

PAM LOMBARD

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Florida is a transaction-broker state by default, meaning agents can assist both buyers and sellers in a single transaction without representing either party as a fiduciary unless a different relationship is agreed to in writing.

Duties	Transaction Broker	Single Agent
Representation	Limited, non-fiduciary	Full fiduciary
Loyalty	✗ Not allowed	✓ Required
Confidentiality	Limited (only harmful info protected)	Full, complete
Advice	General guidance	Specific, client-focused
Can represent both sides?	✓ Yes	✗ No
Negotiation	Facilitates for both parties	Negotiates solely for client
Default in Florida	✓ Yes	✗ No (must be in writing)

You Choose Buyer Agency or Transaction Broker

Single Agent (Fiduciary)
Full loyalty and confidentiality
Works only for you
Gives specific, strategic advice
Negotiates solely on your behalf

Transaction Broker
Neutral facilitator for both sides
Provides limited, non-fiduciary representation
Protects important confidential info
Guides you through contracts, showings, negotiations, and closing





Buyers Agency

Fiduciary Duties Include:

1. Loyalty

Always act in the client's best interest—even if it benefits no one else.

2. Confidentiality

Protect all of the client's personal, financial, and negotiation information indefinitely.

3. Obedience (within the law)

Follow the client's lawful instructions.

4. Full Disclosure

Tell the client everything that could affect their decision—market conditions, offers received, property defects, etc.

5. Accounting

Safeguard and properly account for money, documents, and transaction-related items.

6. Skill, Care, and Diligence

Provide expert-level service and guidance.

I offer single agency Buyer Representation and only become Transaction Agent if Florida Law mandates

When Would Law Mandate Transaction Broker

Florida law does not allow dual agency—at all, ever. So if the same agent or the same brokerage is working with both the buyer and seller in a transaction, dual agency is illegal. In this case:

The law mandates that the agent/brokerage must operate as a Transaction Broker, providing limited representation to both parties.



As your dedicated Buyer's Agent, my role is to guide you through every step of the home-buying process with clarity, strategy, and advocacy. With more than 20 years of real estate experience and advanced certifications—including ABR (Accredited Buyer's Representative), MCNE (Master Certified Negotiation Expert), SFR (Short Sale & Foreclosure Resource), and RSPS (Resort & Second-Home Property Specialist)—I bring a skill set designed to protect your interests, sharpen your negotiating position, and help you make confident decisions.

Whether you're purchasing your first home, relocating, securing a vacation property, or navigating a complex distressed sale, I combine local market knowledge with advanced training to ensure you have every advantage. My commitment is simple: empower you, advocate for you, and deliver a smooth, informed, and successful buying experience from start to finish.





MLS Access & OneHome Search Portal

As a member of Stellar MLS, I have access to the most accurate, real-time property data in Florida. This means you see new listings the moment they hit the market—not hours or days later like on public sites.

To make your search easier and more personalized, I set you up with OneHome, the client portal connected directly to the MLS. Through OneHome, you can:

View every active listing that matches your criteria

See real-time updates (price changes, status updates, newest listings)

Mark favorites, request showings, and send notes

Access neighborhood insights, commute times, and school info

Explore custom “Recommended for You” listings based on your preferences

This ensures you’re always looking at accurate, up-to-date homes, not outdated or incorrect information from third-party sites. With Stellar MLS + OneHome, you get the same data I see as a licensed agent—keeping you informed, empowered, and ahead of competing buyers.

Your perfect home might already be on the market—or it may be coming soon. With my extensive network, daily market monitoring, and specialized buyer-focused training, I make sure you never miss an opportunity. From on-market homes to private previews and upcoming listings, I keep you ahead of the curve.



When viewing homes, my experience working with builders and designers helps you see the true potential of a property. I also gather information on what's possible within HOA guidelines, city building codes, and permitting requirements, so you can make informed decisions from the start



Once you've found the right property, I prepare a full market analysis and help you craft a smart, competitive offer. Using my MCNE negotiation training, I identify your top priorities and negotiate strategically to protect what matters most to you.





Once your offer is accepted, that's where having a full-time, experienced agent truly matters. I guide you through every step—inspections, insurance and loan requirements, title work, utilities, and flood regulations—while coordinating the entire team to ensure you reach a smooth, successful closing.

I also assist with moves across the city or across the country, helping coordinate key details to make your transition easier. And if you need trusted contractors, designers, or builders, I can connect you with reliable professionals to support your next steps.



Scheduling your closing, planning your move, and getting you settled into your new home is truly my favorite part of the process. I love seeing clients begin the next chapter of their lives. And my service doesn't end at the closing table—once you're settled, if you need a contractor, have questions about your home, or need anything real-estate-related, I'm always here to help.



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