

CARTER DEAN REALTY



HOME BUYER ROADMAP

A FLORIDA HOME BUYER'S GUIDE



GET PREPARED FOR HOME
OWNERSHIP



PROFESSIONAL
REALTORS TO ASSIST
YOU



REALTORS YOU CAN
TRUST AND RELY ON

CARTER DEAN REALTY

WWW.CARTERDEANREALTY.COM

Phase 1: Preparation & Planning (Before Shopping for a Home)

- Determine your homeownership goals (primary residence, investment, future plans)
- Review credit reports and address any issues
- Establish a realistic monthly housing budget
- Save for:
 - Down payment
 - Closing costs
 - Prepaid items (insurance, taxes)
 - Get pre-approved by a lender
 - Understand Florida-specific costs (insurance, taxes, HOAs)

Outcome: You are financially prepared and positioned as a strong buyer.

Phase 2: Financing & Loan Selection

Review loan options:

- Conventional
- FHA
- VA
- USDA
- Explore Florida down payment assistance programs
- Understand interest rates and loan terms
- Choose a lender that fits your financial situation

Outcome: You know exactly how much home you can afford.

Phase 3: Home Search & Selection

Identify preferred locations and neighborhoods

- Prioritize YOUR needs vs. wants
- Consider:
 - Commute times
 - School districts
 - HOA rules and fees
 - Property taxes
- Tour homes with your Carter Dean Realty agent
- Evaluate property condition and future maintenance

Outcome: You find the right home that fits your lifestyle and budget.

Phase 4: Making an Offer

- Review comparable home sales
- Determine a competitive offer price
- Decide on contingencies:
 - Financing
 - Inspection
 - Appraisal
- Submit offer with guidance from Carter Dean Realty
- Negotiate terms if needed

Outcome: Your offer is accepted and you are under contract.

Phase 5: Inspections & Due Diligence

- Schedule home inspection
- Florida-specific inspections may include:
 - Four-point inspection
 - Wind mitigation
 - Roof inspection
- Review inspection report
- Negotiate repairs or credits if necessary

Outcome: You understand the condition of the home before final commitment.

Phase 6: Appraisal & Loan Approval

- Lender orders appraisal
- Appraisal confirms value aligns with purchase price
- Submit any additional lender documentation
- Receive final loan approval

Outcome: Financing is finalized and approved.

Phase 7: Closing Preparation

- Review Closing Disclosure
- Schedule final walk-through
- Confirm utilities and insurance
- Prepare certified funds if required

Outcome: You are ready for closing day.

Phase 8: Closing Day

- Sign final loan and ownership documents
- Pay closing costs
- Receive keys to your new home
- Officially become a homeowner

Outcome: Welcome home!

Why Choose Carter Dean Realty

- Florida market expertise
- Personalized guidance
- Strong negotiation support
- Full-service buyer representation from start to finish

**Keep In mind that financial readiness is a major key to home ownership, and it includes:

- Credit score, Credit worthiness
- Financial Income and Stability

Contact Us to start your home buying journey

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