

The Florida Home-Buying Process



Buying a home is an exciting journey, and understanding the process can make it feel much easier. While every transaction is unique, most Florida home purchases follow these general steps:

1. Get Pre-Approved 🏠

Before you begin your home search, it is important to speak with a lender and obtain a pre-approval. Your pre-approval not only helps establish your purchasing power, but also helps us understand **which financing program may best suit your needs and financial situation**. Knowing your financing options upfront allows us to structure your offer appropriately when you find the right home. If you aren't sure where to go to get pre-approved, that's okay! Head to step number 2 and we can help!

2. Choose Your REALTOR® 🏡

Your REALTOR® will be your guide throughout the home-buying process. They will help you identify properties, schedule showings, research homes, negotiate on your behalf, and help you navigate the transaction from contract to closing.

3. Start Your Home Search 🔍

Your REALTOR® can help you search for homes that meet your needs, but you should also feel free to explore online sites such as **Zillow, Realtor.com, Homes.com, and other real estate websites**.

Team up with your REALTOR® for your online search! When you find a property online that interests you, send it to your agent. Your REALTOR® can conduct additional research, review property details, investigate available information, and help determine whether the home is worth pursuing. This gives you access to more opportunities while still benefiting from your agent's knowledge and resources.

4. Make an Offer 🤝

Once you find the right property, your REALTOR® will work with you and your lender to structure an offer that **fits within your budget while presenting the strongest offer possible**. Your agent will help you evaluate factors such as purchase price, financing, deposit, inspection period, closing date, seller concessions, and other terms that can make your offer more competitive.

5. Go Under Contract 🤝

Once the seller accepts your offer and the contract is fully executed, the transaction officially moves forward. Your REALTOR® will help keep the transaction on track by **monitoring the contract timeline, making sure important deadlines are met, and coordinating with the lender, title company, inspectors, insurance agent, seller, and other parties involved in the transaction**.

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6. Complete Inspections & Due Diligence 🔍

During the inspection period, you have the opportunity to have the property professionally inspected and investigate its condition. Depending on the property, additional inspections or evaluations may be appropriate. This is also the time to address any questions or concerns that arise during your due diligence.

7. Arrange Homeowners Insurance 🏠

Homeowners insurance should be arranged during the inspection period, rather than waiting until the last minute. Your lender will typically require proof of insurance before closing if you are financing the purchase. Starting this process early gives you time to obtain quotes, compare coverage, and address any potential insurance issues before important contract deadlines.

8. Finalize Financing & Appraisal 💰

If you are financing your purchase, your lender will continue processing your loan, verify your financial information, collect required documentation, and typically order an appraisal. Your REALTOR® will stay in communication with your lender and help monitor the transaction so that any issues affecting the closing timeline can be addressed as quickly as possible.

9. Title & Closing Preparation 📄

The title company or closing agent will conduct a title search and work to identify and resolve any title issues. They will also prepare the necessary closing documents and coordinate the closing process. Your lender, title company, REALTOR®, and other professionals will work together to make sure everything is ready for closing.

10. Final Walk-Through 🏠

Shortly before closing, you will typically have an opportunity to conduct a final walk-through of the property. This allows you to confirm that the property is in the expected condition and that any agreed-upon repairs have been completed.

11. Closing Day! 🎉

At closing, you will sign the necessary documents, provide any remaining funds, and complete the purchase. Once the transaction is properly funded and recorded, you officially become the homeowner and receive the keys to your new home!

Your REALTOR® Is Your Guide Throughout the Process

Buying a home involves many moving parts, deadlines, and professionals. Your REALTOR® is there to help coordinate the process, communicate with the parties involved, keep you informed, and help you navigate each step from **pre-approval to keys in hand**. 🏠🔑

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