Moore
REALTY GROUP, INC

ROBERT MOORE, REALTOR®, BROKER/OWNER
352-504-6371 · ROBERTSELLSORLANDO@GMAIL.COM
APOPKA, FLORIDA · LICENSE BK3391152

BUYING · MOORE REALTY GROUP

Apopka home buyer's *checklist.*

From first budget to keys, in order. Tick each box before you move to the next stage.

Before you look

- ☐ Check your credit reports and fix errors
- ☐ Add up your monthly debts before you talk to a lender
- ☐ Get a written pre-approval, not a pre-qualification
- ☐ Ask the lender about Florida Hometown Heroes and Orange County assistance
- ☐ Price the true monthly cost: loan, Apopka property tax, insurance, HOA and any CDD
- ☐ Sign a written buyer-broker agreement (MLS rules have required one before touring since August 2024); the fee is negotiable

Choosing the home

- ☐ Confirm city of Apopka or unincorporated Orange County (different tax districts)
- ☐ Ask for HOA fees, rules and any CDD assessment in writing
- ☐ Check the FEMA flood zone for the address
- ☐ Ask the roof's age and the ages of the water heater, HVAC and electrical panel
- ☐ Drive the commute at the hour you would actually drive it

The offer

- ☐ Review recent closed sales nearby with your broker
- ☐ Decide deposit (commonly 1% to 3% of price), inspection period and closing date
- ☐ Financing contingency: know your loan-approval deadline (30 days if left blank)
- ☐ Verify wire instructions by phone before sending the deposit

Inspection period (15 days if left blank)

- ☐ Home inspection
- ☐ 4-point inspection (roof, electrical, plumbing, HVAC)
- ☐ Wind mitigation inspection (can lower the premium)
- ☐ Get bindable insurance quotes before the period ends
- ☐ Specialists as needed: roof, pool, septic, well, termite (WDO)
- ☐ Decide: proceed, renegotiate or cancel in writing before the deadline

To closing

- [ ] Appraisal ordered and reviewed
- [ ] Review the title commitment, survey and HOA estoppel
- [ ] Compare the Closing Disclosure to your Loan Estimate as soon as you receive it
- [ ] Final walk-through
- [ ] Wire cash to close using instructions you verified by phone
- [ ] Bring government ID to closing

After closing

- [ ] File for the homestead exemption by March 1 with the Orange County Property Appraiser
- [ ] If you left a Florida homestead within the last three tax years, file for portability
- [ ] Set up utilities and update your insurance mailing address
- [ ] Keep the closing statement and title policy with your tax records