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SCAN TO CONNECT

The Buyer *Guide.*

Everything you need to buy a home on Florida's Treasure Coast — with clarity, confidence, and care.

01 · WELCOME

A home is rarely just a *financial decision.*

Thank you for the opportunity to guide you through the purchase of your home. Whether this is your first Florida property, a second home near the water, or the next chapter after a long-planned move, it deserves to be handled with both strategy and care.

This guide removes the guesswork — what to prepare before you search, how the process unfolds week by week, what makes buying in Florida genuinely different, and how offers are structured to win without overpaying.

You can count on me to manage the details, protect your interests, and tell you the truth — including when a property isn't the right one.

WHAT YOU CAN EXPECT

- [ ] A defined brief before we tour a single home
- [ ] Honest assessments — including the drawbacks
- [ ] On- and off-market opportunities that fit
- [ ] A response within 24 hours, always
- [ ] One advisor from search to closing, and after

MARKETS COVERED

Stuart · Palm City · Hutchinson Island · Port St. Lucie · Jupiter · Palm Beach

02 · PREPARING TO BUY

Confident buyers make *better decisions.*

Six things worth settling before we schedule the first showing.

1. **Define your priorities**
   Separate must-haves from nice-to-haves and true non-negotiables — location, layout, water access, garage space, schools, pet needs. A clear brief means we look only at homes that genuinely fit.

2. **Financial readiness**
   Secure a written pre-approval, confirm a comfortable monthly payment (not just the maximum you qualify for), and identify the source of your down payment and closing funds.

3. **Market awareness**
   Review recent sales, active competition, and days on market in your target areas. Understanding what homes actually sell for prevents both overpaying and hesitating too long.

4. **Timing & flexibility**
   Know your ideal move date, lease or sale deadlines, and how quickly you can travel or sign. Good homes move fast; being ready is often worth more than being aggressive.

5. **Due-diligence prep**
   Understand inspections, insurance quotes, HOA and condo documents, and disclosures before you're under contract — so the inspection period is a review, not a scramble.

6. **Offer alignment**
   Discuss structure, deposits, contingencies, and negotiation approach in advance, so that when the right home appears we can act the same day with a clear plan.

03 · THE BUYING PROCESS

A clear roadmap from consultation to *closing.*

1 **Consultation**
Define goals, budget, and timing. Establish criteria, communication preferences, and the search area.
APPROXIMATE TIMING · WEEK 1

2 **Financial preparation**
Lender selection, pre-approval letter, and proof of funds. This is what makes your offer credible.
APPROXIMATE TIMING · WEEKS 1–3

3 **Property search & showings**
Curated on- and off-market opportunities, tours in efficient blocks, and honest feedback on each.
APPROXIMATE TIMING · WEEKS 2–6

4 **Evaluation, offer & negotiation**
Comparable analysis, offer strategy, and negotiation of price, terms, repairs, and credits.
APPROXIMATE TIMING · WEEKS 5–8

5 **Contract, due diligence & settlement**
Inspections, appraisal, insurance binding, title work, final walkthrough, and closing day.
APPROXIMATE TIMING · WEEKS 8–12

Timelines vary with financing type, inventory, and seller circumstances. Cash purchases frequently close in two to three weeks; financed purchases commonly run thirty to forty-five days from executed contract.

04 · FINANCING & COSTS

What you'll need, and *when.*

PRE-APPROVAL, NOT PRE-QUALIFICATION

A pre-qualification is an estimate. A pre-approval means a lender has reviewed your income, assets, and credit. In competitive situations, sellers take the second seriously and dismiss the first.

COMMON LOAN PATHS

— **Conventional** — as little as 3–5% down for qualified primary-residence buyers; PMI typically applies below 20%.

— **FHA** — lower down payment and more flexible credit, with mortgage insurance premiums.

— **VA** — for eligible service members and veterans; no down payment in most cases.

— **Jumbo** — above conforming limits; stronger reserve and documentation.

— **Cash** — fastest path, strongest position; proof of funds required.

MONEY YOU'LL NEED

— **Escrow deposit** — due shortly after contract; credited at closing.

— **Inspections** — paid during the inspection period.

— **Appraisal** — ordered by your lender.

— **Down payment** — wired before closing.

— **Closing costs** — commonly ~2–5% of price for financed buyers.

— **Prepaids & reserves** — insurance and property-tax escrow at closing.

BEFORE YOU START

- [ ] Avoid new credit lines, large deposits, or job changes while under contract
- [ ] Gather two years of tax returns, recent pay stubs, and two months of bank statements
- [ ] Get insurance quotes early — in Florida, premium can change what you can afford

05 · BUYING IN FLORIDA

What's genuinely *different here.*

01

Homeowners insurance

Premiums vary widely by roof age, construction, and distance from the coast. Older homes typically require a four-point inspection; a wind-mitigation report can meaningfully reduce cost. Quote before the inspection period ends.

02

Flood zones

Flood coverage is separate from homeowners insurance and is required by lenders in high-risk zones. Elevation and zone designation affect both premium and long-term resale.

03

HOA, CDD & condo fees

Many communities carry association dues, and master-planned neighborhoods may add a CDD assessment to the tax bill. Review budgets, reserves, rules, and any pending special assessments.

04

Condominium documents

Florida law gives condo buyers a defined window to review association documents and, in some cases, to cancel. For older multi-story buildings, ask about structural inspection and reserve studies.

05

Property taxes & homestead

Your tax bill is based on the assessed value after your purchase — not the prior owner's. As a permanent residence, Florida's homestead exemption and assessment cap can reduce and stabilize it.

06

Hurricane season

Insurers commonly suspend binding new coverage when a named storm is in the forecast cone. We schedule insurance binding early so a storm watch never threatens your closing date.

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06 · OFFER STRATEGY

Winning offers are *built, not guessed.*

Price is only one lever. Deposit size, closing timeline, inspection-period length, occupancy after closing, and how contingencies are written all carry real value to a seller — and structuring them well often achieves a better outcome without paying more.

In multiple-offer situations we agree on your ceiling in advance and how far you'll go on terms. A plan set before emotion enters the room keeps you focused while others react.

THE LEVERS WE CAN PULL

- [ ] Purchase price and escalation approach
- [ ] Escrow deposit size and timing
- [ ] Inspection period length
- [ ] Financing and appraisal terms
- [ ] Closing date and post-closing occupancy
- [ ] Repairs, credits, and home warranty
- [ ] Personal property and furnishings

A note on contingencies. Waiving inspection, financing, or appraisal protections can strengthen an offer — and can also expose your deposit. We only consider it deliberately, with the risk quantified in writing first.

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07 · UNDER CONTRACT

From accepted offer to *keys.*

1 **Escrow & contract delivery**
The executed contract goes to the title company and your deposit is placed in escrow. Every deadline begins counting now.

2 **Inspections**
General home inspection, plus wind mitigation and four-point where applicable. Consider roof, WDO (termite), septic, seawall, dock, or pool inspections depending on the property.

3 **Insurance & association review**
Bind homeowners and, if needed, flood coverage. Review HOA or condo budgets, rules, reserves, and any special assessments within your review window.

4 **Appraisal & loan processing**
Your lender orders the appraisal and works toward final approval. Respond to document requests the same day — the single most common cause of delayed closings.

5 **Title, survey & closing disclosure**
Title search, lien and permit review, survey where applicable, and your final figures. Review the closing statement carefully before closing day.

6 **Final walkthrough & closing**
Confirm condition, agreed repairs, and that included items remain. Then sign, fund, and receive keys.

Wire-fraud warning. Wire instructions are a favorite target for fraud. Never act on wiring details received by email alone. Always call the title company at a number you independently verified — and confirm again after sending.

08 · BUYING FROM OUT OF STATE

Most relocation clients close with *one visit.*

HOW IT WORKS

- **Area briefing first.** Before touring, we narrow to two or three neighborhoods that match your commute, lifestyle, and budget.
- **Video walkthroughs.** Unedited, honest walk-throughs including the parts a listing photo leaves out.
- **One efficient trip.** A tightly scheduled two- or three-day itinerary of pre-vetted homes.
- **Remote signing.** Electronic signatures throughout, with mail-away or remote closing arranged in advance.
- **Local eyes on inspection day.** I attend on your behalf and report back the same day.

PLAN FOR

- [ ] Florida driver's license and vehicle registration
- [ ] Establishing residency and filing for homestead
- [ ] Insurance quotes before you fall in love with a home
- [ ] Utility, internet, and mail-forwarding setup
- [ ] Movers booked early in peak season

Also available: the complete Treasure Coast Relocation Guide — neighborhoods, schools, cost of living, taxes, healthcare, climate, and printable moving checklists. **aynuraaghenii.com/relocate**

09 · THE TREASURE COAST

Six markets, each with its own *pace.*

27.1975° N · 80.2528° W

Stuart

Historic downtown, waterfront living, and a walkable center. The cultural anchor of Martin County, with strong long-term demand and limited coastal inventory.

27.1691° N · 80.2692° W

Palm City

Golf and equestrian communities, larger lots, and upscale suburban neighborhoods. Popular with families for its schools and space.

27.3064° N · 80.2258° W

Hutchinson Island

Barrier-island beachfront, condominiums, and nature preserves. Insurance, flood zone, and building reserves deserve particular attention here.

27.2730° N · 80.3582° W

Port St. Lucie

Master-planned communities, canal living, and new construction. The Treasure Coast's growth engine and its most attainable entry point.

26.9342° N · 80.0942° W

Jupiter

Golf, beach, and harborside living with a relaxed but polished character. Consistently among the region's strongest resale markets.

26.7056° N · 80.0364° W

Palm Beach

Worth Avenue, The Breakers, and established old-world luxury. A distinct market with its own rules, rhythms, and off-market culture.

10 · YOUR HOME BRIEF

Tell me what *matters.*

Complete this before our consultation — it takes ten minutes and saves weeks of looking at the wrong homes.

TARGET PRICE RANGE

IDEAL MOVE DATE

MUST-HAVES

BEDROOMS / BATHROOMS

MINIMUM SQUARE FOOTAGE

PREFERRED AREAS

FINANCING TYPE

PROPERTY TYPE

- ☐ Single-family
- ☐ Condominium
- ☐ Waterfront
- ☐ 55+ community
- ☐ Villa / townhome
- ☐ New construction
- ☐ Investment / rental
- ☐ Open to all

NICE-TO-HAVES

ABSOLUTE DEAL-BREAKERS

11 · LET'S GET STARTED

You're all set — here's what happens *next.*

- ☐ **Review this guide.** A few minutes now makes every step that follows easier.
- ☐ **Complete your Home Brief.** Send it back or bring it along.
- ☐ **Confirm how you prefer to hear from me.** Call, text, or email — and how often.
- ☐ **Schedule your consultation.** In person, or by video if you're out of state.
- ☐ **Start your pre-approval.** I can introduce you to lenders I trust.

GET IN TOUCH

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