DANTE MILLER PRESENTS

BUYER GUIDE

A clear, local roadmap from first conversation to welcome home.

Tae

SELLING THE BAY

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BAY & BOROUGH AT AGILE GROUP REALTY

AGILE GROUP

THE PATH HOME

Your buying roadmap.

Nine practical steps keep the search focused and the transaction moving.

1. Define your lifestyle, timing, preferred areas, and non-negotiables.
2. Complete the loan application and secure a current pre-approval with Nick France at CPF Mortgage.
3. Review the buyer representation agreement, services, and compensation before touring.
4. Tour with context: condition, insurance, resale, commute, and neighborhood fit.
5. Structure an offer around price, financing, deposits, timing, and protections.
6. Complete inspections promptly, including four-point, wind mitigation, and WDO when appropriate.
7. Coordinate appraisal, title, HOA review, insurance, and final loan approval.
8. Perform the final walk-through and confirm agreed property condition.
9. Sign, fund, receive the keys, and begin your next chapter.

WHAT TO HAVE READY

1. Target monthly payment and available funds
2. Preferred areas, commute, and daily-life needs
3. Ideal timing plus any lease or home-sale dates

HOW DANTE USES IT

1. Builds a realistic search range
2. Narrows the communities worth your time
3. Plans showings and offer terms around your goals

WHY THIS INFORMATION MATTERS

Your priorities, financing, timing, and comfort level shape every recommendation. Sharing them early helps Dante focus the search, flag potential costs, compare neighborhoods, and prepare a stronger offer without wasting your time.

PROTECT THE PURCHASE

Offer, inspect, insure.

The right home still needs the right contract, due diligence, and coverage.

A stronger offer

1. Use recent comparable sales to frame value.
2. Balance price with financing, deposits, closing date, and concessions.
3. Keep every contingency and deadline intentional.
4. Plan for closing costs, reserves, and immediate repairs.

Inspection & insurance

1. Schedule inspections as soon as you are under contract.
2. Confirm roof, electrical, plumbing, HVAC, and insurability.
3. Ask about flood zones, wind mitigation, deductibles, and exclusions.
4. Use findings to make informed contract decisions.

Buyer agreement clarity

Before touring homes, expect a written buyer agreement describing services and compensation. Broker fees and commissions are negotiable and are not set by law. Review the agreement carefully and ask questions before signing.

Dante’s local lens

The best decision combines the numbers with everyday life: commute, community, architecture, insurance, upkeep, and future resale.

BEFORE THE RIGHT HOME

Get ready before you tour.

The strongest purchase starts before the first showing. These early decisions protect your time, budget, and leverage.

1

DEFINE THE REAL GOAL

Separate needs from preferences and name the tradeoffs you can live with. Include commute, insurance comfort, upkeep, future plans, and the monthly payment - not only the purchase price.

2

MAKE THE PRE-APPROVAL CURRENT

A lender should verify income, assets, credit, and likely cash to close. Avoid opening credit, moving large sums without documentation, or changing jobs without speaking with the lender first.

3

UNDERSTAND REPRESENTATION

Review services, communication, compensation, and cancellation terms before touring. A clear agreement lets everyone know who is advising you and what support to expect.

4

TOUR BEYOND THE FINISHES

Look past paint and staging. Compare roof age, HVAC, electrical panels, plumbing, flood exposure, HOA or CDD costs, permits, commute patterns, and future resale.

DANTE'S INSIDER NOTE

A lower-priced home is not always the lower-cost home. Insurance, taxes, association fees, repairs, and commute can change the monthly picture quickly.

FROM OFFER TO KEYS

Protect every deadline.

Once you find the home, the contract becomes the roadmap. Fast decisions and organized communication keep options open.

5

BUILD THE WHOLE OFFER

Price is only one lever. Deposits, financing, closing date, inspection period, appraisal exposure, concessions, and occupancy can make an offer stronger or safer.

6

USE INSPECTIONS STRATEGICALLY

Schedule quickly and prioritize health, safety, systems, structure, insurability, and expensive near-term items. The goal is informed risk - not a perfect house.

7

KEEP THE PARALLEL TRACKS MOVING

Loan approval, appraisal, title, survey, HOA review, and insurance happen at the same time. Respond quickly and keep funds stable until the lender confirms you are clear to close.

8

TREAT THE WALK-THROUGH AS VERIFICATION

Confirm agreed repairs, included items, utilities, cleanliness, and that the property is in the expected condition. This is not a new inspection or a time to renegotiate unrelated items.

9

PREPARE FOR CLOSING DAY

Verify wiring instructions by a trusted phone number, bring required identification, review final figures, and plan utilities and access. Never rely on emailed wiring changes without confirming them.

DANTE'S INSIDER NOTE

The quiet period before closing matters. Do not finance furniture, vehicles, or appliances until your lender says the transaction is complete.

LOOK BEYOND THE LIST PRICE

Budget for the whole home.

Affordability is more than principal and interest. The better comparison is the monthly cost, near-term work, and flexibility the home leaves after closing.

1

BUILD THE TRUE MONTHLY PICTURE

Compare estimated principal, interest, property taxes, homeowners and flood insurance, HOA or condo dues, CDD assessments, utilities, and routine upkeep. The current owner's tax bill may not reflect your future bill.

2

CHECK INSURANCE EARLY

Roof age, electrical panels, plumbing, prior claims, flood exposure, and wind mitigation can affect availability and price. Request an insurance estimate early enough for the cost and coverage to influence your decision.

3

PROTECT CASH AFTER CLOSING

Plan for inspections, deposits, closing costs, moving, immediate repairs, furnishings, and an ownership reserve. Using every available dollar at closing can make a manageable surprise feel like an emergency.

4

COMPARE INCENTIVES CAREFULLY

Builder or lender incentives can be valuable, but compare the total package: rate, fees, price, upgrades, lot premium, CDD or HOA costs, completion timing, and resale competition. Bring your own representation before visiting or registering.

5

THINK ABOUT THE NEXT BUYER

Even a long-term home should have an exit strategy. Consider layout, location, insurance profile, parking, community rules, future development, and features that may expand or narrow the resale audience.

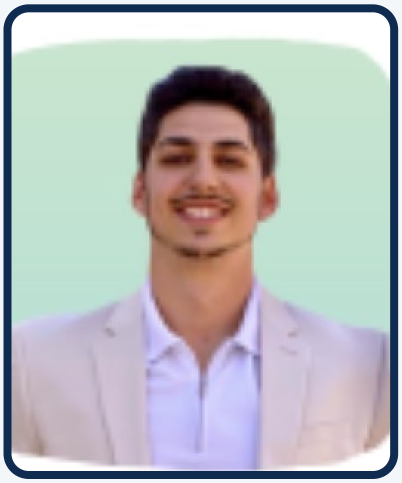
DANTE'S INSIDER NOTE

The right home should work on closing day and on an ordinary Tuesday. Leave room in the budget for maintenance, lifestyle, and the unexpected - not just the payment shown on a calculator.

YOUR TRUSTED TEAM

Preferred partners.

Strong representation works best with responsive, experienced partners beside you.



FINANCING

Nick France

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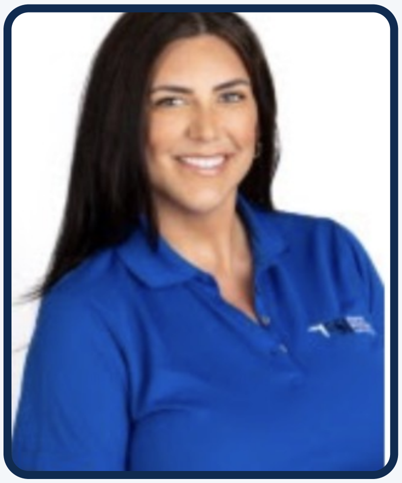
cpfloans.com | Trinity, Florida

START YOUR MORTGAGE APPLICATION



HOME + FLOOD INSURANCE

Amber Tedesco (Wilton)

Florida Strategic Insurance

Home | Auto | Business | Life

Phone: (813) 557-8004

AmberT@flstrategic.com

A responsive local resource for comparing coverage options and helping clients pursue competitive rates.

DUE DILIGENCE

Meet your inspector.

A thorough inspection helps you understand the property, prioritize concerns, and make informed decisions.

Ariel Alvarez

Certified Professional Inspector (CPI)

Owner and inspector of Alvarez Advanced Home Inspections LLC. Full home inspections identify existing issues and help clients prepare for repairs and ownership with clearer expectations.

Services & availability

1. Full home inspections
2. Weekend appointments
3. English-Spanish bilingual service
4. Cash, first-time buyer, returning-client, and military discounts

Contact Alvarez Advanced Home Inspections

Call or text: (717) 538-1513

Email: advancedinspections21@gmail.com

Schedule: advancedinspections21.com

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No pressure | Local expertise | A clear next step

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