



# The Roadmap to a Successful Home Purchase

A guide for first-time home buyers in Panama City and surrounding area.

Presented by  
Gabe Bacot and Bryan Lawrence



# Agenda

What's in store for us today

01

About the Realtor

02

The Home Buying Process



## Meet Gabe Bacot — Home Life 360 | Buyer Specialist



I've lived in Panama City for over 22 years — this community is home to me. With a background in sales and business management, I transitioned into real estate to turn my passion into purpose.

My goal is simple: deliver a smooth, informed, and stress-free buying or selling experience. I listen closely to your needs, build a plan around your goals, and guide you every step of the way. My clients become long-term relationships — and they trust me enough to refer their family and friends.

## Meet Bryan Lawrence — Home Life 360 | Buyer Specialist



My real estate career began after serving in the U.S. Army. After my honorable discharge, I joined our family real estate firm in Las Vegas and quickly discovered how much I enjoy helping families navigate home ownership.

Over the past 30+ years, I've worked in traditional real estate and in manufactured housing across multiple states, helping thousands of families achieve the dream of home ownership.

Today, I serve Bay County and surrounding areas — helping clients buy, sell, and build custom homes. My mission is simple: deliver experience, integrity, and results every step of the way.

Let me put my knowledge and passion to work for your family and your real estate goals.

# Our Mission

At Home Life Collective, our mission is to deliver exceptional real estate services with integrity, strategy, and heart. Whether you're buying, selling, or building a new home from the ground up, we guide you through every step with expert insight and personalized support. Our goal is to make your real estate journey seamless, informed, and successful—because home is more than a place; it's a feeling.



## Strategy

Every home and client is different, which is why we create a custom game plan for every sale or purchase. From pricing to marketing to negotiation—we work smart so you win big.

## ⚡ Speed

**Time matters. We move quickly, communicate clearly, and act decisively. Whether you're buying or selling, our process is built to get you to the closing table faster—without missing a beat.**



Here are some of the homes we helped our clients close. **We'll help you find the right house**, as well.



# The Home Buying Process

Here are the key steps to buying a home with confidence.



# Check your credit score

Your credit score determines which lenders will work with you and how big of a loan or mortgage you can get.





## Get pre-approved for a loan

Knowing exactly how much you'd be able to borrow sets your budget and shows sellers your seriousness as a buyer.

**Shop around first and compare different lenders to ensure you get the best loan.**

Check out our website to talk with a lender partner of ours that offer to many loan programs to mention.

[www.getpreapprovedonline.com](http://www.getpreapprovedonline.com)

**If you're mortgaging your home, to purchases your next home, it's better to get a preapproval as well.**



## Why Pre-Approval Matters

Having a pre-approval in hand not only helps us focus on the right homes within your budget — it also strengthens our negotiating position with sellers. A pre-approved buyer is taken more seriously, which can mean better terms and a smoother offer process.



# Find the right real estate agent

**Do your research and hire an agent with a proven positive record.**

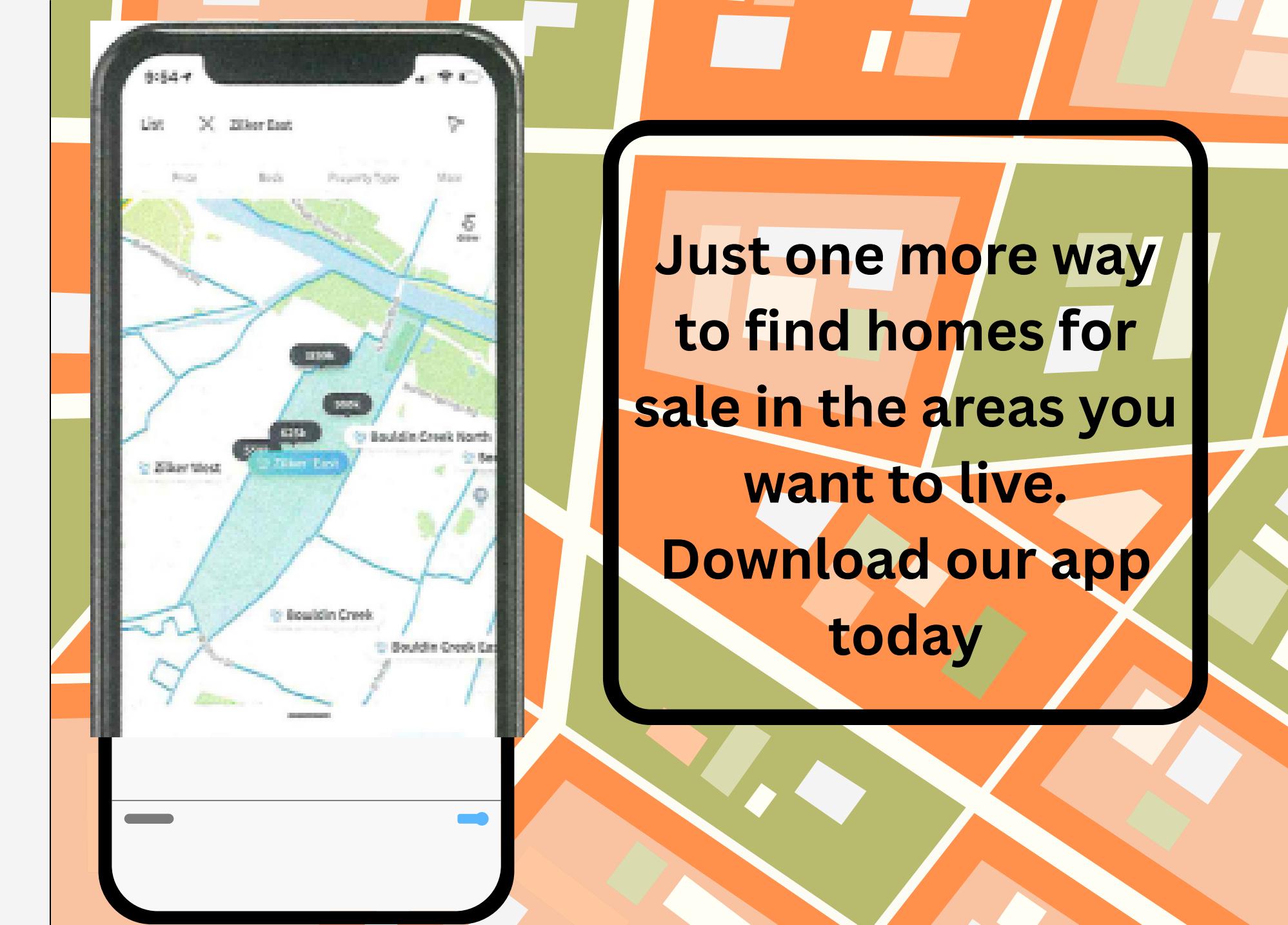
**Experience matters.** A proven agent doesn't just show homes – they guide strategy, protect your position, and help you get the best outcome.

**The ideal real estate agent should have up-to-date market knowledge and top-notch negotiation skills.**

**Not all agents deliver the same results – choose one who knows the market, protects your interests, and knows how to win in negotiations.**

# Go house hunting

After finding the right agent to represent you, discuss your needs, preferences and other house criteria.



Just one more way  
to find homes for  
sale in the areas you  
want to live.  
Download our app  
today

We have customized tools to bring you the  
best experience in real estate search



**Don't forget to  
consider  
transportation and  
school districts  
when house  
hunting.**

# Make your offer

A strong offer is more than just a price — it includes strategy, terms, and timing. I'll guide you in crafting an offer that positions you competitively and gives you the best chance of being accepted.



## We'll Analyze Recent Sales to Guide Your Offer

We'll review comparable homes that have recently sold nearby so we know exactly what the market is doing — and what a fair, strategic offer looks like.

## We'll Discuss Which Contingencies Protect You Best

We'll review which contingency terms (inspection, appraisal, financing, etc.) make sense for your situation — so your offer stays protected without weakening your negotiation power.

A certified inspector can uncover issues that aren't visible at first glance — giving you clarity, leverage in negotiations, and peace of mind before moving forward.

## Use the Inspection Results to Your Advantage

With an inspection contingency in place, we can often negotiate repairs — or even have those estimated costs credited back to you at closing.

# We'll set a date for inspection





### **Close the Sale & Move In**

Once all documents are signed and funds are transferred — it's official. You get the keys, take possession, and begin the next chapter in your new home.

### **Don't Skip the Final Walk-Through**

Before you close, it's important to walk through the home one last time to ensure everything is as agreed — repairs completed, condition unchanged, and move-in ready.



# The Home Buying Process: Summary

Let's recap all the steps you should go through.

- 01** Check your credit score
- 02** Get pre-approved for a loan
- 03** Establish Your Purchasing Power
- 04** Hire an Agent Who Puts Your Goals First
- 05** Go house hunting
- 06** Make a fair offer
- 07** Schedule a home inspection
- 08** Close the sale and move in





# Questions? We're here to answer them.

## Call today and let's book your free consultation.

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