REALTY EZ

2026–27 EDITION

HOME BUYER'S GUIDE

FIND IT. WIN IT. OWN IT.

A step-by-step guide to buying a home in Southwest Florida — from pre-approval to keys in hand.



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WELCOME HOME

BUYING SMART IN SOUTHWEST FLORIDA.

Buying here means thinking about more than bedrooms and baths. Flood zones, insurance, HOAs and hurricane features all shape what a home really costs.

This guide walks you through each step, flags the Florida-specific issues buyers miss and gives you checklists to stay organized. Your Realty EZ agent will be with you the whole way.

8	30–45	1
STEPS TO CLOSING	TYPICAL DAYS TO CLOSE	AGENT IN YOUR CORNER

INSIDE THIS GUIDE

01	The Buying Process	03
02	Money Matters	04
03	Florida Know-How	05
04	Making a Winning Offer	06
05	Wish List & Notes	07

ROADMAP

THE BUYING PROCESS 01

01 Consult with your agent
Define goals, budget, timing and must-haves. Review and sign a written buyer agreement, which explains our services and compensation.

02 Get pre-approved
A lender reviews income, assets and credit so you know your price range and can write strong offers.

03 Search & tour
Custom MLS alerts, private showings and honest opinions on every property.

04 Make an offer
We analyze comparable sales and craft terms that win without overpaying.

05 Inspections
General, wind mitigation, 4-point, WDO (termite) and others as needed, within your inspection period.

06 Insurance & appraisal
Bind homeowners and flood coverage; the lender orders the appraisal.

07 Final approval
Underwriting clears your loan; title confirms clear ownership.

08 Walk-through & closing
Verify the home's condition, sign and get your keys.

BUDGET

MONEY MATTERS

02

Know your full monthly cost, not just the mortgage payment.

COST	WHAT TO EXPECT
Earnest money deposit	Typically 1–10% of price, held in escrow and credited at closing
Down payment	From 3–3.5% (conventional/FHA) to 0% for eligible VA and USDA loans
Closing costs	Lender fees, lender's title policy, mortgage doc stamps ($0.35/$100) and intangible tax (0.2% of loan)
Prepaids & escrows	Initial deposit for property taxes and insurance
HOA / condo	Monthly or quarterly dues, possible capital contribution and special assessments

INSURANCE FIRST

Get homeowners and flood insurance quotes during your inspection period. Roof age, wind mitigation features and flood zone can change the premium dramatically.

PRE-APPROVAL DOCUMENTS

- [ ] Two years of W-2s / tax returns
- [ ] Recent pay stubs
- [ ] Two months of bank statements
- [ ] Photo ID
- [ ] Gift letter (if applicable)

LOCAL FACTORS

FLORIDA KNOW-HOW

03

The details that matter most in Lee and Collier counties.

Flood zones

Check the FEMA flood zone and elevation certificate. Lenders require flood insurance in high-risk zones — and it's smart to consider it everywhere.

Flood disclosure

Florida sellers of residential property must provide a flood disclosure covering past flood claims and federal flood assistance. Read it carefully.

Wind & roof

A wind mitigation inspection can lower premiums. Roof age and type affect insurability.

HOA & condo docs

Review rules, budgets, reserves and inspection reports. Florida gives buyers a short statutory review period after receiving condo documents.

Building safety

For condos, ask about milestone inspections and structural integrity reserve studies and any planned assessments.

Homestead

Apply for the homestead exemption by March 1 after you move in to reduce taxes and cap future assessed-value increases.

NEGOTIATION

MAKING A WINNING OFFER

04

- **Price** supported by recent comparable sales
- **Strong financing** — pre-approval letter and a realistic down payment
- **Escrow deposit** that shows commitment
- **Clean timelines** for inspections, financing and closing
- **Flexibility** on closing date or possession where you can

THE BEST OFFER ISN'T ALWAYS THE HIGHEST PRICE — IT'S THE ONE THE SELLER TRUSTS WILL CLOSE.

After you're under contract

UNDER-CONTRACT CHECKLIST

- [ ] Deliver escrow deposit on time
- [ ] Schedule inspections immediately
- [ ] Apply for the loan and submit documents
- [ ] Bind insurance
- [ ] Do not open new credit or change jobs
- [ ] Review title commitment and HOA/condo documents

YOUR SEARCH

WISH LIST & NOTES

05

TARGET PRICE RANGE _____

PREFERRED AREAS _____

BEDROOMS / BATHS _____

MUST-HAVES _____

NICE-TO-HAVES _____

DEAL-BREAKERS _____

IDEAL MOVE-IN DATE _____

LENDER / LOAN OFFICER _____

WIRE FRAUD ALERT

Never wire funds based on emailed instructions alone. Call the title company at a phone number you look up independently to verify before sending money.

Notes

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LET'S FIND YOUR FLORIDA HOME.

Schedule a buyer consultation and start receiving custom property alerts today.

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