



THE CENTRAL FLORIDA

HOME

Buyer

GUIDE

A BUYER'S STEP BY STEP GUIDE TO BUYING A HOME IN
CENTRAL FLORIDA

Laura Stilwell

+ 📞 352.874.8865

✉️ realtorstilwell@gmail.com



Contents

ABOUT ME

THE HOME BUYING PROCESS

**THE COSTS ASSOCIATED WITH
BUYING A HOME**

THE MORTGAGE PROCESS

THE HOME SEARCH

OFFER & NEGOTIATIONS

INSPECTIONS & INSURANCE

CLOSING

GENERAL FAQ'S





About

LAURA STILWELL

What to Expect When Working With Me

I run an organized, professional process designed to protect your time, money, and peace of mind. My role is to give you honest guidance, even when it's not what you want to hear, so you can make confident, informed decisions.

My Role as Your Agent

- ✓ Honest, straightforward advice
- ✓ Clear communication
- ✓ Strong local market expertise
- ✓ Skilled negotiation
- ✓ Guidance from pre-approval to closing

What I Ask From You

- ✓ Current pre-approval before touring
- ✓ Timely communication
- ✓ Flexibility with deadlines
- ✓ Loyalty while we work together

SUPPORT + AVAILABILITY

Transaction Support

Once under contract, my transaction coordinator Mona Strausser joins the process to track deadlines, ensure compliance, and keep everything on schedule.

Availability

Mon-Fri: 9am-7pm | Sat: 9am-4pm | Sun: Emergency only

All messages returned within 24 hours.

Promise

I treat your purchase like it's my own - organized, proactive, and fully committed.

LET'S CONNECT



352.874.8865



realtorstilwell@gmail.com



[instagram.com/selling_centralflorida](https://www.instagram.com/selling_centralflorida)



[facebook.com/laura.stilwell.9](https://www.facebook.com/laura.stilwell.9)

The Home Buying Process

STEP 1

GET PRE-APPROVED

- Gather your financial documents
 - Meet with a lender
 - Obtain Pre-Approval
- Confirm you have adequate funds
 - Set a budget

STEP 2

MEET WITH YOUR AGENT

- Discuss budget
- Discuss market conditions
- Research area neighborhoods
 - Set wants & needs

STEP 3

FIND YOUR HOME

- Tour homes
- Adjust criteria if necessary

STEP 4

MAKE AN OFFER

- Research comps in the area
- Work with your realtor to set up the best offer
- Negotiate terms of the offer

STEP 5

UNDER CONTRACT

- All negotiations are finished
- Both parties have signed contract
 - Deposit earnest money

The Home Buying Process

STEP 6

DUE DILIGENCE

- Professional inspects the property
- Discovers issues that may need to be worked into the purchase agreement
 - Complete all due diligence
 - Negotiate repairs
 - Obtain home owners insurance

STEP 7

APPRAISAL

- Professional appraiser sent by the bank you choose to work with, ensures the property is worth the contracted sales price

STEP 8

TITLE COMMITMENT

- The title company will send you a title insurance policy for the property after closing

STEP 9

DOCUMENTS TO LENDER

- Make sure all requested docs are sent to your lender prior to closing

STEP 10

CLOSING

- Wire final closing funds
 - Final walk-through
 - Sign closing documents
 - Receive your keys



352.874.8865



[Facebook.com/laura.stilwell.9](https://www.facebook.com/laura.stilwell.9)



[@selling_centralflorida](https://www.instagram.com/selling_centralflorida)

The Costs Of Buying A Home

Buyer Costs at a Glance

 **Earnest Money**
Deposit to secure your offer • Due within 3 days (credited back at closing)

 **Inspections**
Professional home review • Paid during inspection period

 **Survey**
Confirms property boundaries • Paid at closing or upfront

 **Appraisal**
Confirms value for lender • Often paid upfront

 **Down Payment**
0%-20%+ depending on loan • Due at closing

 **Closing Costs**
Lender, title, taxes, insurance • About 3%-5% • Due at closing

EARNEST MONEY DEPOSIT: 1%-5% OF PURCHASE PRICE

GENERAL HOME INSPECTION: \$450-\$700 (DEPENDS ON SQUARE FEET)

APPRAISAL: \$500-\$900

SURVEY: \$350-\$600 (1/4 ACRE)

TERMITE (WDO): \$75-\$150

WATER (IF APPLICABLE): \$200-\$600

ON-SITE SEPTIC (IF APPLICABLE): \$350-\$800

***THESE ARE AVERAGE COSTS AND VARY DEPENDING ON THE INSPECTION COMPANY USED**

The Mortgage Process

■ STEP ONE: GET PRE-APPROVED

This is the very first step in the home buying process.

A pre-approval letter from a lender shows how much you're approved to buy and tells sellers you're serious. Pre-approvals are typically valid for 30-90 days, as long as no major financial changes occur.

- What loan type is best for me and why?

Ask the lender to explain your options and recommend what fits your goals and finances.

- What are my interest rate and APR?

The interest rate matters, but the APR shows the full cost of the loan, including lender fees.

- What will my closing costs be and how are they paid?

Request a clear estimate and ask if costs can be rolled into the loan or covered with lender credits.

- How much down payment will I need?

Down payment amounts vary by loan type. Be honest about your budget so the lender can build the best plan.

- Can I lock in my interest rate? If so, for how long?

Ask what rate-lock options are available and how long they last.

- WHY THIS STEP MATTERS

- ✓ Strengthens your offer
- ✓ Helps you shop with confidence
- ✓ Prevents surprises later
- ✓ Saves time once you're under contract

DANIEL RUPAKUS

COAST 2 COAST MORTGAGE

[WEBSITE](#)

DANIEL@COAST2COASTML.COM

[352-454-9225](tel:352-454-9225)

RECOMMENDED LENDERS

LONI GERARDI

PIONEER MORTGAGE FUNDING

[WEBSITE](#)

TEAMLONI@GOTTHEKEY.COM

[352-663-9227](tel:352-663-9227)

Need help with this step?

If you don't have a lender yet, or you're not sure which loan actually makes sense for you, I'll connect you with the right person and walk you through it.

📱 Text "LENDER" to 352-874-8865 and I'll take care of it.



352.874.8865



[Facebook.com/laura.stilwell.9](https://www.facebook.com/laura.stilwell.9)



[@selling_centralflorida](https://www.instagram.com/selling_centralflorida)

Mortgage Loan Guide

There are many different types of loans. when you speak to your lender, they will help decide which one is the best fit for you. Each loan product has different minimum credit scores required as well as different down payment options.

FHA LOAN

Loans designed for those with high debt-to-income ratios and lower credit scores, and most commonly issued to first-time homebuyers. Offered by FHA-approved lenders only and backed by the Federal Housing Administration. Down payment is 3.5% of purchase price.

VA LOAN

Loans designated for veterans, spouses, and reservists, offered through private lenders and guaranteed by the U.S. Department of Veteran Affairs. This is a \$0 down loan program.

USDA LOAN

Loans for homebuyers in designated rural areas, backed by the U.S. Department of Agriculture. There are income qualifying limits as well. It is also a \$0 down loan program.

CONVENTIONAL LOAN

The most common type of home loan, which is offered through private lenders. Down payment is 3.5%-20%.



Do's & Don'ts Of The Loan Process



🚦 SAVE UNTIL CLOSING

Once you start the loan process, your credit, income, and assets can be re-verified at any time — even right before closing. These rules apply before, during, and after loan approval until your loan is fully funded.

When in doubt, ask your lender first.

❌ DO NOT DO THESE

- ❌ Buy a car or take on a new auto loan
- ❌ Open or apply for credit cards
- ❌ Let anyone run your credit
- ❌ Co-sign a loan for anyone
- ❌ Buy furniture, appliances, or large items
- ❌ Change jobs, careers, or start a business
- ❌ Get married or divorced
- ❌ Move money between bank accounts
- ❌ Pay off old collections unless instructed
- ❌ Miss or make late payments
- ❌ Throw away financial documents

✅ DO THESE INSTEAD

- ✅ Keep all accounts current
- ✅ Pay every bill on or before the due date
- ✅ Save all financial documents and statements
- ✅ Respond quickly to your agent and lender
- ✅ Contact your lender before making changes
- ✅ Ask questions anytime something is unclear
- 🕒 Time matters.... delays can affect your closing.



352.874.8865



[Facebook.com/laura.stilwell.9](https://www.facebook.com/laura.stilwell.9)



[@selling_centralflorida](https://www.instagram.com/selling_centralflorida)

Home Search

Let the Home Search Begin!

Once your financing is ready, the fun part starts. I'll set you up on an automatic home search through the MLS (the Realtor database). Any new home that matches your criteria will be sent straight to your email. If you ever want to adjust your search, just let me know and I'll update it.

some quick tips

Smart Home Search Checklist

- Use filters, but don't over-filter.

Stay flexible so you don't miss great homes.

- Do a quick drive-by first.

Photos can be deceiving - see the neighborhood in person.

- Remember: you can't change the location.

Focus on lot size and area first.

- Look past the decor.

Furniture and staging don't stay. Pay attention to layout and condition.

- Avoid analysis paralysis.

If a home feels right, be ready to act before someone else does.

QUESTIONS TO ANSWER BEFORE YOU START SEARCHING

1. WHERE DO YOU WANT TO LIVE?
2. IS THERE A SPECIFIC SCHOOL DISTRICT YOU PREFER?
3. NEW CONSTRUCTION OR RESALE HOME?
4. WHAT HOME STYLE DO YOU WANT?
5. ARE STAIRS OKAY OR DO YOU NEED SINGLE-STORY?
6. IS A GARAGE IMPORTANT?
7. WHAT SIZE LOT OR BACKYARD DO YOU WANT?
8. ARE YOU OKAY WITH AN HOA?
9. DO SPECIAL FEATURES MATTER (BASEMENT, THIRD FLOOR, POOL, ETC.)?
10. WHAT ARE YOUR TOP MUST-HAVE FEATURES?



352.874.8865



[Facebook.com/laura.stilwell.9](https://www.facebook.com/laura.stilwell.9)



[@selling_centralflorida](https://www.instagram.com/selling_centralflorida)

Offer & Negotiations

So you've found "the one" and you're ready to put in an offer, let's go over the basics!

WHAT WE NEED TO WRITE AN OFFER

TO SUBMIT A STRONG OFFER, WE'LL NEED:

- ❑ **PRE-APPROVAL LETTER & PROOF OF FUNDS**
SHOWS YOU'RE APPROVED, SERIOUS, AND READY TO BUY.
- ❑ **OFFER PRICE**
I'LL HELP YOU DETERMINE A COMPETITIVE PRICE USING MARKET COMPS.
- ❑ **EARNEST MONEY DEPOSIT**
TYPICALLY 1%-5% OF THE PURCHASE PRICE.
- ❑ **FINANCING DETAILS**
HOW MUCH YOU'RE FINANCING AND YOUR DOWN PAYMENT AMOUNT.
- ❑ **CLOSING DATE**
USUALLY ABOUT 30 DAYS WHEN FINANCING. WE'LL CONSIDER THE SELLER'S PREFERRED TIMELINE.
- ❑ **INSPECTION PERIOD**
TYPICALLY 7-14 DAYS TO COMPLETE INSPECTIONS AND NEGOTIATE REPAIRS IF NEEDED.



Inspections

Home Inspections – What You Need to Know

During the inspection period, you have the right to hire professionals to check the condition of the home. Inspections help uncover issues that may not be visible or obvious. I always recommend inspections, even on new construction.

A standard home inspection typically checks:

- Heating and air conditioning systems
- Plumbing and electrical systems
- Roof, attic, and insulation
- Walls, ceilings, floors, windows, and doors
- Foundation and structural components

You'll receive a detailed written report.

Additional Inspections You May Need

- **Radon Inspection** – Radon is a colorless, odorless gas and the 2nd leading cause of lung cancer. Testing is the only way to detect it.
- **Termite / WDO Inspection** – Often required by lenders to check for wood-destroying organisms.
- **Lead-Based Paint Inspection** – Recommended for homes built before 1978.
- **Well Water & Septic Inspection** – Important for rural properties to ensure safe water and a properly working septic system.

MY RECOMMENDED INSPECTORS CALL FOR QUOTES

ULTIMATE INSPECTIONS

TYLER JACOBS/ OWNER

ULTIMATEINSPECTIONS@YAHOO.COM
352.304.4401

PILLAR TO POST INSPECTIONS

CHRIS BRYANT/ OWNER

CHRIS.BRYAN@PILLARPOST.COM
352.875.7450

Homeowner's Insurance

Homeowner's insurance is always required when you are financing a home. Depending on if your house is in a flood zone, or potential flood zone, flood insurance may also be required. Always discuss all your options and quotes with your insurance agents. Below are the different types of insurance, and a few insurance agents that my clients have worked with before.

HOMEOWNERS

The standard homeowners insurance covers financial protection against loss due to disasters, theft and accidents

FLOOD

Protects against damage caused by a flood. If you are near a flood zone, it still could be worth it to get flood insurance even if it is not required.

HAZARD

Hazard insurance protects against damage caused by fires, severe storms, hail/sleet, earthquakes or other natural events

WIND

Protects against damage caused by events such as tornadoes, hurricanes, or gales.

MY TRUSTED INSURANCE AGENT

CALL FOR QUOTES

THIS IS MY GO-
TO
INSURANCE
AGENT!
THERE IS NO ONE
BETTER THAN
HIM, WHICH IS
WHY I ONLY GIVE
ONE OPTION



ALLAN TORRES
INSURANCE MATTERS, LLC

WEBSITE

INSURANCEMATTERS ALLAN TORRES@
YAHOO.COM

407.615.1652

Preparing For Closing

TITLE, APPROVAL & FINAL STEPS

TITLE SEARCH & TITLE INSURANCE

BEFORE CLOSING, THE TITLE COMPANY REVIEWS THE PROPERTY'S HISTORY TO CONFIRM THERE ARE NO OWNERSHIP ISSUES, SUCH AS:

- UNPAID MORTGAGES OR LIENS
- BACK TAXES
- EASEMENTS OR RESTRICTIONS
- OWNERSHIP DISPUTES

IF EVERYTHING CHECKS OUT, THE TITLE IS CONSIDERED "CLEAR."

TITLE INSURANCE IS THEN ISSUED TO PROTECT YOU (AND THE LENDER) FROM FUTURE OWNERSHIP CLAIMS. IT'S REQUIRED WITH A MORTGAGE AND STRONGLY RECOMMENDED FOR CASH PURCHASES.

GOOD TO KNOW: TITLE INSURANCE RATES ARE STATE-REGULATED, SO PRICING IS THE SAME AT EVERY TITLE COMPANY.

CLEAR TO CLOSE

HEARING "CLEAR TO CLOSE" IS GREAT NEWS – YOUR LOAN IS FULLY APPROVED AND WE'RE READY FOR CLOSING.

IMPORTANT REMINDER:

UNTIL CLOSING DAY, AVOID BIG PURCHASES OR OPENING NEW CREDIT. EVEN SMALL CHANGES CAN DELAY FUNDING.

FINAL WALKTHROUGH

JUST BEFORE CLOSING, WE'LL COMPLETE A FINAL WALKTHROUGH TO:

- CONFIRM AGREED-UPON REPAIRS WERE COMPLETED
- ENSURE THE HOME IS IN THE EXPECTED CONDITION
- VERIFY NOTHING CHANGED WHILE UNDER CONTRACT

I'LL BE THERE WITH A DETAILED CHECKLIST SO NOTHING IS OVERLOOKED.

- TRANSFER ALL UTILITIES INTO YOUR NAME (GAS, ELECTRIC, WATER, SEWER, ETC.)
- REVIEW THE CLOSING SETTLEMENT STATEMENT A FEW DAYS BEFORE CLOSING
- FINAL WALK-THROUGH
- WIRE FUNDS TO THE CLOSING COMPANY
- BRING YOUR DRIVER'S LICENSE OR PASSPORT TO THE CLOSING TABLE
- SIGN ALL CLOSING DOCUMENTS AND WAIT FOR THE PROPERTY TO RECORD IN YOUR NAME

HURRAY! POP THE CHAMPAGNE, YOU ARE A HOME OWNER! 🍾



352.874.8865



[Facebook.com/laura.stilwell.9](https://www.facebook.com/laura.stilwell.9)



[@selling_centralflorida](https://www.instagram.com/selling_centralflorida)

Reviews



Laura was absolutely the best agent we found to purchase our home she handled every aspect from start to finish. She made sure our time was not wasted looked for what we asked for and did not try to get us to settle for less if ever I move again we will definitely ask for her assistance again and she will get the listing for this home we could not have asked for a better representative then her.

We worked with Laura when buying our first home at the end of 2021 and she was amazing. She went to bat to get our family in our dream first home before Christmas, no matter how many curve balls were thrown our way in the process. So If you are looking for an amazing realtor who is kind, funny, a little feisty, and will fight to get you what you want, whether you're buying or selling I highly recommend Laura Stilwell!

-Myiah Krause

What can I say! I have dealt with many realtors in my life and Laura is by far the best! She is extremely punctual, professional, knowledgeable, personable, and willing to go above and beyond. She always made me feel that I was her top priority. Being from out of state Laura made me feel warm and welcomed. Highly Recommended! - 10 Star!

Ms. Laura was the best. She worked with us with the sell of our house and the Purchase of our new house. She knew what we wanted and could afford. We went into this not knowing anything. She was so helpful. She helped us to understand the process. To let us know when it was a good deal. She knew so much about all of it. Ms. Laura always put our best interests first and was beyond friendly. She always answered her phone and texts answering any questions .

Laura was great with finding many homes for me to look at. She would throw ideas at me on things we could negotiate with the other party. Even with the VA she was able to assist with adding properties to the list. She is thoughtful, persistent, and will get you into the home you are looking for and make sure you are happy with you purchase.

**IF YOU'VE READ THIS FAR,
YOU'RE PROBABLY SERIOUS
ABOUT BUYING.**

**THE NEXT STEP IS HAVING A
PLAN.**

**📱 TEXT "PLAN" TO 352-874-8865
AND WE'LL TALK THROUGH YOUR
OPTIONS SO YOU CAN MOVE
FORWARD CONFIDENTLY.**