

BROKERAGE & DISCLOSURES

How real estate services on this site are provided.

Florida real estate is regulated. This document explains who you're actually working with, the brokerage that holds the license, and the standard consumer disclosures that apply to every transaction.

Licensed entity	Melissa Lazar LLC
Florida real estate license	SL3629725
Affiliated brokerage	LPT Realty LLC
Regulator	Florida DBPR (Dept. of Business & Professional Regulation)
Equal Housing Opportunity	Yes — we follow all fair housing laws
Contact	melissa@melissalazarllc.com · 850 · 749 · 0003
Website	melissalazarllc.com

01 The relationship

Who you're actually working with.

Melissa Lazar is the licensed Florida REALTOR® you'll meet, call, text, and tour homes with. Day-to-day, that's the relationship.

Melissa Lazar LLC is the Florida licensed real estate entity registered with the Department of Business & Professional Regulation (DBPR) under Florida real estate license SL3629725. It is the business name that appears on agreements and disclosures where state law requires it.

LPT Realty LLC is the brokerage that holds the broker's license. Under Florida law, all real estate services — representation, listings, showings, contracts, and closings — are offered through LPT Realty LLC. Any commissions are paid to the brokerage, which then compensates Melissa Lazar LLC.

In plain English: you work with Melissa, the paperwork runs through Melissa Lazar LLC, and the license behind everything is LPT Realty LLC.

02 Consumer disclosures

What Florida law requires us to tell you up front.

§ 01 Brokerage relationship

By default in Florida, real estate licensees work as transaction brokers, providing limited representation to buyers and sellers without fiduciary obligations. Single-agent or no-brokerage relationships can be established in writing if preferred.

§ 02 No guarantees on income or value

Any rental income, occupancy, ADR, appreciation, or resale figures shared on this site or in conversation are estimates based on real comparable data. They are not guarantees of future performance.

§ 03 Independent verification

Buyers should independently verify zoning, short-term rental rules, HOA restrictions, permits, flood zones, insurance availability, and financing terms for the specific property before closing.

§ 04 Equal Housing Opportunity

We comply with all federal, state, and local fair housing laws. We do not discriminate based on race, color, religion, sex, disability, familial status, national origin, or any other protected class.

§ 05 Advertising & brand identity

Marketing on this site uses the personal brand "Melissa Lazar." All real estate services are provided by Melissa Lazar LLC, affiliated with LPT Realty LLC, in accordance with Florida advertising rules.

§ 06 Privacy

Information you submit through forms on this site (deal review, contact, checklist download) is used only to respond to your request. We don't sell or share your contact details with third parties.

03 Required forms & the Buyer Broker Agreement

The paperwork behind seeing your first home.

Before we tour a single property, Florida law and industry rules require a stack of standardized contracts and disclosures. These aren't optional fine print — they protect you, define how I represent you, and keep the transaction compliant. I'll walk you through every page in plain English before anything is signed.

Two sets of forms govern almost every step of buying or selling a home:

Florida-specific forms (Florida Realtors® / Florida Bar)

Florida uses its own state-approved contracts and disclosures — including the “AS IS” Residential Contract for Sale and Purchase, seller property disclosures, lead-based paint disclosure (for pre-1978 homes), HOA/condominium riders, and required state-level brokerage relationship notices. These are drafted specifically for Florida law and can't be substituted with out-of-state forms.

NAR-required forms (National Association of REALTORS®)

As a REALTOR®, I'm bound by the NAR Code of Ethics and recent national settlement requirements. The most important of these is the written Buyer Broker Agreement (BBA) — under current NAR rules, a signed BBA must be in place before I can show you a home, in person or virtually.

What is the Buyer Broker Agreement (BBA)?

A short written agreement between you and the brokerage that spells out the services I'll provide, the length of our working relationship, the geographic area or property types it covers, and how my compensation works. It's how you know exactly what you're getting — and how I know I can fully advocate for you.

BBAs can be limited (a single property or a single tour), short-term, or full representation. We'll choose the version that fits where you are in the process.

Bottom line: expect to review a handful of state and national forms early on. None of it is meant to be intimidating — it's the framework that lets us tour homes, write offers, and close confidently.

Questions about any of this?

Happy to walk through the brokerage relationship, agency options, the BBA, or any disclosure in plain English before we start looking at homes.

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