



AGG Realty and Management LLC

Easy 5-Step Guide to Buying Your First Home in Florida

Buying your first home can feel overwhelming — but it doesn't have to be! Follow these simple steps to understand what to do, what to expect, and how AGG Realty can help you every step of the way.

Step 1: Get Pre-Approved

Talk to a lender (a bank or loan company). They'll tell you how much house you can afford. This helps you shop smarter and shows sellers you're serious. We can connect you with a great lender.

Step 2: Understand What You Need

- You'll need steady income so you can afford the monthly payments.
- Your credit score should be at least 620 (or 580 for special programs).
- Your debts (like car or credit card payments) should be low compared to your income.

Step 3: Plan for the Costs

- Down Payment: Usually 3% to 5% of the home's price.
- Closing Costs: Things like lender fees, title, and taxes (around 2–5% of the price).
- Extras: Inspection, insurance, moving costs.

Step 4: Find the Right Place


- We help you look in areas that fit your budget and lifestyle.
- You'll get alerts for new listings so you never miss out.
- We schedule tours and help you know what to look for in a home.

Step 5: Make an Offer & Close

- We help you make a strong offer that fits your budget.
- After the offer is accepted, we'll walk you through inspections, appraisals, and final steps.
- On closing day, you'll sign papers and get your keys!

Let's Get Started!

We're here to help and make this easy for you. Contact us to get started!

 407-267-7926

 amar@aggrealtyandmanagement.com

 www.aggrealtyandmanagement.com

