



A BUYER'S GUIDE TO PURCHASING

A HOME *in Florida*



A STEP-BY-STEP GUIDE TO HELP
YOU BUY WITH CONFIDENCE
AND MAKE INFORMED DECISIONS
EVERY STEP OF THE WAY.



EXPERT GUIDANCE.



LOCAL KNOWLEDGE.



REAL RESULTS.



YOUR FLORIDA
DREAM STARTS HERE.

INFORMED TODAY. CONFIDENT TOMORROW. HOMEOWNER FOR LIFE. 

PART I

Understanding Florida & Finding the Right Home

CHAPTER 1

Welcome

Welcome to Your Florida Home Buying Journey

Buying a home is one of the biggest financial decisions you'll ever make. It's exciting, rewarding, and at times, a little overwhelming. That's completely normal.

Whether you're purchasing your first home, relocating to Florida, searching for a vacation property, or buying the home where you hope to create lasting memories, every journey begins the same way—with informed decisions.

Throughout my career, I've had the privilege of helping buyers navigate one of the most important financial decisions of their lives. Before moving to Florida, I was also a licensed Realtor in Colorado, and one lesson has remained true everywhere I've worked:

Every real estate market is different.

Florida offers an incredible lifestyle, but it also comes with unique considerations. Insurance, flood zones, construction methods, homeowners' associations, condominium regulations, and financing can all influence your purchase in ways many buyers don't expect.

That's why I created this guide.

My goal isn't simply to explain the home-buying process.

It's to help you understand **why** each step matters so you can make confident decisions from your first showing to closing day.

Inside you'll find practical advice, worksheets, checklists, Florida-specific insights, and lessons I've learned from years of helping buyers successfully navigate this market.

You don't need to read this guide in one sitting.

Think of it as a resource you'll return to throughout your home-buying journey. As new questions arise, you'll find the answers waiting here.

If we have the opportunity to work together, these pages become more than a guide.

They become a roadmap we'll use together to help you make informed decisions every step of the way.

Let's get started.

Coffee with Paige

One of the biggest lessons I've learned is that buying a home isn't about finding the perfect property.

It's about finding the right property for your lifestyle, your goals, and your financial future.

The best decisions aren't rushed.

They're informed.

CHAPTER 2

Welcome to Florida!

More than a place to live—it's a lifestyle.

Whether you're moving from another state or have lived in Florida your entire life, homeownership here comes with unique opportunities and considerations.

From beautiful weather and year-round outdoor living to hurricanes, wildlife, and tropical landscaping, life in Florida can look very different than life in other parts of the country.

Understanding those differences before you buy a home can help you avoid surprises and enjoy everything Florida has to offer.

The goal isn't to make Florida seem complicated.

It's simply to help you know what to expect.

Outdoor Living

One of the biggest reasons people choose Florida is the lifestyle.

Many homes are designed with outdoor living in mind and may include:

- Covered lanais
- Screen enclosures
- Swimming pools
- Outdoor kitchens
- Large patios
- Waterfront access

When comparing homes, think about how you actually want to spend your time.

The outdoor space often becomes just as important as the interior.

Pools

A private pool can provide years of enjoyment, but it's also an important part of homeownership.

Before purchasing a home with a pool, consider:

- ✓ Age of the pool
- ✓ Pool equipment
- ✓ Screen enclosure condition
- ✓ Safety features
- ✓ Insurance considerations
- ✓ Routine maintenance costs

A well-maintained pool is a wonderful feature.

Understanding the ongoing responsibilities simply helps you budget appropriately.

Florida Wildlife

Florida is home to an incredible variety of wildlife.

Depending on where you live, you may encounter:

-  Alligators
-  Lizards
-  Turtles
-  Birds of prey
-  Waterfowl
-  Snakes

Living alongside wildlife is simply part of living in Florida.

If your property backs up to a lake, canal, or pond, always assume wildlife may be present—even if you don't see it regularly.

Children and pets should never be left unattended near natural bodies of water.

Respecting wildlife helps keep both people and animals safe.

Weather

Florida weather is one of its greatest attractions.

It's also unique.

You can expect:

 Plenty of sunshine

 Afternoon rain showers during much of the year

 Hurricane season from June through November

Occasional heavy rain is part of Florida living, making proper drainage around a home an important consideration.

Landscaping

Florida's warm climate allows beautiful tropical landscaping to thrive.

It also means:

 Palm trees require trimming.

 Landscaping grows quickly.

 Irrigation systems are common.

 Seasonal maintenance is part of homeownership.

Beautiful landscaping adds tremendous curb appeal—but it does require ongoing care.

Pest Control

Warm weather means insects remain active throughout much of the year.

Routine pest prevention is a normal part of maintaining many Florida homes.

This shouldn't be viewed as unusual.

It's simply one aspect of homeownership in a tropical climate.

Acreage Living

If you're considering acreage, equestrian property, or rural communities, your lifestyle may include additional responsibilities such as:

- Wells
- Septic systems
- Barns
- Fencing
- Agricultural exemptions
- Livestock regulations
- Larger equipment and property maintenance

For many buyers, those responsibilities are well worth the additional space and privacy.

Coffee with Paige

One of my favorite things about Florida is that there truly is a lifestyle for everyone.

Whether you dream of living on the water, in a golf community, on acreage with horses, or within walking distance of restaurants and shops, Florida offers incredible variety.

The best home isn't simply the one with the nicest finishes.

It's the one that supports the life you want to live.

Welcome to Florida!

Things Every Florida Homeowner Should Know

 Outdoor living is part of everyday life.

 Pools require regular maintenance.

 Wildlife is common near lakes and canals.

 Afternoon rainstorms are normal.

 Hurricane preparedness is part of responsible homeownership.

 Routine pest control is common.

 Tropical landscaping grows quickly.

 Acreage properties have unique maintenance needs.

 Proper drainage matters.

 Florida offers an incredible lifestyle for everyone.

Buying a home in Florida isn't just about choosing a property—it's about choosing a lifestyle.

CHAPTER 3

Choosing the Right Neighborhood

The house may change.

The neighborhood usually doesn't.

One of the most valuable pieces of advice I can give a buyer is this:

Buy the neighborhood first.

You can update a kitchen.

Replace flooring.

Remodel bathrooms.

You can't move the neighborhood.

That's why choosing where you live is every bit as important as choosing the home itself.

Think Beyond the Property

As you compare neighborhoods, ask yourself:

 Are schools important?

 How long will my commute be?

 Are grocery stores nearby?

 Do I enjoy restaurants and entertainment?

 Do I want privacy or community?

 Do I want acreage?

 Would I rather be near the beach?

 Do I want golf or boating?

Every buyer's priorities are different.

The right neighborhood is the one that supports your daily life.

Visit More Than Once

If possible, visit the neighborhood:

 During the day

 In the evening

 On the weekend

Drive your commute.

Visit local businesses.

Walk the streets.

Experience what everyday life actually feels like.

Think About Tomorrow

Your home should fit not only your life today—but your life several years from now.

Consider:

Will your commute still work?

Will your family grow?

Will you work from home?

Will maintenance fit your lifestyle? Thinking ahead today often leads to fewer regrets tomorrow.

Coffee with Paige

I've shown buyers homes that looked perfect online.

Then we visited the neighborhood.

Suddenly it didn't feel like the right fit.

I've also watched buyers fall in love with a neighborhood before finding the perfect house.

The home mattered.

The lifestyle is what they were really buying.

Is This the Right Neighborhood?

Neighborhood Scorecard

Rate each category from 1–5

1 = Poor Fit 5 = Excellent Fit

Category	Score
 Schools	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
 Commute	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
 Shopping	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
 Restaurants & Entertainment	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
 Parks & Recreation	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
 Medical Facilities	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
 Lifestyle Fit	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
 Future Growth Potential	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
 Community Feel	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
 Overall Impression	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

Overall Neighborhood Score

Total: _____ / 50

Before You Make an Offer

- | | |
|---|--|
| ☐ Visit during the day | ☐ Drive your commute |
| ☐ Visit at night | ☐ Explore nearby businesses |
| ☐ Visit on the weekend | ☐ Walk the neighborhood |

You're not just buying a home. You're choosing where your life will happen.

CHAPTER 4

Must-Haves, Wants & Deal Breakers

Every home requires compromise. The key is knowing which compromises you're willing to make before you fall in love with a house.

One of the most valuable exercises I complete with buyers has nothing to do with touring homes.

Before we schedule a single showing, I encourage buyers to create three simple lists:

- Must-Haves
- Wants
- Deal Breakers

This simple exercise helps us stay focused, make confident decisions, and avoid letting emotions outweigh our long-term goals.

Remember, the perfect home rarely exists—but the right home absolutely does.



Your Must-Haves

Must-haves are the features your home simply cannot be without.

These are the things that support your daily life and should not be compromised.

Examples may include:

- | | |
|---|---|
| <ul style="list-style-type: none">• Minimum number of bedrooms• Home office• First-floor primary suite• Garage• Fenced yard | <ul style="list-style-type: none">• Specific school district• No HOA• Minimum acreage• Boat or RV parking• Accessibility features |
|---|---|

If a home doesn't meet your must-haves, it's probably not the right fit.

Your Wants

These are features that would improve your lifestyle but aren't essential.

Examples include:

- Swimming pool
- Outdoor kitchen
- Updated kitchen
- Walk-in pantry
- Three-car garage
- Fireplace
- Large covered patio
- Water view
- Smart home technology

These are wonderful bonuses—but shouldn't automatically eliminate an otherwise great home.

Your Deal Breakers

Knowing what you don't want can be just as important as knowing what you do.

Examples include:

- Busy road
- Long commute
- High HOA fees
- Flood concerns
- Small lot
- Limited parking
- Structural concerns
- Neighborhood restrictions that don't fit your lifestyle

These are the items that would likely continue bothering you long after moving in.

Your Priorities May Change

Don't be surprised if your priorities evolve as you begin touring homes.

Many buyers discover they care more about location than square footage.

Others realize a larger backyard matters more than an extra bedroom.

Every home teaches you something.

The goal isn't to prove your original list was correct.

The goal is finding the home that best supports the life you want to live.



One buyer told me they absolutely needed a three-car garage.

A month later, they happily purchased a home with a two-car garage because the location, layout, and backyard were exactly what they had been searching for.

On the other hand, I've seen buyers compromise on a long commute—and regret it almost immediately.

Some compromises are easy- Others affect your everyday life.

Knowing the difference can make all the difference.



Build Your Home Search

MUST-HAVES

The things you truly need.

WANTS

Features that would be nice to have.

DEAL BREAKERS

The things you don't want to compromise on.

Before Every Showing, Ask Yourself:

- ✅ Does this home meet my must-haves?
- ★ Which wants does it include?
- ❌ Are there any deal breakers?

Don't shop for the perfect house. Shop for the right life.

CHAPTER 5

Choosing the Right Property

Every type of property offers a different lifestyle.

Once you've identified what matters most to you, the next step is choosing the type of property that best supports your goals.

There isn't a "best" type of home.

The right choice depends on how you want to live, how much maintenance you're comfortable with, and what you envision for the future.

As you compare properties, think beyond today's needs and consider how the home will serve you over the next five to ten years.



Single-Family Homes

Single-family homes offer the greatest flexibility.

They typically provide more privacy, outdoor space, and freedom to customize your property.

You'll also be responsible for maintaining the roof, exterior, landscaping, and major systems.

Often a great fit for:

- ✓ Buyers seeking privacy
- ✓ Growing families
- ✓ Long-term homeowners
- ✓ Those wanting greater flexibility

Townhomes

Townhomes offer a balance between convenience and independence.

Many include exterior maintenance through the homeowners association, allowing owners to spend less time on upkeep.

Before purchasing, understand exactly what the HOA maintains—and what remains your responsibility.

Often a great fit for:

- ✓ Busy professionals
- ✓ First-time buyers
- ✓ Buyers seeking lower-maintenance living

Condominiums

Condominiums offer convenience and amenities that many buyers love.

They can be an excellent choice, but they also require additional due diligence.

Review:

- Monthly association fees
- Reserve funding
- Special assessments
- Rental restrictions
- Pet policies
- Milestone inspections and Structural Integrity Reserve Studies (when applicable)

Understanding these items before purchasing helps prevent surprises after closing.

Your Realtor can help you review these documents and explain how they may affect your ownership experience.

Acreage Properties

For many buyers, acreage offers the ultimate Florida lifestyle.

Additional space provides opportunities for horses, workshops, gardens, recreational vehicles, and privacy.

With that freedom often comes additional responsibility.

You may encounter:

- Wells
- Septic systems
- Agricultural exemptions
- Easements
- Fence maintenance
- Barns and Outbuildings
- More land to maintain

Waterfront Homes

Florida's waterfront lifestyle is one of its greatest attractions.

Whether on the ocean, Intracoastal, canal, lake, or river, waterfront properties often require additional planning.

Consider:

- Flood insurance
- Seawall condition
- Dock permits
- Saltwater exposure
- Boat access
- Ongoing maintenance

Owning waterfront property can be incredibly rewarding when you understand both the benefits and responsibilities.

There Isn't One Perfect Choice

Every property type offers advantages.

Every property type also comes with responsibilities.

The goal isn't finding the home everyone else wants.

It's finding the property that best supports your lifestyle, budget, and long-term goals.

Coffee with Paige

One of the biggest lessons I've learned is that buyers are often happiest when they stop asking,

"Which type of home is best?"

and start asking,

"Which type of home fits the life I want to live?"

That simple shift in thinking often leads to better decisions—and happier homeowners.

Which Property Fits Your Lifestyle?

Property Type	Best For	Consider
 Single-Family	Privacy, flexibility, families	More maintenance
 Townhome	Convenience, lower maintenance	HOA rules & fees
 Condominium	Amenities, lock-and-leave lifestyle	Condo fees, reserves, restrictions
 Acreage	Space, horses, privacy	Wells, septic, more upkeep
 Waterfront	Views, boating, waterfront living	Flood insurance, seawalls, maintenance

Ask Yourself

- ✓ How much maintenance am I comfortable with?
- ✓ How important is privacy?
- ✓ Do I want amenities or flexibility?
- ✓ Will this property still fit my life in five years?

The right property isn't about checking every box. It's about choosing the lifestyle you'll enjoy coming home to every day.

CHAPTER 6

Evaluating a Florida Home

Every home has a story. Your job is to learn what it's telling you.

One of the biggest misconceptions I hear from buyers is:

"I only want a newer home."

Or...

"I don't want anything older than twenty years."

While the age of a home can provide useful context, it tells only part of the story.

I've seen beautifully maintained homes built decades ago outperform homes that were only a few years old.

The goal isn't to eliminate homes based on age.

The goal is to understand **what questions to ask** and **what to evaluate** before making one of the biggest investments of your life.



Construction Matters—But So Does Maintenance

Florida homes are commonly built using:

- Concrete Block (CBS)
- Wood Frame
- Stucco Exterior Finishes
- Asphalt Shingle Roofs
- Concrete or Clay Tile Roofs
- Metal Roof Systems
- Manufactured

Each construction method has advantages and maintenance requirements.

None automatically makes one home better than another.

A well-maintained home is almost always a better investment than one that has been neglected.



Every Home Has Something to Evaluate

Rather than focusing on the year a home was built, focus on its overall condition.

Some of the most important items to evaluate include:



Roof

- How old is it?
- Has it been replaced?
- Are permits available?
- Is there visible wear?



Electrical

- Has it been updated?
- Is the panel in good condition?
- Were improvements properly permitted?



Plumbing

- Original or updated?
- Any signs of previous leaks?

- Water heater age?

HVAC

- Age
- Service history
- Cooling performance

Windows & Doors

- Hurricane protection
- Impact glass or shutters
- Signs of leaks

Drainage

Florida receives significant rainfall.

Look for:

- Standing water
- Yard grading
- Gutters
- Signs of previous drainage issues

Termites

Florida's warm climate makes termite prevention a normal part of homeownership.

Ask:

- Has the home received preventative treatment?
- Is there a transferable termite bond?
- Were any repairs professionally completed?
- Did the inspection identify active termites?

Previous treatment isn't necessarily a concern.

In many cases, it demonstrates that the home has been responsibly maintained.

Documentation Matters

Whenever possible, ask about:

- Roof permits
- Window permits
- HVAC replacement
- Water heater age
- Major remodeling permits
- Survey

- Elevation certificate (if applicable)
- Termite bond or warranty

A well-documented home often reflects a homeowner who cared for their property.

Coffee with Paige

One of the biggest shifts I encourage buyers to make is this:

Stop asking,

"How old is the home?"

Start asking,

"How well has this home been maintained?"

That's usually the better question.



Florida Home Evaluation Checklist

STRUCTURE



Roof



Windows & Doors



Foundation

SYSTEMS



Electrical



HVAC



Plumbing



Water Heater

FLORIDA SPECIFIC



Termite History



Drainage



Hurricane Protection



Insurance Eligibility

DOCUMENTATION



Permits



Warranties



Survey

Don't judge a home by its age. Judge it by its condition, maintenance, and documentation.

CHAPTER 7

Touring Homes Like a Pro

It's easy to fall in love with beautiful finishes.

The challenge is remembering to look beyond them.

Fresh paint, updated kitchens, and stylish furniture create a great first impression—but they don't tell the entire story.

As you tour homes, train yourself to evaluate both the features you love and the condition behind them.

The goal isn't to find perfection.

It's to understand exactly what you're buying.

Look Beyond the Cosmetics

Beautiful finishes can be updated.

More expensive items often cannot.

As you walk through a home, pay attention to:



Roof age



Electrical updates



Window condition



Plumbing



Doors



HVAC



Signs of moisture



Drainage



Cracks

Walk Through Like You Already Own It

Instead of asking,

"Would I buy this?"

Ask yourself,

"If I owned this home today, what would I repair first?"

That simple shift often changes how buyers view a property.

Open Everything

Don't be afraid to:

- ✓ Open cabinets
- ✓ Check water pressure
- ✓ Flush toilets (if permitted)
- ✓ Turn on faucets
- ✓ Test light switches
- ✓ Look inside closets
- ✓ Open garage doors (when appropriate)

You're making one of the largest purchases of your life.

It's okay to look carefully.

Take Notes

After touring several homes, they begin blending together.

Take photos if permitted. Write notes.

Rank each property while it's still fresh in your mind.

Small details are easy to forget after a full day of showings.

Don't Rush

Some buyers feel pressure to make a decision after seeing only a few homes.

Others look at dozens.

Neither approach is right or wrong.

The important thing is understanding why you're making your decision—not simply feeling pressured to make one.



Coffee with Paige

One of my favorite moments is when buyers stop saying,

"This kitchen is beautiful."

...and start saying,

"The roof was replaced two years ago, the windows are impact-rated, and the home has been well maintained."

That's when I know they're evaluating a home instead of simply admiring one.



Home Tour Checklist

BEFORE YOU FALL IN LOVE...

Outside

☐ Roof

☐ Landscaping

☐ Paint

☐ Driveway

☐ Drainage

Inside

☐ Flooring

☐ Water Pressure

☐ Walls & Ceilings

☐ Storage

☐ Windows

Major Systems

☐ HVAC

☐ Plumbing

☐ Electrical

☐ Water Heater

Ask Questions

☐ Roof Age

☐ HVAC Age

☐ Insurance Quote

☐ Seller Disclosures

☐ HOA Documents

Beautiful finishes catch your eye. Good maintenance protects your investment.



BUYER TIP

Buying New Construction? Bring Your Own Representation.

One of the biggest misconceptions I hear is:

"If I'm buying directly from the builder, I don't need a Realtor."

Builders often have outstanding sales representatives who know their communities, floor plans, and available homes inside and out.

However, it's important to remember that they represent the builder throughout the transaction.

A buyer's agent represents **you**.

Having your own representation means you have someone reviewing the process with your best interests in mind from contract to closing—and often well beyond.

Your Buyer's Agent Can Help You:



Before You Sign

- ✓ Explain the builder's contract in plain language.
- ✓ Review important deadlines and contingencies.
- ✓ Help you understand exactly what you're agreeing to before signing.



During Pricing & Negotiations

- ✓ Compare builders and communities objectively.
- ✓ Evaluate available incentives.

- ✓ Negotiate upgrades, closing costs, or other concessions when available.
- ✓ Help determine whether premium lots or upgrade packages provide long-term value.

During the Design Center Appointment

One of the most exciting—and expensive—parts of buying new construction is selecting finishes and upgrades.

It's also where many buyers unintentionally exceed the budget they originally planned.

Your buyer's agent can help you prioritize upgrades that add long-term value while helping you avoid emotional purchases you'll later wish you had skipped.

Remember...

You can always change paint colors later.

Moving a structural wall after closing is much harder.

During Construction

- ✓ Answer questions as your home is being built.
- ✓ Coordinate independent inspections when appropriate.
- ✓ Help monitor important deadlines.

Before Closing

- ✓ Attend the final walkthrough.
- ✓ Help identify items that need attention before closing.
- ✓ Review your settlement statement.
- ✓ Help explain closing documents.

After Closing

Your Realtor's job shouldn't end when you receive the keys.

They can also help you:

- ✓ Navigate builder warranty questions.

- ✓ Understand warranty timelines.
- ✓ Communicate concerns with the builder when appropriate.
- ✓ Recommend trusted contractors after warranty coverage expires.

Coffee with Paige

One of the most exciting days in the home-buying process is walking through the design center.

It's also one of the easiest places to exceed your original budget.

I've seen buyers arrive planning to spend very little on upgrades and leave with tens of thousands of dollars in additional selections simply because they became caught up in the excitement.

There's nothing wrong with investing in upgrades you truly want.

The key is making those decisions intentionally—not emotionally.

One of my favorite questions to ask clients is:

"Will this upgrade still feel like a great decision five years from now?"

Sometimes the answer is yes.

Sometimes that same money is better invested elsewhere.

Buying New Construction?

Builder's Sales Consultant

 Represents the builder

 Explains builder options

 Assists with design selections

 Coordinates the builder's process

Your Buyer's Agent

 Represents **you**

 Explains the contract

- 💰 Helps evaluate incentives and pricing
- 🎯 Keeps upgrade decisions aligned with your budget
- 🔍 Reviews settlement documents
- ✂️ Helps after closing with warranty questions

A builder builds the home.

A buyer's agent helps protect your interests throughout the journey.

PART II

Building Your Home Buying Plan

CHAPTER 8

The Value of a Great Buyer's Agent

Buying a home is about much more than finding a house you love.

It's about making thoughtful decisions throughout one of the largest financial commitments you'll ever make.

While every licensed Realtor can help facilitate a transaction, the experience you receive can vary significantly.

Some agents focus primarily on scheduling showings and writing contracts.

Others focus on educating, advising, negotiating, and helping buyers avoid costly mistakes before they happen.

I believe a great buyer's agent should be much more than someone who unlocks doors.

They should be your educator, advocate, strategist, and problem solver—from your first conversation through closing day and beyond.

My role is to help you understand your options, evaluate opportunities objectively, identify potential concerns before they become expensive surprises, and negotiate with your long-term goals in mind.

A successful real estate transaction requires the coordination of many professionals, including lenders, inspectors, insurance agents, title companies, contractors, appraisers, and attorneys. One of the greatest values a Realtor provides is bringing those moving pieces together while helping you stay informed, organized, and confident throughout the process.

Buying a home should never feel like you're navigating one of life's biggest financial decisions alone.

It should feel like you have an experienced professional helping you make informed decisions every step of the way.

HOW A GREAT BUYER'S AGENT HELPS YOU

From your first conversation to long after closing, your Realtor should be your educator, advocate, and trusted guide.

BEFORE YOU START

Helping you build a strong foundation before you ever tour a home.

- ✓ Understand your goals and priorities
- ✓ Connect you with trusted lenders
- ✓ Help establish a realistic budget
- ✓ Create a personalized home search strategy



DURING YOUR HOME SEARCH

Helping you evaluate homes with confidence.

- ✓ Find properties that fit your goals
- ✓ Compare neighborhoods objectively
- ✓ Point out potential concerns
- ✓ Help you look beyond cosmetic features



WHEN YOU'RE READY TO MAKE AN OFFER

Helping you make a smart, informed decision.

- ✓ Analyze comparable sales
- ✓ Develop a negotiation strategy
- ✓ Explain the purchase contract
- ✓ Protect your interests throughout negotiations



FROM CONTRACT TO CLOSING

Helping keep your transaction on track.

- ✓ Coordinate inspections and important deadlines
- ✓ Work with your lender, title company, and insurance agent
- ✓ Help solve unexpected challenges
- ✓ Guide you confidently through closing day



AFTER YOU MOVE IN

Because a great Realtor's job doesn't end at closing.

- ✓ Answer future real estate questions
- ✓ Recommend trusted local professionals
- ✓ Help with Homestead Exemption
- ✓ Be your long-term real estate resource

★ REMEMBER

A great Buyer's Agent doesn't simply help you purchase a home.

They help you make confident decisions every step of the way.

CHAPTER 9

Choosing the Right Lender

The right lender can make your home-buying experience smoother, more affordable, and far less stressful.

Most buyers begin by asking:

"Who has the lowest interest rate?"

While interest rates certainly matter, they're only one part of the equation.

The lender you choose can influence everything from the loan programs available to you to how smoothly your transaction progresses.

A knowledgeable lender will help you understand your financing options, explain the true cost of borrowing, answer your questions, and communicate clearly throughout the process.

A great lender doesn't simply approve a loan.

They become an important part of your home-buying team.

Not Every Loan Is the Same

- Every buyer's financial situation is different.
- Some buyers are purchasing their first home.
- Others are veterans.
- Some are self-employed.
- Others may qualify for specialized loan programs or down payment assistance.
- The right lender will help identify the financing option that best supports your goals—not simply the first loan you qualify for.

Questions Worth Asking

As you compare lenders, consider asking:

- What loan programs do I qualify for?
- What will my estimated monthly payment be?
- What are my closing costs?
- Are there any lender fees?
- How long does your average closing take?
- How will we communicate throughout the transaction?
- If something unexpected comes up, who will I contact?

A good lender should welcome these questions.

Buying a home is one of the largest financial decisions you'll ever make, and you deserve to understand every step of the process.

Choosing the Right Partner

Price matters- Service matters too.

The cheapest loan isn't always the best loan if poor communication, missed deadlines, or unexpected surprises put your transaction and escrow at risk.

Choose a lender who takes the time to educate you, responds promptly, and treats your purchase as more than just another file.

Coffee with Paige

One of the questions I hear most often is:

"Who should I use for my loan?"

My answer is always the same.

Work with someone who takes the time to educate you.

The best lenders don't pressure you into making decisions.

They help you understand your options so you can make the decision that's right for you.

Compare More Than Interest Rates

Loan Programs

Can they offer financing that fits your needs?

Communication

Will they keep you informed throughout the process?

Closing Timeline

Can they close on time?

Closing Costs & Fees

Do you understand the total cost of the loan? Do they charge points, origination? Fixed rate?

Experience

Do they regularly work with buyers like you?

Trust

Do you feel comfortable asking questions?

The right lender doesn't just finance your home—they help make the journey smoother from beginning to end.

CHAPTER 10

Budget vs. Pre-Approval

One of the biggest misconceptions in real estate is believing your pre-approval determines what you should spend.

It doesn't.

A pre-approval tells you what a lender believes you may qualify to borrow.

Your budget determines what allows you to live comfortably after you move in.

Those two numbers are often different—and that's okay.

Buying at the top of your approval range isn't always the best financial decision.

The goal isn't to purchase the most expensive home you qualify for.

The goal is to purchase the home that best supports your lifestyle and long-term financial goals.

Looking Beyond the Mortgage Payment

The purchase price is only one part of homeownership.

As you build your budget, consider the complete monthly cost of owning the home, including:

- Mortgage payment
- Property taxes
- Homeowners insurance
- Flood insurance (when applicable)
- HOA or condominium fees
- Utilities
- Routine maintenance
- Future repairs

Understanding the full cost of ownership helps prevent surprises after you move in.

Looking Slightly Above Your Budget

This may sound surprising, but one strategy I often recommend is searching slightly above your target price.

Why?

Because today's \$650,000 listing may become tomorrow's \$625,000 opportunity after a price adjustment.

If we only search within your exact budget, we may never even know that home was available.

Sometimes I'll simply call the listing agent and ask:

"My buyers love your listing, but their budget is slightly lower. If we put together a strong offer, do you think the seller would consider it?"

Sometimes the answer is no.

Sometimes it's "not yet."

And sometimes it's:

"Bring me an offer."

You never know until you ask.

Coffee with Paige

One of my clients almost skipped seeing a home because it was listed well above their budget.

After speaking with the listing agent, we learned the seller was motivated and willing to negotiate.

Thirty days later, they owned the home.

The lesson?

Don't automatically eliminate a property based solely on the list price.

Sometimes the best opportunities begin with a conversation.

Pre-Approval vs. Your Budget



PRE-APPROVAL

What a lender says you can borrow

- ✓ Based on your income
- ✓ Based on your debt
- ✓ Based on your credit
- ✓ Maximum loan amount
- ✓ Meets lender guidelines



YOUR BUDGET

What allows you to enjoy homeownership

- ✓ Comfortable monthly payment
- ✓ Emergency savings
- ✓ Retirement contributions
- ✓ Family vacations & hobbies
- ✓ Home maintenance & repairs
- ✓ Peace of mind

Your pre-approval tells you what you *can* borrow. Your budget helps determine what you *should* buy.

CHAPTER 11

Not Ready Yet? Let's Make a Plan

Not qualifying today doesn't mean you won't become a homeowner tomorrow.

One of the biggest misconceptions in real estate is believing you're either "ready" or "not ready."

The truth is, homeownership is often a journey—not a single moment.

Some buyers are ready today.

Others need a few months to improve their credit, save for a down payment, reduce debt, or simply become more comfortable with the financial commitment.

Wherever you are today is okay.

The important part is knowing your starting point and creating a plan to move forward.

Every Buyer's Journey Is Different

There isn't one path to homeownership.

Some buyers purchase with as little as a few percent down or 0% down.

Others choose to save longer to reduce their monthly payment.

Some qualify immediately.

Others need guidance from a lender to understand what steps will help them qualify in the future.

The goal isn't simply getting approved.- The goal is becoming financially prepared to own a home with confidence.

Your Roadmap Starts Here

If you're not quite ready today, ask yourself:

- ✓ Do I need to improve my credit score?
- ✓ Do I need to reduce debt?
- ✓ Am I building an emergency savings fund?
- ✓ Am I saving for my down payment and closing costs?
- ✓ Have I spoken with a lender about my options?

Small improvements made consistently often lead to big opportunities later.

Coffee with Paige

One of my favorite phone calls is from someone who tells me,

"Remember when we talked six months ago? I'm ready now."

Sometimes the difference between renting and owning isn't years.

It's simply having a plan.

Don't let "not yet" become "never."

Your Roadmap to Homeownership

Everyone starts somewhere.

Today

Understand where you are financially.



Build Your Credit

Improve your credit profile if needed.



Grow Your Savings

Prepare for your down payment, closing costs, and emergency fund.



Meet with a Lender

Understand your financing options and create a plan.



Start Shopping

Begin your home search with confidence.



Welcome Home

You're ready.

The journey to homeownership begins with a plan—not perfection.

PART III

From Offer to Closing

CHAPTER 12

Making an Offer

An offer is more than a purchase price.

Once you've found the right home, it's time to prepare an offer.

Many buyers assume the highest offer always wins.

In reality, sellers often evaluate much more than price.

The strength of your financing, your proposed timeline, contingencies, and overall terms can all influence a seller's decision.

A well-structured offer tells the seller you're serious, prepared, and capable of closing successfully.

Understanding the Pieces of an Offer

Every contract is different, but most offers include several key components.

Purchase Price

The amount you're offering for the property.

Earnest Money Deposit

A deposit demonstrating your commitment to purchasing the home.

This money is generally applied toward your purchase at closing and is held by a neutral third party according to the contract terms.

Financing

Will you be paying cash?

Obtaining financing?

Using FHA, VA, Conventional, USDA, or another loan program?

Your financing method may influence the strength of your offer.

Closing Timeline

How quickly can you close?

Sometimes a faster closing is valuable to a seller.

Other times, a seller may need additional time after closing before moving.

Understanding the seller's goals often helps create a stronger offer.

Contingencies

Contingencies protect buyers by allowing time to complete important due diligence.

Common contingencies include:

✓ Inspection

✓ Financing

✓ Appraisal

✓ Sale of another home (when applicable)

Each contingency serves a purpose and should be discussed carefully with your Realtor.

Negotiation Isn't Always About Price

Some of the best negotiations have very little to do with the purchase price.

Sellers may value:

- Flexible closing dates
- Lease-back options
- Fewer repair requests
- Strong financing
- Clear communication

Sometimes understanding what matters most to the seller creates opportunities that simply offering more money cannot.

Coffee with Paige

One of the questions I hear most often is:

"How much below asking price should we offer?"

There isn't a single answer.

Every home, every market, and every seller is different.

The best offer isn't always the lowest one that gets accepted.

It's the one that balances protecting your interests while giving you the best opportunity to purchase the home you truly want.



What's Included in an Offer?

 Purchase Price



 Earnest Money Deposit



 Financing



 Closing Date

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 Contingencies



 Signatures

Before You Submit an Offer

- ☐ Have we reviewed comparable sales?
- ☐ Does the monthly payment fit my budget?
- ☐ Do I understand my contingencies?
- ☐ Am I comfortable with my offer?

A strong offer is about more than price—it's about presenting terms that work for both buyer and seller.

CHAPTER 13

From Contract to Closing

Congratulations—your offer has been accepted.

Now the real work begins.

Many buyers believe that once an offer is accepted, the hard part is over.

In reality, this is where your transaction team begins working behind the scenes to keep everything moving toward a successful closing.

Understanding what happens next helps reduce stress and keeps you prepared throughout the process.

Your Transaction Timeline

While every transaction is different, most follow a similar path.

Contract Accepted

The agreement is fully executed by all parties.

Due Diligence

Schedule inspections.

Review disclosures.

Research anything that requires additional investigation.

Financing

Your lender continues processing your loan.

Additional documentation may be requested during underwriting.

Responding promptly helps avoid unnecessary delays.

Appraisal

If you're obtaining financing, your lender will typically order an appraisal to determine the property's market value.

Insurance

Obtain homeowners insurance early.

Waiting until the last minute can create unnecessary stress—especially in Florida, where underwriting requirements vary by property.

Title & Closing Preparation

The title company prepares closing documents, verifies ownership, and works with your lender to coordinate settlement.

Final Walkthrough

Shortly before closing, you'll verify that the home's condition is substantially the same as when you agreed to purchase it and that any agreed-upon repairs have been completed.

Closing Day

Sign your documents.

Receive your keys.

Welcome home.

Communication Is Everything

Buying a home involves many moving pieces.

Your Realtor, lender, title company, insurance agent, inspectors, and other professionals are all working together toward the same goal.

Responding quickly to requests for documents or signatures helps keep everything on schedule.

If you're ever unsure about what's happening next, ask.

That's exactly what your team is there for.

Coffee with Paige

One of the biggest sources of stress during a transaction is uncertainty.

Many buyers assume something is wrong simply because they haven't heard anything for a few days.

Most of the time, your lender, title company, or underwriting team is simply working behind the scenes.

If you ever have questions, I'd much rather you ask than spend time worrying.

Buying a home should feel exciting—not confusing.



Your Home Buying Timeline

 Offer Accepted



 Inspections



 Loan Processing



 Appraisal



 Insurance



 Title Work



 Final Walkthrough



 Closing Day

Every milestone brings you one step closer to home.

Behind the scenes, your Realtor and transaction coordinator (when applicable) help coordinate inspections, financing, title work, insurance, and important deadlines to keep your transaction moving forward

CHAPTER 14

Home Inspections & Due Diligence

A home inspection isn't about finding the perfect house—it's about understanding the one you're buying.

Every home has imperfections.

Even brand-new construction can have items that deserve attention.

The purpose of a home inspection isn't to decide whether a home is good or bad. It's to help you better understand the property's condition so you can make informed decisions moving forward.

Think of an inspection as an opportunity to learn about your future home—not as a pass-or-fail test.

What Does a Home Inspector Do?

A licensed home inspector performs a visual evaluation of many of the home's major components, including:

 Roof

 HVAC

 Structure

 Windows and Doors

 Electrical

 Exterior

 Plumbing

 Visible Signs of Moisture

The inspection provides valuable information, but it's important to remember that inspectors cannot see inside walls or predict future failures.

Not Every Finding Is a Deal Breaker

Inspection reports are often much longer than buyers expect.

That doesn't necessarily mean the home has major problems.

Most findings fall into one of three categories.

Routine Maintenance

Examples include:

- Loose hardware
- Minor drywall cracks
- Worn weather stripping
- Caulking
- Routine maintenance items

These are normal parts of homeownership.

Repairs Worth Discussing

These items may deserve additional evaluation or negotiation.

Examples include:

- Older HVAC systems
- Roof nearing the end of its useful life
- Plumbing leaks
- Electrical concerns
- Damaged windows

Significant Concerns

These items deserve careful review.

Examples include:

- Structural movement
- Active roof leaks
- Extensive moisture intrusion
- Major electrical hazards
- Foundation concerns

Not every issue means you should walk away—but significant findings should always be discussed with your Realtor and the appropriate professionals.

Florida Insurance Inspections

Florida is unique.

In addition to your general home inspection, many insurance companies require additional inspections before issuing homeowners insurance—especially on older homes.

Understanding these inspections early can help avoid surprises during your transaction.

Four-Point Inspection

A Four-Point Inspection focuses on the four major systems insurance companies evaluate when determining insurability.

It reviews:

 Electrical

 Plumbing

 Roof

 HVAC

Unlike a general home inspection, this report is prepared specifically for the insurance company.

Wind Mitigation Inspection

A Wind Mitigation Inspection documents features that help protect the home during high-wind events.

Items commonly reviewed include:

 Impact Windows

 Hurricane Shutters

 Roof Shape

 Roof-to-Wall Connections

 Roof Deck Attachment

Reinforced Garage Doors

Many of these features may qualify the home for valuable insurance discounts.

Don't Wait Until the Last Minute

One of the best pieces of advice I can give buyers is this:

Request an insurance quote early during your inspection period.

If the insurance premium is higher than expected—or the carrier requires repairs before issuing coverage—you'll have time to evaluate your options while you're still within your contractual timelines.

Coffee with Paige

One of the biggest surprises for buyers moving to Florida is learning how closely insurance companies evaluate a home's condition.

The good news is that many homes qualify for meaningful discounts through wind mitigation credits.

Sometimes even a relatively small improvement can significantly reduce the annual premium.

Understanding the insurance picture early gives you more options—and fewer surprises.

Home Inspection vs. Insurance Inspection

 HOME INSPECTION	 FOUR-POINT INSPECTION	 WIND MITIGATION
Purpose	Purpose	Purpose
Understand the home's overall condition.	Determine insurance eligibility.	Identify features that may qualify for insurance discounts.
Reviews	Reviews	Reviews
✓ Structure	✓ Roof	✓ Roof Construction
✓ Roof	✓ Electrical	✓ Roof-to-Wall Connections
✓ Plumbing	✓ Plumbing	✓ Roof Deck Attachment
✓ Electrical	✓ HVAC	✓ Roof Shape
✓ HVAC		✓ Hurricane Protection
✓ Interior & Exterior		✓ Impact Windows & Doors
✓ Visible Moisture		✓ Garage Door (when applicable)

Understanding a home's condition—and its insurability—helps you make a more informed buying decision.

CHAPTER 15

Understanding the Cost of Homeownership

Buying a home is only the beginning.

One of the biggest surprises for many first-time buyers is that the monthly mortgage payment is only part of the cost of owning a home.

A comfortable homeownership experience isn't determined by your mortgage alone—it's determined by understanding all of the expenses that come with owning and maintaining your home.

Planning for these costs before you buy helps you enjoy your home with confidence instead of worrying about unexpected expenses.



Your Monthly Housing Budget

When creating your monthly budget, consider more than just your mortgage payment.

Your monthly housing costs may include:



Principal & Interest



Property Taxes



Homeowners Insurance



Flood Insurance (when applicable)



HOA or Condominium Fees



Utilities



Routine Maintenance & Repairs



Pool Maintenance (if applicable)



Lawn or Landscaping Services

Not every home includes every expense, but understanding the complete picture helps you make informed financial decisions.

Homeowners Insurance

Florida's insurance market is unlike many other states.

Premiums can vary significantly based on factors such as:

- ✓ Roof age
- ✓ Roof shape
- ✓ Construction type
- ✓ Wind mitigation features
- ✓ Impact windows or shutters
- ✓ Flood risk
- ✓ Claims history

Insurance is something I encourage buyers to evaluate early—not just a few days before closing.

Sometimes a home with a slightly higher purchase price may actually cost less to own because it qualifies for better insurance rates.

Flood Insurance

Not every property requires flood insurance.

However, every buyer should understand their property's flood risk.

Ask questions like:

- Is the home located in a flood zone?
- Will my lender require flood insurance?
- Has the property experienced previous flooding?
- Is an Elevation Certificate available?

Even properties outside designated flood zones can experience flooding.

Understanding your options helps you protect one of your largest investments.

HOA & Condominium Fees

Association fees often cover valuable services—but every community is different.

Fees may include:

- ✓ Landscaping
- ✓ Community amenities
- ✓ Exterior maintenance
- ✓ Roof replacement (condos)
- ✓ Security
- ✓ Common area maintenance

Always understand exactly what your fees cover—and what remains your responsibility.

Home Maintenance

Every home requires ongoing maintenance.

Planning ahead can prevent small issues from becoming expensive repairs.

Examples include:

- HVAC servicing
- Roof maintenance
- Pest prevention
- Pressure washing
- Irrigation repairs
- Painting
- Pool equipment servicing

One of the best financial habits a homeowner can develop is setting aside money each month for future maintenance.

Coffee with Paige

One question I encourage every buyer to ask isn't:

"Can I afford this payment?"

Instead ask:

"Can I comfortably afford owning this home while still enjoying my life?"

Owning a home should support your lifestyle—not consume it.

Buying comfortably almost always feels better than buying at your absolute maximum.

The True Cost of Homeownership

 Mortgage



 Property Taxes



 Insurance



 Flood Insurance



 HOA / Condo Fees



 Utilities



 Maintenance



 Your True Monthly Cost

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Buying the home is only the beginning. Planning for ownership is what creates long-term success.

CHAPTER 16

Florida Property Taxes, Homestead & Understanding Your Tax Bill

Property taxes don't have to be confusing.

One of the most common questions buyers ask after closing is:

"Why doesn't my tax bill match what the seller was paying?"

The answer is simple.

When ownership changes, property taxes often change as well.

The previous owner's exemptions, assessed value, and tax benefits may not transfer to the new owner.

Understanding Florida's property tax system before you buy helps prevent surprises after closing.

Property Taxes

Property taxes help fund many of the services we rely on every day, including:

 Schools

 Fire Rescue

 Law Enforcement

 Roads & Infrastructure

 Libraries

 Parks & Recreation

Local government services

Every county and municipality is a little different, but property taxes help support the community where you live.



Homestead Exemption

If the home becomes your permanent Florida residence, you may qualify for Florida's Homestead Exemption.

Potential benefits include:

- ✓ Reduced taxable value
- ✓ Save Our Homes assessment limitations
- ✓ Additional legal protections

Remember to apply after closing if you qualify.



Homestead Portability

Already own a Florida homesteaded property?

You may be able to transfer some or all of your accumulated Save Our Homes benefit to your next Florida primary residence.

This is called **Homestead Portability**, and it can significantly reduce future property taxes for qualifying homeowners.



Market Value vs. Assessed Value

These two numbers are often confused.

Market Value

The price a buyer is willing to pay.

Assessed Value

The value used by the Property Appraiser for taxation.

They're often different—and that's perfectly normal.



Ad Valorem vs. Non-Ad Valorem

Every Florida property tax bill contains both.



Ad Valorem Taxes

These taxes are based on your property's assessed value.

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They generally help fund:

 Schools

 Fire Rescue

 Local Government

 Libraries

 Parks

Non-Ad Valorem Assessments

These charges are **not based on your home's value**.

Instead, they pay for specific services or improvements.

Examples include:

 Solid Waste Collection

 Stormwater Management

 Street Lighting

 Community Development District (CDD) assessments

Other neighborhood-specific services

Community Development Districts (CDD)

Some Florida communities include a Community Development District.

A CDD helps finance community infrastructure such as:

✓ Roads

✓ Sidewalks

✓ Parks

✓ Clubhouses

✓ Utilities

✓ Recreational amenities

A CDD isn't automatically a positive or a negative.

The important thing is understanding whether one exists, what it funds, and how it affects your annual ownership costs.

Coffee with Paige

One of the easiest mistakes buyers make is assuming the seller's property taxes will become their property taxes.

That's rarely the case.

Before making an offer, I like to estimate what your taxes may look like after closing so there are fewer surprises later.

Understanding Your Florida Property Tax Bill

Ad Valorem

Based on Property Value

 Schools

 Fire Rescue

 Local Government

 Libraries

 Parks

Non-Ad Valorem

Based on Services

 Garbage

 Stormwater

 Street Lighting

 CDD

Special Assessments

Understanding your property taxes today helps you budget more confidently tomorrow.



FLORIDA BUYER TIP

Buying a Florida Condominium? Read This First.

Condominiums can be an excellent choice for buyers looking for convenience, amenities, and a lower-maintenance lifestyle.

However, purchasing a condominium often requires additional due diligence beyond a traditional single-family home.

Before moving forward, be sure you understand the association's financial health and governing documents.

Review Before You Buy

- ✓ Monthly association dues
- ✓ What the dues include
- ✓ Current reserve funding
- ✓ Pending or recent special assessments
- ✓ Rental restrictions
- ✓ Pet restrictions
- ✓ Insurance responsibilities
- ✓ Parking and storage rules
- ✓ Current budget
- ✓ Recent meeting minutes, if available

Florida-Specific Items

Many condominium buildings are also subject to additional state requirements, including milestone inspections and Structural Integrity Reserve Study (SIRS) requirements, depending on the building and applicable Florida law.

These requirements are intended to help associations plan for long-term structural maintenance and reserve funding.

Understanding these items before closing can help you make a more informed decision.

Coffee with Paige

Buying a condominium isn't just buying a home—you're also becoming part of an association.

Take the time to understand how it's managed, how it's funded, and what responsibilities come with ownership.

The right condominium can provide an outstanding lifestyle when you know exactly what you're buying.

Florida Condo Quick Checklist

- ☐ Review HOA/Condo Budget
- ☐ Review Reserve Funding
- ☐ Check for Special Assessments
- ☐ Understand Rental Restrictions
- ☐ Review Pet Policies
- ☐ Understand Insurance Responsibilities
- ☐ Ask About Milestone Inspections (if applicable)
- ☐ Ask About SIRS (if applicable)
- ☒ **Know what you're buying—not just what you're seeing.**

CHAPTER 17

Closing Day & Welcome Home

Congratulations—You've Made It!

Closing day is one of the most exciting milestones in the home-buying journey.

After weeks—or sometimes months—of planning, searching, negotiating, and preparing, the day has finally arrived. Today, you'll sign the final documents, complete the transaction, and officially become a homeowner.

Take a moment to enjoy it.

Buying a home is one of life's biggest accomplishments, and you've earned this moment.

Before Closing

A little preparation helps make closing day smooth and stress-free.

Before heading to the closing table, make sure you've:

- ✓ Reviewed your Closing Disclosure
- ✓ Verified your wire instructions by phone with the title company or closing attorney
- ✓ Brought a valid government-issued photo ID
- ✓ Completed your final walkthrough
- ✓ Confirmed your utilities are scheduled for transfer
- ✓ Verified your homeowner's insurance is active

Protect Yourself from Wire Fraud

Unfortunately, real estate transactions are a common target for wire fraud.

Always verify wiring instructions by calling your title company or closing attorney using a trusted phone number. Never rely solely on emailed instructions or last-minute changes sent electronically.

If something doesn't seem right...

Stop.

Call.

Verify.

Taking a few extra minutes could protect one of the largest financial transactions of your life.

Your Final Walkthrough

Your final walkthrough is your opportunity to confirm that the property is in substantially the same condition as when you agreed to purchase it.

Before closing, verify that:

 The home's condition hasn't materially changed.

 Agreed-upon repairs have been completed.

 Included appliances and fixtures remain with the property.

 No unexpected damage has occurred.

If you notice something that concerns you, discuss it with your Realtor before closing so it can be addressed appropriately.

Closing Day

You'll review and sign your closing documents.

Once all documents have been executed and funds have been received, ownership officially transfers to you.

Then comes one of my favorite moments...

You receive the keys.

Congratulations—and welcome home!

Welcome Home

Owning a home is an exciting new chapter, but it's also the beginning of a long-term investment.

During your first few weeks, consider completing these important tasks:

 Rekey or change the locks.

 Apply for Florida Homestead Exemption if the home will be your primary residence.

 Store your closing documents in a secure location.

 Locate the electrical panel, water shut-off valve, and other important utility controls.

 Create a seasonal home maintenance schedule.

 Introduce yourself to your neighbors and begin enjoying your new community.

 Most importantly...take time to make the house your home.



Coffee with Paige

People often ask me what my favorite part of being a Realtor is.

It isn't negotiating contracts.

It isn't writing offers.

It isn't even finding the perfect house.

It's handing someone the keys and watching the excitement on their face as they realize they're home.

Whether this is your first home, your forever home, or another step in your journey, I hope this guide has helped you feel more informed, confident, and prepared.

Thank you for allowing me to be a small part of your home-buying journey.

And remember... **A great Realtor's relationship doesn't end at closing.**

Whether you have a question next week or ten years from now, I'm always happy to help.



Closing Day Checklist

Before Closing



Review Closing Disclosure



Verify Wire Instructions



Complete Final Walkthrough



Bring Photo Identification



Confirm Utility Transfers



Verify Homeowner's Insurance

After Closing



Rekey or Change the Locks



Apply for Homestead Exemption



Organize Important Documents

✂ Create a Home Maintenance Calendar

👋 Meet Your Neighbors

🎉 Celebrate Your New Home!

Final Thought

A house becomes a home through the memories you create, the people you share it with, and the life you build inside it.

Additional resources:

Before, During, and After your home purchase

APPENDIX A

Florida Home Maintenance Calendar

A little routine maintenance today can help prevent expensive repairs tomorrow.

Homeownership doesn't require perfection—but it does require consistency.

Use this checklist to help protect one of your largest investments.



SPRING

- ☐ Service your air-conditioning system
- ☐ Inspect the roof from the ground
- ☐ Clean gutters and downspouts
- ☐ Check irrigation system
- ☐ Inspect exterior caulking
- ☐ Pressure wash exterior surfaces
- ☐ Trim landscaping away from the home



SUMMER

- ☐ Prepare for hurricane season
- ☐ Test hurricane shutters
- ☐ Review insurance coverage

- ☐ Trim trees
- ☐ Clean pool equipment
- ☐ Check drainage around the home
- ☐ Inspect fences and gates

FALL

- ☐ Replace HVAC filters
- ☐ Inspect attic for moisture
- ☐ Flush the water heater (if recommended)
- ☐ Inspect windows and door seals
- ☐ Service garage door
- ☐ Inspect exterior paint

WINTER

- ☐ Review homeowner's insurance
- ☐ Test smoke and carbon monoxide detectors
- ☐ Inspect plumbing for leaks
- ☐ Service appliances
- ☐ Review your emergency kit
- ☐ Plan larger maintenance projects for the coming year

Every Month

- ✓ Change HVAC filter (or as recommended)
- ✓ Check smoke detectors

- ✓ Test GFCI outlets
- ✓ Inspect under sinks for leaks
- ✓ Check irrigation
- ✓ Walk around the property looking for anything unusual
- ✓ Review pest activity

Routine maintenance is almost always less expensive than major repairs.



Your Annual Home Maintenance Calendar

(Spring → Summer → Fall → Winter)

Large seasonal icons.

Very visual.

APPENDIX B

Questions to Ask Before You Buy

Great questions lead to great decisions.

Buying a home isn't about having all the answers.

It's about knowing the right questions to ask.



Questions for Your Lender

- ✓ What loan programs do I qualify for?
- ✓ What will my monthly payment be?
- ✓ What cash will I need at closing?
- ✓ Can I remove PMI in the future?
- ✓ Are there prepayment penalties?

- ✓ What documents will underwriting require?

Questions for Your Insurance Agent

- ✓ What will my premium be?
- ✓ Do I need flood insurance?
- ✓ Does this home qualify for wind mitigation credits?
- ✓ Will the roof affect my premium?
- ✓ What deductible options are available?

Questions for Your Inspector

- ✓ What concerns you the most?
- ✓ What should I repair first?
- ✓ What should I budget for?
- ✓ Are there signs of deferred maintenance?
- ✓ Would you buy this home?

(I LOVE this last question.)

Questions for the HOA or Condo Association

- ✓ What do the dues cover?
- ✓ Are there rental restrictions?
- ✓ Are pets allowed?
- ✓ Are there special assessments pending?
- ✓ How well funded are the reserves?
- ✓ Are there pending lawsuits?



Questions for the Seller

- ✓ How old are the roof and HVAC?
- ✓ Have there been insurance claims?
- ✓ Have there been any leaks?
- ✓ Are permits available?
- ✓ Why are you moving?

Knowledge gives you confidence. Never be afraid to ask questions.

APPENDIX C

Moving To Florida Checklist

Congratulations!

You're almost home.

Use this checklist to stay organized before and after moving day.

Four Weeks Before

- ☐ Schedule movers
- ☐ Begin packing
- ☐ Notify your employer
- ☐ Transfer prescriptions
- ☐ Order moving supplies

Two Weeks Before

- ☐ Change your mailing address
- ☐ Notify banks

- ☐ Update subscriptions
- ☐ Schedule utility transfers
- ☐ Schedule internet installation

Moving Week

- ☐ Confirm movers
- ☐ Pack valuables separately
- ☐ Clean your previous home
- ☐ Prepare an overnight bag
- ☐ Confirm closing time

After Closing

- ☐ Change locks
- ☐ Forward your mail through USPS.
- ☐ Locate water shutoff
- ☐ Locate electrical panel
- ☐ Apply for Homestead
- ☐ Register to vote (if needed)
- ☐ Update driver's license (if needed)
- ☐ Meet your neighbors
- ☐ Enjoy your new home!

Moving is stressful. A checklist makes it easier.



Let's Have Coffee



Buying a home doesn't have to be overwhelming.

Whether you're just beginning your search or getting ready to receive the keys, I hope this guide has helped you feel more informed, prepared, and confident.

My goal has never been to simply help people buy houses. It's to help them make smart decisions, build wealth, and feel confident every step of the way.

If you ever have a question—even years from now—I'm always happy to help.

I'm just a call or text away!

LET'S STAY CONNECTED



CALL OR TEXT

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LINKEDIN

Paige Kovari

FINAL THOUGHT

“ The best real estate decisions aren't made with pressure. They're made with knowledge, preparation, and confidence. ”

— Paige Kovari ♥



**HELPING FLORIDA BUYERS
MAKE CONFIDENT REAL ESTATE DECISIONS**



Informed Today • Confident Tomorrow • Homeowner for Life