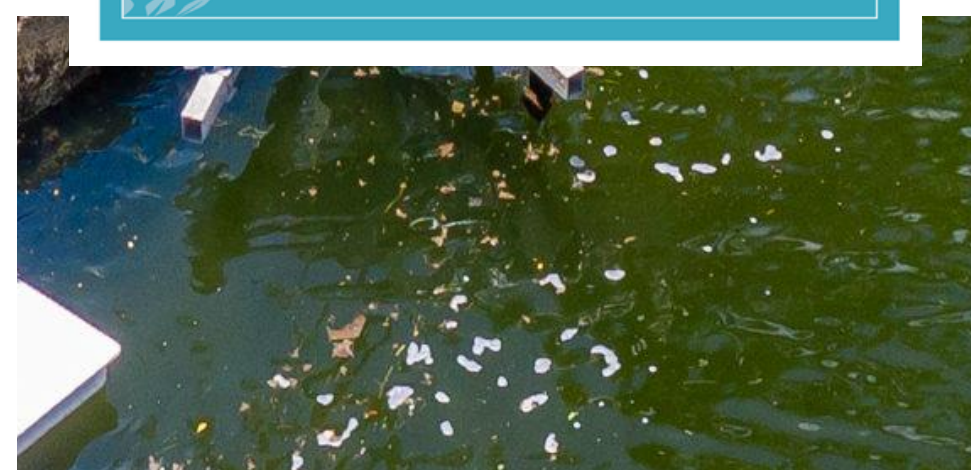
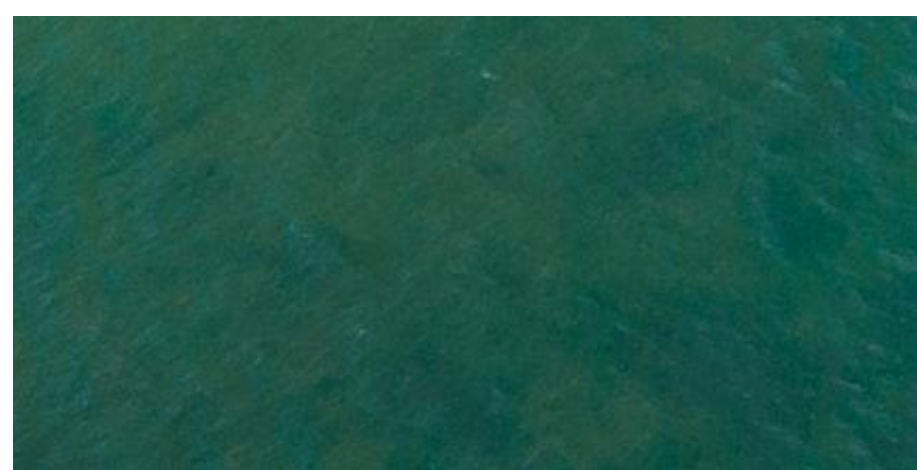




EXPECT THE BEST
BERKSHIRE HATHAWAY
HomeServices
EWM Realty





Consistently Ranked in Top 1% of Producers Nationwide

We understand that buying your home is not just an important transaction, but an emotional one, as well.

We take very seriously the responsibility of serving as your Realtors, and will do so with absolute honesty and integrity. That is the promise of every member of The Monica Betancourt Group.



BERKSHIRE HATHAWAY

HomeServices

EWM Realty



EXPERIENCE EXCEPTIONAL

EWM Realty International was founded in 1964 in the City of Coral Gables with the goal of providing an exceptional real estate experience that would set it apart from the competition.

In 2003, the company became part of the HomeServices of America family of companies, which has grown into the largest real estate brokerage in the United States by transaction sides.

The company was voted "Best Brokerage" for the fourth year in a row by South Florida's real estate industry leaders in 2018.

In 2019, EWM Realty International became **Berkshire Hathaway HomeServices EWM Realty**. The brokerage's 900 Associates and Staff Members help close nearly \$3 billion in annual sales.

THE MBG BUYERS GUIDE



REALTOR SELECTION

An experienced, respected Realtor with whom you feel comfortable and have a natural rapport is fundamental to a smooth home search and purchase. If you don't already have someone in mind that you know and trust, ask for referrals from trusted family, friends, or colleagues. If you can't get a referral, search online for a Realtor in your area of interest, bearing in mind reviews, recommendations, and experience. Interview the most promising Realtor(s) personally before making your selection.

CREDIT CHECK

Review your credit score to make sure you know where you stand. Pause any new activity until you have purchased your home. Choose a Lender based on the programs they have that fit your needs.



ASK AND YOU SHALL RECEIVE

Your Realtor will send you information and photos of available properties for your review. The best way to see what you really want and need is to make clear as many details as possible about your preferences, including price range, schools, proximity to work, access to a marina, public transportation, and any additional factors that will determine the areas best suited to you and your family. Ask your agent how you can help improve selections. Tell her if you prefer phone calls, text messages, emails, or a mix of them. Communication is key.

THE MBG BUYERS GUIDE



STREAMLINE SEARCHES THROUGH YOUR AGENT

Once you have an agent, do not call listing agents directly. Give your Realtor any addresses you find on your own so that she can make appointments for you. This eliminates confusion with the listing agent about your representation. If you attend Open Houses without your agent, give her business card or name to the Open House agent for the same reason.

SET REALISTIC GOALS

Fast or slow--neither is inherently right or wrong. Only what works for you matters. Knowing yourself, your schedule, your needs, priorities, and the market in your area (with guidance from your Realtor), set a realistic timeframe to find the right property for you. This will help avoid disappointment or feelings of impatience if it takes a bit of time to find your dream home.



THINK LIVABILITY

While it's important to think about resale value, most buyers aren't real estate investors; they're people buying a home to live in. Allow your Realtor to show you homes that fit your needs, even if they're not exactly on the street or neighborhood you had in mind. There are usually many options that will be a great match for you, and it's a very good idea to look at all of them, or as many as possible, to make the most informed choice.

THE MBG BUYERS GUIDE



FULL INSPECTIONS ARE PRICELESS

Always order a full professional inspection; your Realtor can recommend the top inspection companies in the area. A full inspection may seem expensive, but it is the best investment you can make for peace of mind and objective, detailed information about the property you are buying and its condition.

PARTNER WITH REPUTABLE TITLE AGENT OR ATTORNEY

Either with your Realtor's help or through your contacts, select a reputable title agent or attorney to help you in the closing process. You, your Lender, and your Realtor will work closely with him to prepare all your documents for the closing.



VALUE IS ABOUT MORE THAN SQUARE FOOTAGE

Price per square foot is just part of the story -- there are many very important factors that don't show up in that number. You'll want to consider the yard, garage, and anything else that isn't included in the "official" square footage. Take into account also the number of bedrooms and bathrooms, as well as the condition of the home, none of which are represented by square footage.

THE MBG BUYERS GUIDE

KNOW YOUR CONTRACT INTIMATELY

It's critical that you fully understand the contract you are signing. Your Realtor will help as much as you need to feel confident in this understanding. Know your rights, the timeline, the contingencies, and your obligations to keep the Seller and your Realtor informed regarding financing, inspections, and other parts of the contract.

Knowledge is power!

AND THE DAY WILL COME...

You did your homework, you worked with The Monica Betancourt Group, and you closed. All that remains is to be happy in your new home!



A close-up shot of a light brown, textured doormat with the words "HOME Sweet HOME" in black. The word "Sweet" is in a large, cursive script, while "HOME" is in a bold, sans-serif font. The mat is placed on a light-colored wooden floor. To the left of the mat is a small green plant, and to the right are several cardboard boxes, suggesting a move.

OUR SERVICES FOR BUYING

Discovery Meeting

Meeting to determine your needs and wants within the target budget for your home purchase.

Lender Matchmaking

Trusted Lender referrals/introductions; experienced in every home price range.

NEIGHBORHOOD TOURS

Personalized, guided familiarization tour of select neighborhoods matching your preferences.

Property Samplers

Regularly provide details on available properties in your target area, including high-resolution photos.

Property Visits

Coordinate properties of interest visits tailored to your schedule.

Complete Offer-to-Closing Guidance

In addition to helping you find the perfect Miami home, upon property selection, the MBG team expertly guides you through the entire purchase process. Writing the offer, inspections, appraisal, and additional aspects of the transaction through closing are all included. During this process, we offer the option of working with our trusted partners, including title agents, attorneys, inspection companies, and other professionals.

MONICA S. BETANCOURT



The MBG Advantage

An international network. Comprehensive knowledge and experience. Superior customer service. Extensive connections and client referrals. A hard-working, committed support staff. Armed with these elements and an in-depth knowledge of Greater Miami's luxury real estate market – along with my trusted professional network — I guide buyers and sellers through each step of what can feel like a dizzying, even overwhelming process. It doesn't take magic to make luxury home buying and selling go smoothly. It takes the right Realtor to make it feel that way.

What I Do

I've been a licensed Miami Realtor since 2006 and serve as a Vice President at Berkshire Hathaway HomeServices EWM Realty, South Florida's #1 luxury real estate company, where I rank among the top 1% producers in the U.S. So, what's my job? To help people buy and sell houses? To help them with relocation? Well, yes. But it's also much more than that. I actually see my role as more of a matchmaker.

It's really my job to find the perfect house, neighborhood, and schools for each family I serve, with the goal of setting the stage for a happy life. I listen. I really listen. Real estate is not a once-size-fits-all commodity and I make sure to understand clearly what you, personally, want before taking the first step.

I understand that buying or selling your home is not just an important financial transaction, but an emotional one, as well. I take very seriously the responsibility of serving as your Realtor, which I do with absolute honesty and integrity. That is my promise and that of every member of The Monica Betancourt Group. The referrals and repeat clients that comprise a large part of my business are a testament to the first-rate experience of working with us.

Why I Do It

I moved to Miami in 1971, after growing up in several South & Central American countries. I've traveled extensively throughout Latin America, the Caribbean, and Europe. As amazing as those places are, to me none outshines Miami. I love our city, my home, and my neighborhood. I can't imagine living anywhere else, and I wish that same feeling of joyful belonging for everyone who lives here. As a Realtor, I've found my way to help people attain that joy. I combine experience, patience, and a deep knowledge of the many neighborhoods across our multi-cultured, sprawling city to succeed as a real estate matchmaker. Additionally, my life experience — as well as being tri-lingual in English, Spanish, and Portuguese — helped me develop into an ideal Realtor for the international metropolis that Miami has become over the past 40 years.

My Community Roots

I am wholeheartedly dedicated to giving back to our wonderful community, helping to make it even better in any way I can. Among my favorite volunteer roles are my place on the Council for the Miami Cancer Institute at Baptist Health Systems, and my past service as board member at both St. Thomas Episcopal and Palmer Trinity schools, which my children attended. Beyond these positions, I have had the pleasure and honor of volunteering for many years in various additional non-profit Miami organizations. If you also wish to have a role in serving our community, I'd be happy to help. I can provide suggestions based on your interests, and most likely will also be able to make relevant introductions.

JUSTIN TRUJILLO



Native Miami Expert

Justin is a Miami native son to the core. Born to a Cuban mother and a Key West “conch” dad, he has lived in various neighborhoods and regions from Miami to Plantation, Pembroke Pines, Sunrise, and now Miami Lakes.

Along with constant travels and explorations throughout South Florida, he’s developed an expertise in the region and our many cultures that is invaluable to his real estate customers, especially those who are relocating and need an insider’s savvy.

Motivation to Serve

The purchase of his first home was the exhilarating experience that initially drew Justin’s interest to the world of real estate. Realizing that there was a career path wherein he could guide others to the same excitement, joy, and fulfillment of achieving the homeownership dream was a natural fit for someone who genuinely delights in helping people.

A seasoned entrepreneur, Justin brings extensive business and negotiating experience to his real estate work. Among other initiatives, he signed to Universal Records straight out of high school. He founded the Dance Labz after-school dance program, which now operates in multiple locations throughout Miami-Dade county. And as a partner in Pure Energy Entertainment, he was instrumental in growing the enterprise into an industry-dominating success.

Justin is a creative thinker and doer, a problem-solver, and above all a service-focused professional. He boasts a stellar track record of reliability and going above and beyond to ensure customer satisfaction and trust. No qualities are more important to someone seeking guidance and assistance in purchasing a home, the most personal and serious investment of most people’s lives.

Community Connection

Helping those who need it most is very important to Justin. He has deep roots in the charity sector, with 10 years of fundraising and volunteer work for many nonprofits, including his long association with Kids in Distress.

DENIS BIBIK



Multi-Cultural Background / International Experience

Born in Havana. Raised in Madrid. Widely traveled across Europe. Lived throughout Europe. Moved to Miami in 2016. Fluent in English and Spanish. Conversational in Russian.

Trademark attention to detail, personalized service, and 24/7 availability to customers.

That's a snapshot of the ideal multi-cultural, committed Miami Realtor tailor-made for serving our ever-expanding international real estate market.

And that's Denis S. Bibik.

Serving Customers From a Place of Knowledge

Personal experience has imbued Denis with a deep understanding of the excitement and challenges of relocating your life. He's also acquired the priceless knowledge of how to navigate that complex, heavily detailed, and often overwhelming process with the greatest possible ease.

Offering customers advice and guidance based on the lessons of his globe-trotting history gives Denis the satisfaction of knowing he can help people achieve their goals with minimal stress, so they can start their new life adventure with a bright and positive outlook.

And that move doesn't need to be from far and away to benefit from a Relocation Expert's advice. Often, just moving from one Miami community to another can be such a radical change that it can feel like another city entirely. You absolutely don't have to go it alone. So why would you?

Comprehensive Realtor Services

Denis focuses on listing and selling real estate in West Miami and Westchester. His experience and services, however, extend to a specialization in rentals, as well as representing both Buyers and Sellers across Miami-Dade County.

Delighted with his newest (and all bets say permanent) home town, Denis is particularly taken with Wynwood and the Design District. His love for these communities has translated into an on-going investigation of real estate investment opportunities to share with his customers.

In fact, studying real estate markets and opportunities is something of a personal passion for Denis, who spends countless hours pouring over market reports and learning from mentors ranging from award-winning Realtors at The Monica Betancourt Group to renowned real estate and business coaches such as Grant Cardone, Ryan Serhant, Tom Ferry, Tony Robbins, and Bryan Casella.

You can never know too much, he believes, to give your customers the best service and advice possible.

Off the Clock

So, who is Denis when he isn't doing the Miami Realtor thing?

He's an animal lover and an avid outdoorsman and athlete. He's alternately canoeing, hiking, and beach bumming across South Florida, except for when he's fast-breaking up the basketball court.

Come nightfall, you'll usually find Denis living the cool Miami life at waterfront restaurants and hotspots, or getting inspired on the Magic City's world-class cultural scene.

AMPARO RALLY

Director of Operations

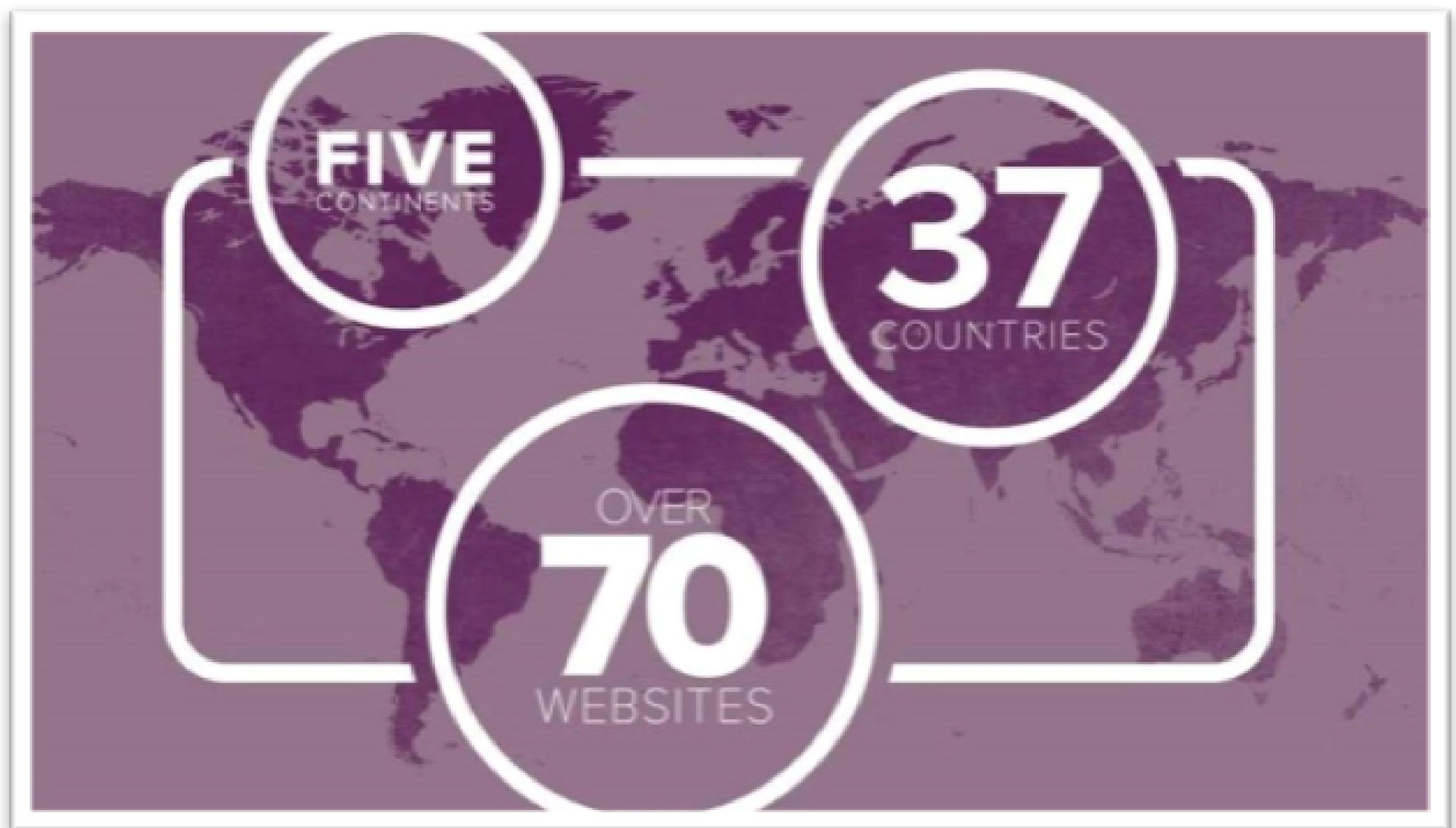
Amparo joined The Monica Betancourt Group in late 2018, bringing 30+ years of experience in Marketing, Publishing, Team-building, and Training.

She developed and honed these skills and more with tenures at high-profile companies such as HBO, The Walt Disney Company, University of Miami, Liberty Travel (largest privately-owned travel company in the US), Time Warner, and others.

As MBG Director of Operations, Amparo has modernized, streamlined, and expanded both our internal operations and our client services, particularly in the digital realm. Among her responsibilities are:

- Marketing: Print & Digital
- Social Media: Facebook, Instagram, LinkedIn, YouTube
- Content: Website, Newsletters, Blogs, Video Scripts, Advertisements, Brochures, Team/Company Profiles & more
- Process: Develop & implement new and/or improved procedures
- Technology: Research & incorporate cutting-edge programs/apps to improve efficiency, productivity, and client offerings
- Training: Ensure team is quickly operational in the on-going release of new procedures and technology; Provide on-going real estate continuing education material
- Business Development: Continually research, select, and implement new opportunities for delivering MBG's top-rated, award-winning services to a larger community of Miami Home Buyers and Sellers

Deeply committed to making The Monica Betancourt Group everything and more that our clients expect and deserve, Amparo always goes the extra mile to support our team in every way possible, thereby helping us do our very best for you.



A C R O S S T H E W A Y O R A R O U N D T H E W O R L D

Berkshire Hathaway HomeServices EWM Realty commands broader international and national brand recognition than any other real estate firm in South Florida, and has become as renowned on a global scale as it is at the local level. Our company's accomplishments in the marketing and sale of residences big and small across South Florida have earned us a prestigious global reputation.

As part of the largest and most respected global real estate network – over 1,500 offices, more than 50,000 associates, and annual sales exceeding \$114 billion – BHHS/EWM's powerful network connects you with the top brokers in the most sought-after destinations around the globe.

**No matter where you dream of calling home,
partner with us and we will make it a reality.**