five-Star Reviews

Lindsey is an amazing realtor she worked tirelessly all hours of the night and day to make this dream of ours a reality. She is very kind and very enthusiastic about helping people get the house they are looking for. My wife and I are extremely happy as well as very grateful for all her hard work. Thank you very much Lindsey!



Matt helped me buy my first home! He was very supportive as I was extremely nervous and would stop what he was doing to answer my questions. I will gladly recommend him to anyone who asks!



We were desperate to find a home in under a month. Matt and Lindsey went above and beyond to help us locate our perfect forever home. With a wheelchair bound child, our needs were a little difficult to accommodate. Once we found the perfect home for us , Matt went out of his way to make it happen. We owe our happy home to the Parham team!



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Holly was amazing!!! I couldn't of got a better realtor! Patience? Boy does she have that! Lol I was a little overwhelmed with it all and she made my experience perfect!!! Thank you Holly!!!❤



Holly was absolutely amazing! She was very informative and worked hard to get the job done. Holly sold our place in 2 days! Thank you very much for your hard work!



LIFE OF A REAL ESTATE TRANSACTION

We will be with you *every step of the way* in this long, sometimes complicated process of making your dream home a reality. The goal is to keep your journey as stress-free as possible. Here are The Basics in the Life of a Real Estate Transaction:



1. Financing

A Seller won't consider an offer for their home without proof that you have the money to buy it. So, before you start a serious home search, the first step is to get prequalified. If you plan to borrow funds, get a bank letter confirming you're financially pre-qualified for a mortgage. If you don't have a lender from whom to get your Financial Prequalification Letter, we have some of the best in our area to recommend. If you plan to pay with cash, get a Proof of Funds Statement from your bank. The Financial Prequalification Letter or Proof of Funds Statement will accompany your offer to the Seller. These documents are also used to help you figure out what price range you should look in, so that we can focus your search in the right areas!

2. Home Search

We will get you access to the local Multiple Listing Service (MLS) and send you listings in the search area and price range that interest you.

When you see a property you like, call, text, or email us with the address. We will get you more information and set up a showing. Keep in mind that we typically need **24 hours** to set up a showing since many homes are occupied and require advance notice. For efficiency, we will focus on seeing 3-4 properties during the same showing appointment (“run”).





3. Under Contract

When you find the right home, then we will discuss offer strategies with you and write up the offer in the form of the As-IS- Purchase and Sale Agreement (the “Contract”). We will send you the Contract and follow up with a call to go over its key terms and answer any questions. Be aware that it is your responsibility to read and understand every page of the Contract, and to ask questions if there is anything you are unsure about. Once the Contract is signed by all parties, you are legally bound to follow it! After all questions are answered and you’re ready to move forward, we will finalize the Contract and send it out for signatures through an online electronic signature platform. We will assist you with any negotiations to be made with the Seller, and any modifications to the Contract.

4. Meet Deadlines + Requirements of Contract

Once the Contract is executed by all parties (Buyers and Sellers), the clock starts ticking, and it is essential to stay on top of the deadlines. We will keep you apprised of all important deadlines through our 5-star transaction process. Although all Contract terms are negotiable, and it is ESSENTIAL to refer to the terms of your specific Contract, here are some of the terms typically included in a Northeast Florida Contract:

- Deliver a Binder Deposit:**

The Buyer has three (3) days to deliver a Binder Deposit - typically 1% of the purchase price of the property. The Binder Deposit is often held in escrow with the Seller's Title Company and holds the Buyer accountable for abiding by the terms of the Contract. If the Contract terms are not followed, the Seller may make a claim to take the Binder Deposit. If the sale goes through, the Binder Deposit is applied to the Buyer's final costs.

- Request an Appraisal:**

After proceeding with the loan application, the lender will order an appraisal of the home. The appraisal is paid by the Buyer, usually by Credit Card. Under the Appraisal Contingency clause of the Contract, if the appraisal comes in below the purchase price of the property, the Buyer has the right to either negotiate further with the Seller or cancel the Contract and get the Binder Deposit back as long as all other terms of the Contract were followed and within the Financing Contingency Period.

- Formal Loan Application:**

The Buyer has five (5) days to make a formal loan application with the lender of their choice. The Buyer must start furnishing their lender with requested documents immediately after Contract execution in order to get all documents processed within the required timelines. Under the Financing Contingency clause of the Contract, the Buyer has 30-45 days (agreed upon terms) to get formal loan approval. If the Buyer does not receive loan approval, the Buyer has five (5) days to cancel the Contract and get a return of their Binder Deposit back as long as all other terms of the Contract were followed.

LIFE OF A REAL ESTATE TRANSACTION

☑ Complete Inspections:

Under the Inspection Contingency Clause of the Contract, The Buyer has ten (10) days to have a licensed home inspector complete an inspection. The Buyer chooses the inspector and pays for the cost of the inspection. The inspector will produce a written report of their findings to the Buyer for review. Once the inspection is completed, if the Buyer is unhappy with the inspection results the Buyer can proceed in three (3) ways:

1. Submit a written request for repairs to the Seller. The Buyer and Seller then have seven (7) days from the date of the repair request to negotiate repairs. If no agreement is made, the Buyer, in their sole discretion, can cancel the Contract and get back their Binder Deposit as long as all other terms of the Contract were followed.
2. Terminate the Contract if, in the Buyer's sole discretion, the property is not acceptable and the Buyer does not wish to negotiate on repairs. The Buyer would then get back the Binder Deposit as long as all other terms of the Contract were followed, or
3. Continue forward with the Contract to buy the property in as-is condition.

☑ Ensure Success on Closing Day:

At least three (3) days prior to Closing, the Buyer will receive from their lender and the Title Company (handles matters such as deed transfer, title and home insurance, and allocation of the costs) a Settlement Statement with the "Cash-at-Close" figures detailed. This will include the final, total amount to be paid by the Buyer. On the day of Closing or one day prior to Closing, the Buyer has the right to do a final walk-through of the property to ensure it is in the same condition as it was when inspected. The property must be "broom clean." The Buyer should arrange for utilities and cable to be set up, and all proper insurances to be in place prior to Closing day.

The Buyer must bring to Closing their government issued photo IDs and a blank personal check. (Sometimes there are small, last-minute changes that affect the precise Closing amount and need to be paid over and above the wired funds or Cashier's check)



UNDER CONTRACT CHECKLIST



The Parham Team

Where love and family find a home

M **MOMENTUM**
— R E A L T Y —

EXECUTED CONTRACT

Use this checklist to keep track of important due dates and ensure a smooth closing.

Escrow deposit. You must send escrow deposit via check or wire.

IMPORTANT: Be very careful when wiring any funds. Never trust wiring instructions sent via email.

ESCROW DEPOSIT DUE

Schedule inspections. The last date to renegotiate or cancel contract due to anything that comes up in inspections is normally 7-10 days, so I recommend scheduling any inspections immediately

INSPECTION PERIOD ENDS

Obtain home insurance. Start contacting Insurance companies for quotes immediately, we will need to make sure the home is insurable before the end of the inspection period.

NAME OF COMPANY

Clear To Close: Clear to close is when you have met all of your financing conditions. This is when we schedule with title for our closing date and time

EST. CLOSING DATE

ADDRESS:

PURCHASE PRICE:

TITLE COMPANY:

ESCROW DEPOSIT:



Lindsey Parham
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Holly Parham
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Welcome

TO PUTNAM COUNTY

“

As locals, we are thrilled to share what makes our hometown so special. Whether you're visiting for a weekend or planning to stay a while, there's something here for everyone. From unique attractions and mouthwatering restaurants to scenic spots and outdoor adventures, our town is a place we're proud to call home.

”

The Parham Team:



Matt Parham



Holly Parham



Lindsey Parham

As a family real estate team, we prioritize our clients' best interests, doing whatever it takes to help them and achieve their goals. We understand the difference having the right home can make, and how important it is to get top dollar when selling. Our goal is to help every client move confidently into their next chapter, positioned for success from the very start. Combining our real estate experience, community knowledge that only lifelong locals have, and a shared dedication to honesty and transparency, we are committed to truly serving our clients. We cover every detail; from spotting potential issues in a home to understanding the specific requirements of financing - to preventing surprises before they become obstacles. By doing the heavy lifting, we ensure our clients enjoy a smooth experience and feel fully supported every step of the way into the next chapter of homeownership.



Brief History of Putnam County

Welcome

Florida would change the possession of several countries beginning as early as 1565. While under Spanish rule, Palatka was an important area for foraging and cattle crossing on the way toward St. Augustine. At this time the area was called *Pilotaikita*, the Native American word for cow crossing.

Florida became a possession of the British in 1773. During this time the Spanish lost all their land holdings and fled Florida. In 1763, a renowned British botanist, William Bartram, visited the area. His observations included a Creek Indian Village. He recorded several boys fishing on the bank of the St. John's River. Bartram admired the abundance of citrus groves along with corn, squash, beans, tobacco, and other crops. In 1774 Florida was once again under Spanish rule. Florida was to become a territory of the United States in 1821 and acquired statehood in 1845.

In the 1850's Palatka would become a major transportation hub for freight of citrus, lumber, tourism, and other wares. During the years 1865 through 1895 Palatka was considered the largest port on the St. John's River. Palatka was the furthest south that large ocean liners could travel on the St. John's River. Once arriving the wares were loaded on smaller boats and carts heading inland. As the use of railroads by merchants and visitors in the 1880s Palatka's importance began to wane. The first great Fire occurred Nov. 7, 1884, destroying the business district. However, Palatka rebuilt, having 8 major hotels by 1890. Palatka's great freeze in 1893 forever destroyed area's the citrus groves. Palatka would continue to suffer economic hardships with the increasing use of the railroads. In 1895 Wilson Cypress began operation of what would become the world's largest cypress mill. Other industries that would come later include Georgia Pacific Paper and Seminole Electric just to name a few.

Palatka Events:

We have several yearly festivals in the spring which attract tourists from all around the area.



The Azalea Festival is held annually during the first weekend in March. Events include a parade, beauty pageant, arts and craft booths, golf and fishing tournaments, etc.

Memorial day weekend downtown Palatka offers the Blue Crab Festival. The festival attracts thousands of visitors from surrounding areas. They come to enjoy the nice weather and outdoors along with the numerous activities. Activities include food trucks, daylong music, fireworks, rides, vendors of arts and crafts, etc.



The first week of May the Palatka riverfront is home to the annual Mug Race. Noted as the "World's Longest River Race". The sailboat race is a 38 mile one way nautical race down the river. It begins at the Memorial Bridge in Palatka ending downstream in Orange Park.

Palatka Events Cont:

We have several yearly festivals and other activities which attract tourists from all over the area. Our favorite is the Blueberry Festival and the Kid Fishing Rodeo in Welaka

Annual Kid Fishing Rodeo in Welaka every January

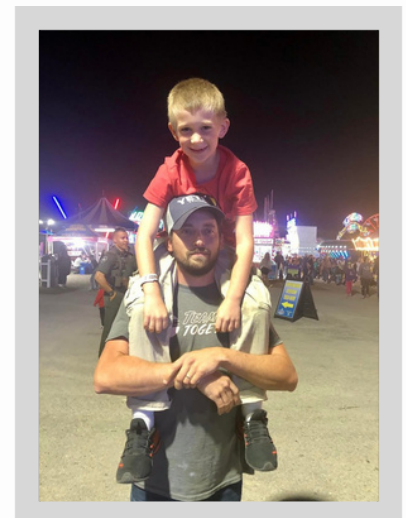
Putnam County Agriculture Fair starts the fourth each weekend of March.

Crescent City's annual Catfish Festival is the first Saturday in April.

Bostwick's annual Blueberry Festival takes place the last Saturday in April.

Our Fourth of July activities are celebrated on the city waterfront. Palatka

Christmas parade is the Friday after Thanksgiving.



Downtown Palatka

The downtown merchants welcome you to visit and tour our locally owned shops and galleries.

The Lady Big Gift Shoppe
Elsie Bell's South Urban
Farm House Turquoise &
Tinsel Boutique
and More



Downtown offers historic architecture which include painted murals linking us with the history of Putnam County



Farmers Market two weekends a month
Local Makers & Artisans, Food Vendors (Made On-Site),
Prepared & Specialty Foods, Homemade Goods,
Local fresh, Fresh & Local Agriculture

Restuarnts downtown Palatka:

Angels- Florida's oldest diner

Velchoffs

The Magnolia



Restaurants



Renegades in Welaka: \$\$\$

Tiki bar gets a little rowdy but wonderful view and good food.

Angels Diner- Florida's Oldest Diner-\$

Open since 1932. Known for milkshakes, burgers, and cherry cokes & vanilla sprite

Velchoff- \$\$\$

Near The River Front in Downtown Palatka, amazing food and views

Salsas Cocina- \$\$

Mexican Restaurants that has the best queso and margaritas

Corky Bell's- \$\$ Drive you boat and enjoy a seafood dinner.

Cheyenne Saloon- \$ This is a bar but serves food also, they have great wings, Philly Chessesteak, and oysters. Good place to have a beer and play pool.

Musselwhites- \$

Seafood, and our go too place.. we love the ahi tuna.

Woodlands Burgers- \$

They give big servings and great food; Burgers, wings, tenders and more.

The Magnolia-\$\$

Super cute breakfast and lunch place, food is very good.

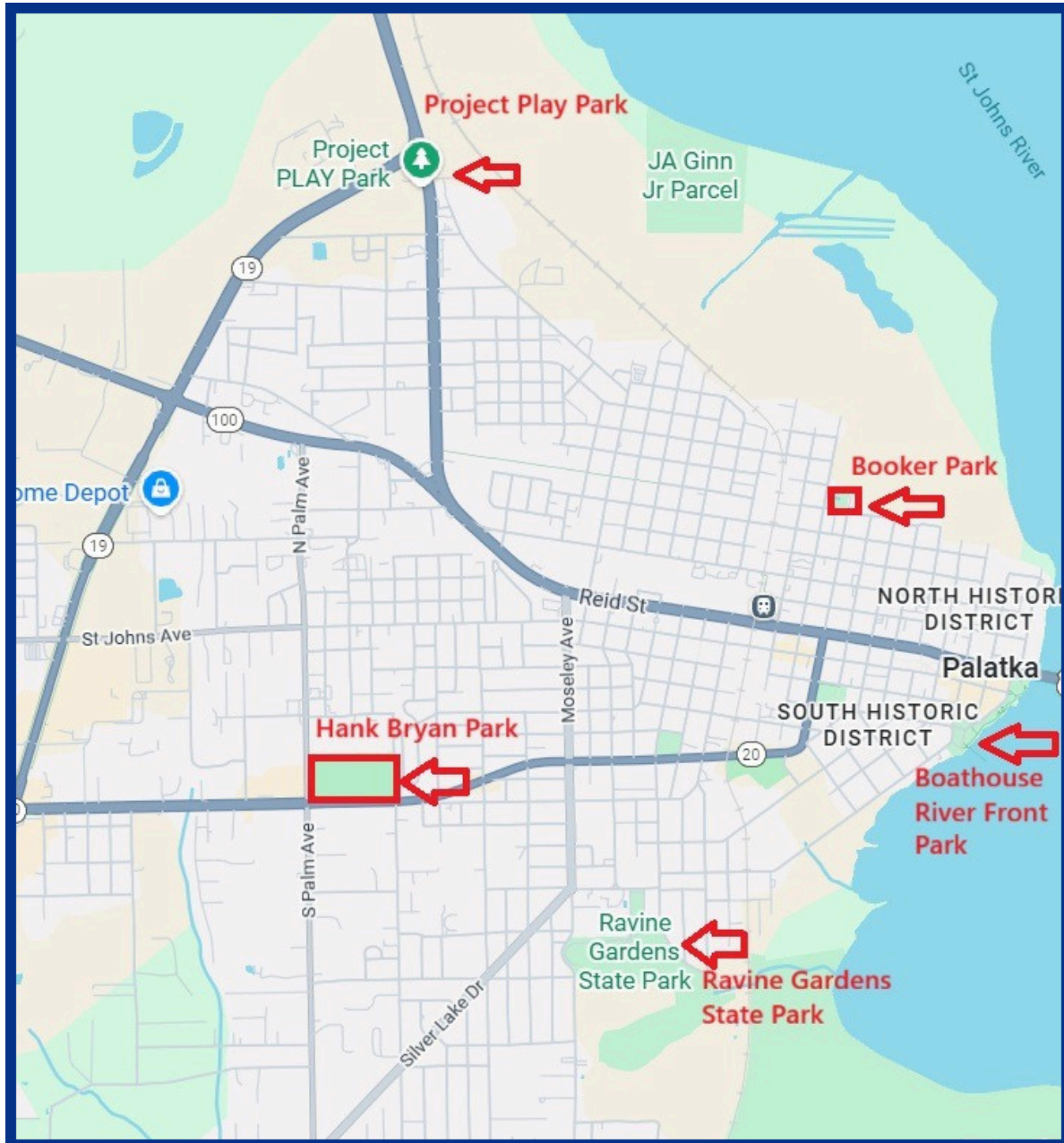
Shrimps-\$

This Mom & Pop place is in Welaka, great seafood and good prices.

3 Bananas-\$\$

Quaint Bar and Restaurant located on Crescent Lake in Crescent City

Palatka Parks:



Boat House River Front Park - 100 Memorial Highway

Hank Bryan Park - 450 S 14th St

Ravine Gardens - 1600 Twigg St

Booker Park - 701 N 10th St

Project Play - 1837 FL-19

Putnam County Boat Ramps:

Boll Green Boat Ramp	150 Pridgeon Street, Interlachen, FL 32148
Lake Grandin Boat Ramp	137 Walker Drive, Interlachen, FL 32148
Lake Ida Boat Ramp	127 Ida Blvd, Interlachen, FL 32148
Shell Harbor Boat Ramp	162 Shell Harbor Way, Satsuma, FL 32189
Crescent Lake Boat Ramp	1 Central Avenue, Crescent City, FL 32112
Elgin Grove Boat Ramp	138 Magnolia Avenue, East Palatka, FL 32131
Palmetto Bluff Boat Ramp	126 Boat Ramp Road, Bostwick, FL 32177
Violet Lake Boat Ramp	220 Kitty Avenue, Interlachen, FL 32148
Brown's Landing Boat Ramp	4065 Browns Landing Road, Palatka, FL 32177
Drayton Island Ferry Boat Ramp	122 Drayton Island Ferry Rd Georgetown, FL
Lake Jewell Boat Ramp	139 Kitty Avenue, Interlachen, FL 32148
Lake Stella Boat Ramp	519 Central Avenue, Crescent City, FL 32112
Church Lake Boat Ramp	221 Kitty Avenue, Interlachen, FL 32148
Pico Road Boat Ramp	135 Pico Road, East Palatka, FL 32131
Welaka Boat Ramp	9199 Elm Street, Welaka, FL 32193



Near Putnam County:

Ocala National Forest:

Ocala National Forest/Rodman Dam is on the boarder of Putnam and Marion County. This is a wonderful place to go fishing, hiking, horseback riding, or just driving around to enjoy the wild life and scenery.

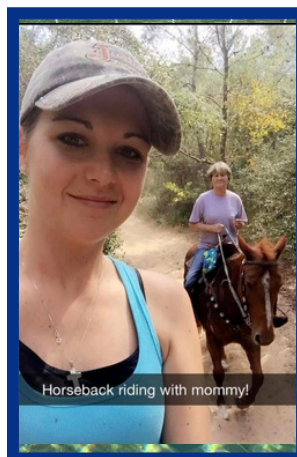
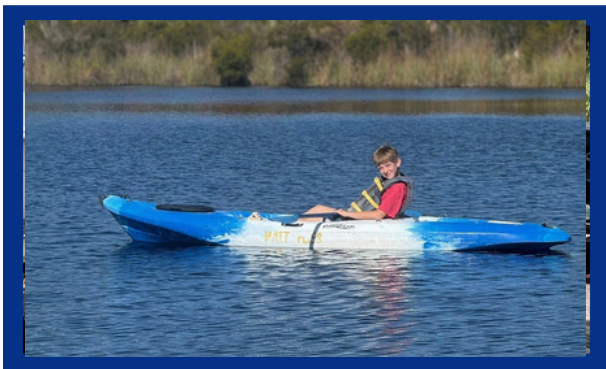
Crescent Beach:

White Sandy Beaches are just 45 minutes away at Crescent Beach.

There are other great beaches not far such as; Matanzas Beach, Flagler Beach, just to name a few.

Salt Springs:

Salt Springs is a family friendly State Park where you can camp, swim in crystal clear water, or hike the trails.



Our Contacts are your contacts

Title Compnays

Gullett Title Crescent City

234 N Summitt St

Crescent City, Fl

386-695-0806

Teamchrista@gulletttitle.com

Gullett Title Palatka

401 St. Johns Ave

Palatka, Fl

386-328-5106

Tammy@gulletttitle.com

Guaranty Title

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Palatka, Fl

386-325-4576

lynsey@closewithgtc.com

Our Contacts are your contacts

Lenders

**Marta Lillard 904-616-4326
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**Kim Barnes 386-546-6753
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**Delaney Bravo 904-571-1278
Dbravo@boldcitymortgage.com**

Land Lenders

**Ryan Coston 904-307-5704
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Barwick Bank 904-484-7678

Our Contacts are your contacts

Inspection Companys

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Kayla Bradley 386-916-2487
Everlastinginspectons@gmail.com

Mr. House Inspectors
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Turners Septic

386-559-9505
Turnersseptic@bellsouth.net

Putnam Well Drilling

(386) 467-9247
drilling@bellsouth.net

Moore's Well Drilling & Pump Service

(386) 328-1448
business@mooreswelldrilling.com

Our Contacts are your contacts

Electric Companys

**Ryan Davis 386-972-3592
Ryand@daviselectricservices.com**

**Danny Griffis 904-671-4051
Preston Electric 386-325-3355**

Termit Companys/WDO Inspections

**Crescent City Termite
Kelvin 386-937-2021**

**Sentry Termite and Pest 386-684-2847
Sentry431@windstream.com**

Pool Inspection

Justin Hollis 904-789-1599

**Joey Inspection & Repair
904-460-6068**

Our Contacts are your contacts

Foundation Inspections

Alpha (Home Settling) 877-378-0732

Hudson Inspection 813-435-0404

Yvonne@husdoninspections.com

Only For Mobile Home Tie Downs

Water & Soil Test

Everlasting Home Inspection 386-937-1809

ASAP Water Testing 904-226-9884 Perc

(Soil) Testing

Travis 386-937-1283

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