

CHARLES
RUTENBERG REALTY
The Standard of Excellence

Your Guide To
Home

Steven & Kristin
Tsukamoto

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| KamotoLiving@Gmail.com



Steven & Kristin
Tsukamoto

REAL ESTATE PROFESSIONALS

a little about me...

I started in Real Estate in 2021 and quickly grew to be the top producing agent for my office from 2023 - 2026. My focus is in Residential Sales but I have experience in Commercial Sales as well. I was born and raised here in Central Florida so I know just about every neighborhood from Kissimmee to Deltona and from Clermont to Christmas. I believe knowing the areas thoroughly has attributed to my success in Real Estate. I want to bring my success to ensure every transaction is a smooth one and look forward to working with you on making such important life decisions.



Price Expert



Trusted Agent



Top 20% Nationwide

let's connect



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Winter Park, FL 32789



KamotoLiving



@CHRUTENBERGREALTY



2025 FIVE STAR AWARD
PROFESSIONAL WINNER

MEET OUR *team team*



Steven & Kristin Tsukamoto
BOTH OF US ARE REALTORS

Kristin is the reason I joined Real Estate. I saw an opportunity to grow our family by partnering up with my best friend in life. So I put a ring on her finger and started a new family business. Kristin has been a licensed Realtor since 2010 and was her father assistant for many years. Kristin and I make a great team together while we still pursue our passions. Kristin works with animals as a Communications Manager at Orange County Animal Services while I continue to work as an Audio Engineer working on various audio projects - including engineering shows at Cirque Du Soleil at Disney Springs.



Ladd Tsukamoto
REALTOR

Fun fact - Ladd is a pilot with Southwest Airlines. back in 2009 Kristin was the office administrator for the Real Estate office Ladd was working out of. Due to Ladd's schedule flying, he had Kristin get her Real Estate license to be an assistant. Ladd has purchased and sold many homes over the years and is a seasoned agent.

OUR PREFERRED *LENDERS*

Disclaimer - Here are a few lenders I have worked with many times and can introduce to you. Keep in mind, you may choose any lender that's right for you.



Kevin Kennedy

Contemporary Mortgage
Mortgage Broker
(407) 834-3377 ext.230
Kevin@Contemporarymortgage.com



Angie Galbraith

MPIRE Financial
Mortgage Broker
(407) 867-1719
Angie@mpireFI.com

HOME BUYER'S *Roadmap*

Use this roadmap as a quick overview of the buying process. If you have any questions, please reach out to your realtor!



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REAL ESTATE *Terms*

PRE-APPROVAL

A pre-approval is a preliminary evaluation conducted by the lender to show that the buyer has the funds to purchase up to a certain amount. This is extremely helpful when you find a home you're ready to put an offer on.

OFFER

An agreement between a buyer and a seller to purchase a piece of real estate. This is sometimes referred to as a sales contract.

CONTINGENCY

When an offer is accepted by the seller, but there are certain conditions that must be met before the sale is final.

CLOSING COST

The fees that are paid at the end of the purchase by either the buyer, seller or both. These include taxes, insurance and lender expenses.

EARNEST MONEY

Also known as "good faith" money, this is money put up by the buyer into a trust or escrow account. This action shows the buyer is serious about purchasing the home.

TITLE SEARCH

A title search proves that the property is, in fact, owned by the seller. You can also purchase title insurance to make that no issues that arise later.

APPRAISAL

The appraisal is the value given to a property based on comparable properties that have recently sold. This is typically required by the lender in order to decide if the requested loan amount is in alignment with the value of the property.

HOME INSPECTION

An inspection is a professional examination of the property's condition. Your agent can recommend a qualified home inspector for you.

DISCLOSURES

All seller's are required to fill out a property disclosure stating what they know about the property - good or bad.

CLOSING

This is the final step of your real estate transaction. At closing the funds from the buyer are provided to the seller and the buyer receives the keys. This process typically takes an hour.



REAL ESTATE IS AN
IMPERISHABLE ASSET, EVER
INCREASING IN VALUE. IT IS THE
MOST SOLID SECURITY THAT
HUMAN INGENUITY HAS DEVISED.
IT IS THE BASIS OF ALL SECURITY
AND ABOUT THE ONLY
INDESTRUCTIBLE SECURITY.



RUSSEL SAGE



ten steps to BUYING A HOME

- 01 FIND A GREAT AGENT
- 02 FINANCIALS
- 03 TOUR HOMES
- 04 MAKE AN OFFER
- 05 NEGOTIATE OFFER
- 06 INSPECTION
- 07 APPRAISAL
- 08 FINAL LOAN APPROVAL
- 09 SCHEDULE YOUR MOVE
- 10 CLOSING

1

FINDING A GREAT AGENT

A real estate agent is a huge asset to you as you go through the home- buying process. This is one of the biggest decisions of your life and you need a skilled professional guiding you through the process.

Your agent will be working with your best interests in mind and can help guide you through all the stages of home buying. Look for an agent with experience, local market knowledge, strong communication, and a proven history of helping customers successfully navigate the buying process



Connect YOU WITH THE PERFECT HOME

Agents often have access to information about homes going on the market before the public. They can also arrange open houses and tours of homes that match your criteria.

Knowledge OF THE NEIGHBORHOOD

Agents will be able to offer insightful details about the neighborhoods you are considering.

Attention TO DETAIL

The process of buying a home requires a good deal of paperwork. Your real estate agent will help you fill out all documents and get them submitted properly.

Professional NEGOTIATOR

Agents deal with any difficult conversations that need to happen. They will also help you submit a strong offer and negotiate with the seller on your behalf.

Expert GUIDE

Realtors are there to help you with any questions you have along the way. They offer an objective opinion when you're analyzing the features you're looking for.

2

FINANCIALS

Lenders can help you determine what you qualify for, but the amount you qualify for isn't necessarily the amount you should spend. You can find many mortgage calculators online, which provide a great starting point.

When calculating, don't forget to include extra expenses like attorney fees, home inspection and appraisal costs and money for any home improvements.

While it's ideal if you can put a 20% down-payment on your new home, it certainly isn't necessary. There are many ways to put down much less and with certain types of loans you may need as little as 3.5%.





CREDIT CHECK

It is important to have a credit check done as this will be a factor in determining your mortgage approval and interest rates.

Your credit score can greatly affect your loan options and interest rate. Requirements vary by loan program and lender, so speak with a qualified lender about your specific situation before assuming you need a particular credit score.

PRE-QUALIFIED vs. PRE-APPROVED

Many times these terms can be used interchangeably in different areas. You will want to ask your real estate agent which is more credible in your market and then apply.

Either way, being pre-qualified or pre-approved shows the seller that you're serious and that you most likely have the funds to purchase the home should you choose to place an offer. Pre-approval can also help you budget as you will know exactly what you can afford.

This pre-approval does not guarantee a loan will be offered so you still want to be careful with your spending during this time. Don't make any large purchases, change jobs or apply for new credit cards during this time.

3

TOUR HOMES

Make a list of all the things you need and want in a new home. Think about how many bedrooms and bathrooms you need.

Do you want a big kitchen or is a fenced-in yard more important to you?



We will start touring homes and weigh all the positive and negative aspects of each one.

When you find THE house, your next step will be to make an offer and go through any negotiations.

Home searching tips.....

- Take photos with your phone while visiting each house. Organize the photos at home with the address of the property so you can remember details later.
- Focus on the things you can't change like the neighborhood, lot or size of bedrooms.
- Test things as you walk through the home. Open and close windows, turn faucets on and flush toilets to make sure everything is in working order.



4

MAKE AN OFFER

Once you've found the home you want, the next step is to make an offer. We will look at comparable properties in the area and decide on a strong first offer.

Many owners price a little high expecting to negotiate so we will take that into consideration as well.



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NEGOTIATE OFFER

Many times after the initial offer is presented the owner will come back with a counter-offer.

As a buyer, don't be afraid to bargain for what you want. Whether that be cost, a new roof or the whole house painted. You don't know what they're willing to do unless you ask.



6

INSPECTION

An inspection can help you understand the condition of the property before moving forward. Depending on the terms of your purchase contract, inspection findings may provide opportunities to negotiate repairs or other terms.



Plan to attend the inspection and be prepared to ask any questions you have.

You will receive a report of findings, but it's sometimes easier to see the issue and hear the information directly from the inspector.

After the inspection is complete, decide if there are any pressing issues you want to negotiate with the seller.

Be careful to not be too picky, but also not let major concerns go unaddressed.



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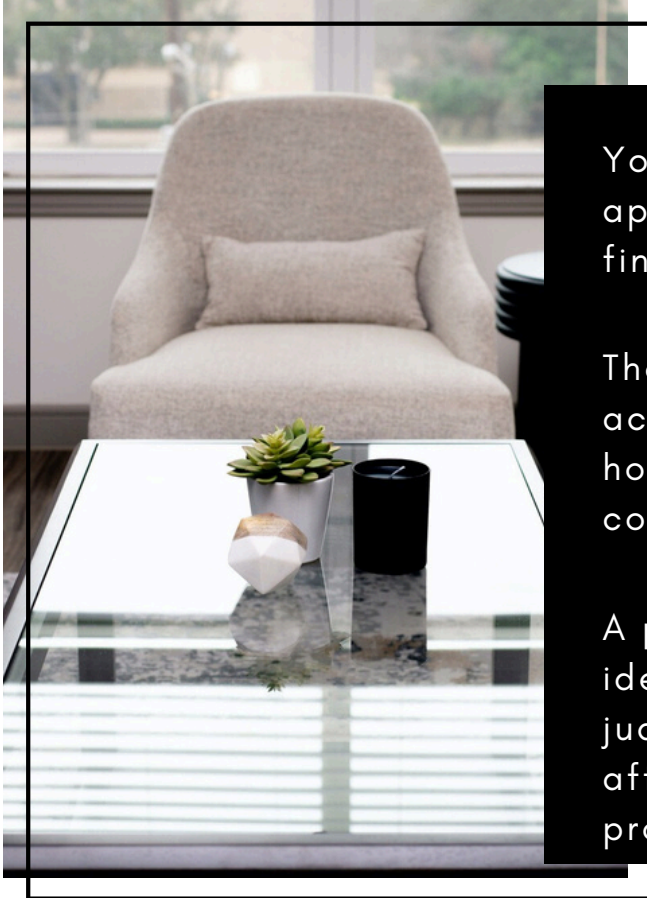
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Final
Steps

7

APPRAISAL



Your lender will require an appraisal of the home before finalizing the loan.

The home appraiser will take into account the neighborhood, housing market, age and condition of the home, etc.

A property title search helps identify ownership issues, liens, judgements, and other matters affecting the title to the property.

8

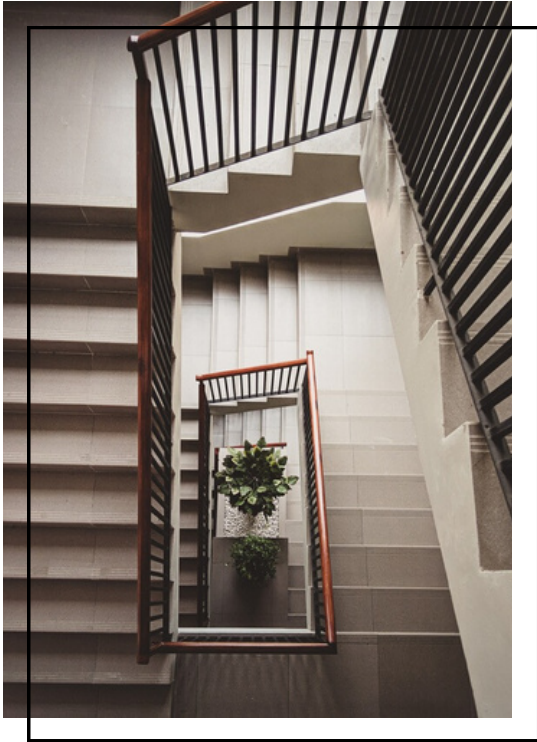
LOAN APPROVAL

The loan is only fully complete after the lender approves the loan. You will receive a final approval letter after they review your income, credit report and employment status once more.

Home owners insurance is also required before the mortgage company will finalize the loan.

9

SCHEDULE YOUR MOVE



You will want to get movers scheduled as soon as possible. Make sure to avoid scheduling the move and closing on the same day if possible. If you will be doing renovations, start getting quotes from contractors.

Make sure you set up the transfer of utilities for closing day.

10

CLOSING

Closing is the final step for you to become the legal owner of your home. You will take a final walk-through just before closing to assure that negotiated work has been completed and everything is in working order.

The closing process itself requires a lot of paperwork and patience. Be prepared with your government issued photo ID, cashier's check and any other documents required by the title company or loan officer.

Don't forget to re-key all the locks and change the garage door opener code when the property is officially yours.

Congratulations on your new home!

CUSTOMER Testimonials



★★★★★ 15 Jul 2026

Negotiating Skills Unmatched!

We are so grateful for our partnership with Steven! He was amazing from the very beginning. We shared our concerns about the crazy market, but none of it seemed to faze him. He was confident in selling our home, and that confidence gave us so much peace of mind. We had great traffic from the start, and I truly believe that speaks to how well he marketed our home. The photos were beautiful and captured our home so well, which made a huge difference. When it came time to negotiate, he worked hard to get us exactly what we needed. We were buying and selling at the same time, which could have been incredibly stressful, but Steven helped make the entire process as smooth and seamless as possible. We are so thankful for everything he did and would highly recommend him to anyone looking to buy or sell a home!

Kent & Britney Perkins

★★★★★ 14 Mar 2025

A Stress-Free Home Buying Experience – Thanks to Steven Tsukamoto!

Working with Steven was an absolute dream. The process was so easy—he took all the stress off our shoulders and guided us every step of the way (and still does!). People always say buying a house is stressful and overwhelming, but as first-time homeowners, we never had to experience that thanks to him. What we got instead was an amazing experience, a seamless process, and even a new friend. We pretty much wrote a letter of what our dream home would have and look like, and today, we get to sleep in it every night! We couldn't recommend working with him more. There aren't enough words to fit all the good things we have to say about him, From A to Z, this journey was truly a dream!

Justin Harmon

★★★★★ 21 Oct 2025

He did an absolutely amazing job as our realtor

Steven Tsukamoto was our realtor for our first home and he was fantastic to work with. He really went that extra mile to make us feel comfortable and supported us completely in finding our special house. He was never pushy, he was kind, thorough, very prepared, and brought his charm and humor to every viewing. It was a pleasure to have him there for us at every turn and he made the whole process much easier and less stressful.

Emily Carragher & Ryota Asadome



FIND OUR REVIEWS ON:



ratemyagent

CLIENT *Resources*



Inspection Companies

Inspectagator
407.743.3567

Paragon Property Services
352.272.3275



Painting & Handyman Services

Tobias McKnight
813.453.4485
Paint2Sling@yahoo.com

Junior Lopez
321.525.3732
JuniorLopez2331@yahoo.com

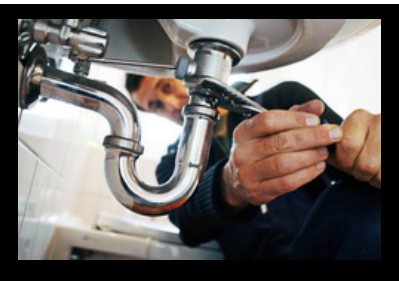


Electrical Companies

Bright Future Electric
407.654.0155

Duke Energy
800.777.9898

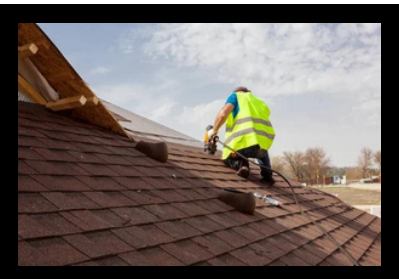
Mr. Electric
407.863.0770



Plumbing Companies

Frank Gay Services
407.250.8581

Choice Plumbing
407.422.7443



Roofing Companies

Jeff Sleeper
407.383.8031
Big8Sleep@gmail.com

Next Level Roofing
406.237.7960

UNDERSTANDING THE

BUYER-AGENT RELATIONSHIP



As of August 17, 2024, NAR MLS participants working with buyers are required to have a written buyers agreement before touring a home with the buyer, including in-person and live virtual tours. Florida Realtors also notes that compensation must be disclosed through the applicable buyer-broker agreement.

Well, this is awkward.

We just met and before seeing a home we have to sign a contract? Don't worry, with my agreement, I don't simply get paid because you sign a contract with me. My compensation is tied to successfully finding the perfect home and closing on that purchase. Also, historically the seller has traditionally paid for the buyers agent commission.

I am confident that I will not let you down and always put my customers interest above my own. My reviews speak for themselves, but more importantly, I care about making sure my customers feel supported and taken care of. I am genuinely passionate about helping people.

How can I be most helpful for you?

10 Essential

Home Buying Tips

for First-Time Buyers

1. Get Pre-Approved for a Mortgage
2. Understand All The Costs - Get An Estimate
3. Save For More Than the Downpayment
4. Explore Locations Over Features
5. Get A Home Inspection
6. Don't Skip Location Over Features
7. Think Long-Term. Not Just Right Now
8. Understand Your Financing
9. Don't Skip The Inspection
10. Work With A Trusted Real Estate Agent

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Notes

HOME TOURING Checklist

ADDRESS OF PROPERTY: _____

DATE VISITED: _____ PRICE: _____

BEDROOMS: _____ BATHROOMS: _____ SQUARE FOOT: _____

LOT SIZE: _____ YEAR BUILT: _____

SCHOOL DISTRICT: _____

CURB APPEAL

1 2 3 4 5
DISLIKE NEUTRAL LOVE

INTERIOR

1 2 3 4 5
DISLIKE NEUTRAL LOVE

EXTERIOR

1 2 3 4 5
DISLIKE NEUTRAL LOVE

PRICE

1 2 3 4 5
DISLIKE NEUTRAL LOVE

LOCATION

1 2 3 4 5
DISLIKE NEUTRAL LOVE

NEIGHBORHOOD

1 2 3 4 5
DISLIKE NEUTRAL LOVE

ADDITIONAL COMMENTS: _____

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