THE DOOLAN GROUP | LUXURY REAL ESTATE ADVISORS

The 10-Step Home Buyer's Guide

Everything a buyer should know about the moving process -- from hiring your agent to moving into your new home.

Buying a home is the largest purchase most people ever make -- and the process rewards the prepared. This guide walks you through all ten steps in order, with action checklists, pro tips, and the costly mistakes to avoid at each stage.

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How to use this guide

Work it in order. Each step builds on the last -- skip ahead and you'll feel it later, usually at the worst moment. First-time buyer? Read it cover to cover. Buying again? Skim for the Florida-specific notes -- insurance, homestead, and inspections have all shifted in recent years, and even experienced buyers get tripped up.

Every step gives you three things: what actually happens, your action checklist, and the traps -- the mistakes I watch buyers make, and how you avoid them. Check items off as you go. By step 10, you're holding keys.

The 10 steps at a glance

1. Hire the Right Buyer's Agent
2. Get Pre-Approved -- Not Just Pre-Qualified
3. Define Your Needs, Wants & True Budget
4. Start the Search
5. Make a Winning Offer
6. Inspections, Appraisal & Due Diligence
7. Lock Financing & Clear Underwriting
8. Title, Survey & Closing Prep
9. Closing Day -- Sign, Fund, Record
10. Move In & Make It Yours

Hire the Right Buyer's Agent

Everything starts here. The agent you choose shapes your price, your contract terms, and whether you win the home -- or watch someone else get it.

A buyer's agent works for you -- not the seller. They price homes honestly, spot red flags in disclosures and HOA docs, negotiate repairs and credits, and manage the 50+ deadlines between offer and keys. Interview two or three agents. Ask how many buyers they represented last year, how they handle multiple-offer situations, and whether they answer their phone when it matters.

Your action checklist

- Interview 2-3 agents; ask about recent buyer wins, not just listings sold.
- Sign a buyer's representation agreement so duties and compensation are clear.
- Share your timeline, budget ceiling, and deal-breakers up front.
- Set up how you'll communicate -- text, call, or email -- and expected response times.

PRO TIP

The listing agent represents the seller. Having your own agent costs you nothing out of pocket in most transactions -- and it changes whose interests are protected at the negotiating table.

Watch out:

Beware the agent who shows you anything and everything with no filter. A great agent talks you OUT of the wrong house as fast as they talk you into the right one.

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Get Pre-Approved -- Not Just Pre-Qualified

A pre-approval is your ticket to tour seriously and offer confidently. In a competitive market, offers without one go straight to the bottom.

Pre-qualification is a rough estimate. Pre-approval means a lender verified your income, assets, credit, and debts -- and committed to a loan amount. Sellers and listing agents treat pre-approved buyers as real buyers. Get this done BEFORE you fall in love with a house, and know your comfortable monthly payment -- not just the maximum the bank allows.

Your action checklist

- Gather 2 years of tax returns, 2 months of bank statements, 30 days of pay stubs, and ID.
- Ask the lender for your full monthly picture: principal, interest, taxes, insurance, HOA, PMI.
- Compare at least two lenders -- rates, fees, and responsiveness all vary.
- Keep the pre-approval letter current; most expire after 60-90 days.

PRO TIP

Ask your lender to run payments at a few price points so you know your ceiling AND your comfort zone. The bank's max is rarely your smart max.

Watch out:

Do NOT open new credit cards, finance furniture, or change jobs between pre-approval and closing. Lenders re-check credit -- new debt can kill your approval days before closing.

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Define Your Needs, Wants & True Budget

The clearest buyers win. Know your non-negotiables, your nice-to-haves, and what the home really costs every month -- not just the sticker price.

Separate needs (bedrooms, commute, schools) from wants (pool, third garage, water view). Then budget the FULL monthly cost: mortgage, property tax, homeowner's insurance, HOA/condo fees, and maintenance. In Florida, insurance deserves its own line item -- premiums vary wildly by roof age, construction type, and flood zone. A cheaper house in a high-insurance zone can cost more per month than a pricier one that isn't.

Your action checklist

- Write your top 5 must-haves and 5 nice-to-haves -- share them with your agent.
- Price insurance early: get quotes once you're serious about an area or property.
- Check flood zone maps (FEMA) for any home near water -- flood insurance is a separate policy.
- Budget 1-2% of the home's value per year for maintenance and repairs.

PRO TIP

Drive the neighborhood at night and on a weekend before you offer. A street that charms at noon on Tuesday can feel very different at 9pm on Saturday.

Watch out:

Falling in love with the payment on an adjustable or temporary buydown without understanding what it resets to. Know your year-3 payment, not just your year-1 payment.

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STEP 4 OF 10

Start the Search

This is the fun part -- but the buyers who win treat it like a system, not a hobby. See the right homes fast, evaluate them coldly, and move when it's right.

Your agent sets up MLS alerts matching your criteria so you see new listings the hour they hit. Tour with a checklist, not just a feeling: layout, light, storage, lot, noise, and the expensive stuff -- roof, AC, water heater, electrical panel. Take notes and photos; after five houses they all blur together. And remember: you're buying the house AND the street, the HOA, and the commute.

Your action checklist

- Get MLS alerts dialed in with your agent -- price, beds, baths, areas, must-haves.
- Tour decisively: if it's a 9 or 10, tell your agent same-day. Good homes don't wait.
- Look past staging and paint; focus on structure, systems, and layout.
- Research HOA/condo fees, rules, and reserves before you get attached.

PRO TIP

Ask your agent for sold comps on any serious contender BEFORE offering. What a home is listed at and what it's worth are two different conversations.

Watch out:

Touring homes above your budget 'just to look.' It recalibrates your expectations upward and makes every real option feel like settling.

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Make a Winning Offer

Price is only one term. The strongest offers pair a smart price with clean terms -- and in Florida, the contract you choose matters as much as the number.

Your agent builds the offer on sold comparables, days on market, and seller motivation -- then structures terms: price, earnest money deposit, contingencies (inspection, financing, appraisal, HOA review), and closing timeline. In Florida you'll typically use the AS-IS or Standard contract; each handles repairs and cancellations differently, and picking the right one is strategy, not paperwork.

Your action checklist

- Review sold comps with your agent and agree on price AND terms before writing.
- Decide contingencies deliberately -- each one protects you but can weaken the offer.
- Prepare earnest money (usually 1-3%) so it's ready to deposit on acceptance.
- Have your pre-approval letter and proof of funds clean and current.

PRO TIP

A fast, flexible closing date and a clean contract can beat a higher price with messy terms. Sellers fear uncertainty more than they love an extra thousand.

Watch out:

Waiving the inspection contingency to 'win.' In Florida's climate -- roofs, AC, moisture, insurance inspections -- going in blind is the most expensive gamble in the process.

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STEP 6 OF 10

Inspections, Appraisal & Due Diligence

You're under contract -- now verify everything. This is where Florida buyers earn their diligence: inspections, insurance inspections, appraisal, and HOA documents.

Order the general home inspection immediately -- roof, structure, electrical, plumbing, AC, moisture. In Florida, also line up a wind mitigation and 4-point inspection: insurers require them and they directly affect your premium. Your lender orders the appraisal; if it comes in low, you renegotiate, cover the gap, or walk, depending on your contingency. Review HOA/condo docs, budgets, and reserves with eyes wide open.

Your action checklist

- Schedule the general inspection within days of acceptance -- attend it in person.
- Get wind mitigation + 4-point inspections for insurance (often same visit).
- Read the inspection report with your agent; prioritize safety and big-ticket items.
- Review HOA/condo docs: budget, reserves, special assessments, litigation, rules.

PRO TIP

An inspection isn't a punch list for a perfect house -- it's risk discovery. Focus negotiations on roof, structure, water, electrical, and anything affecting insurance or safety.

Watch out:

Condo buyers: check the association's reserves and any pending special assessments. A cheap condo with a looming $40,000 assessment is not a cheap condo.

Lock Financing & Clear Underwriting

Your loan goes from pre-approval to final commitment. Stay boring, stay responsive, and don't give the underwriter a single reason to pause.

Once under contract, lock your rate (or choose your lock strategy with your lender), then underwriting verifies everything -- income, assets, employment, and the property itself. The underwriter will ask for documents, sometimes twice, sometimes oddly specific ones. Respond same-day. Every delay here pushes your closing date, and delays cost leverage.

Your action checklist

- Decide your rate-lock timing with your lender -- don't drift on a floating rate by accident.
- Respond to every document request within 24 hours.
- Keep all large deposits documented; unexplained money movement triggers questions.
- Do NOT change jobs, open credit, close accounts, or make large purchases.

PRO TIP

Ask your lender for a written list of 'do nots' between now and closing -- and follow it like a prescription. Most last-minute loan deaths are self-inflicted.

Watch out:

Quitting or changing jobs mid-transaction, even for more money. Lenders underwrite stability; a job change can restart or sink your approval.

Title, Survey & Closing Prep

While financing clears, the legal side gets buttoned up: title search, survey, HOA estoppel, and your Closing Disclosure. Read everything -- this is your last checkpoint.

The title company searches for liens, judgments, and ownership issues, then issues title insurance protecting you. A survey confirms boundaries and encroachments. If there's an HOA, the estoppel states exactly what you owe at closing. Three business days before closing you'll receive the Closing Disclosure -- line-by-line costs. Compare it to your Loan Estimate; question anything that moved.

Your action checklist

- Review the title commitment; ask about any exceptions or liens.
- Confirm the survey shows no encroachments or boundary surprises.
- Read the Closing Disclosure carefully when it arrives -- flag discrepancies immediately.
- Arrange closing funds: wire or cashier's check, per the title company's instructions.

PRO TIP

WIRE FRAUD IS REAL. Criminals spoof title companies with fake wiring instructions. NEVER wire money on emailed instructions alone -- call a known number to verify, every time.

Watch out:

Last-minute seller or HOA surprises in the estoppel -- unpaid dues, violations, special assessments. Resolve them before closing, not after you own them.

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Closing Day -- Sign, Fund, Record

The finish line. You sign, money moves, the deed records -- and the keys are yours. Know what to bring and what actually happens in that room.

Bring a government photo ID and your closing funds (wire confirmation or cashier's check). You'll sign the mortgage, note, deed, and disclosures -- dozens of pages; your agent and title officer walk you through each. Once funded and recorded with the county, ownership transfers. Do a final walkthrough BEFORE closing to confirm the home's condition and that agreed repairs were completed.

Your action checklist

- Do the final walkthrough the morning of (or day before) closing.
- Bring photo ID and confirmed closing funds.
- Verify names, loan terms, and numbers on every document as you sign.
- Get keys, codes, garage remotes, and HOA access credentials before you leave.

PRO TIP

The final walkthrough is not optional. Confirm repairs were done, nothing was removed that shouldn't have been, and the home is in the agreed condition -- once you close, leverage is gone.

Watch out:

Signing without reading because 'it's all standard.' It's your money and your name for 30 years. Slow down on the note, mortgage, and Closing Disclosure at minimum.

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STEP 10 OF 10

Move In & Make It Yours

Keys in hand -- now the move. A little planning turns chaos into a single good week, and two Florida-specific moves protect your wallet for years.

Book movers early, transfer utilities before day one, and update your address everywhere that matters -- bank, insurance, DMV, voter registration, subscriptions. Change the locks. Then handle the two Florida money moves: file for HOMESTEAD EXEMPTION (it caps your assessed value growth and saves real tax dollars -- but you must apply, it's not automatic) and confirm your homeowner's insurance is bound and paid.

Your action checklist

- Book movers 3-4 weeks out; confirm utilities transfer dates (power, water, internet).
- Change the locks and garage codes on day one.
- File Florida homestead exemption with your county property appraiser -- deadline March 1.
- Update address: DMV (30 days in FL), banks, insurance, employer, voter registration.
- Set up a home maintenance calendar: AC filters, smoke detectors, roof checkups.

PRO TIP

Homestead exemption is the highest-ROI paperwork in Florida homeownership. It can save you thousands per year and caps annual assessment increases at 3%. File it -- most counties let you do it online in minutes.

Watch out:

Letting insurance lapse or auto-renew without shopping it. Florida premiums move fast -- review coverage every year, keep wind mitigation current, and never let a policy cancel for non-payment.

READY WHEN YOU ARE

Let's find your next home.

If this guide helped, imagine having someone in your corner for every one of these steps. That's what I do -- all day, every day -- for buyers across South Florida.

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