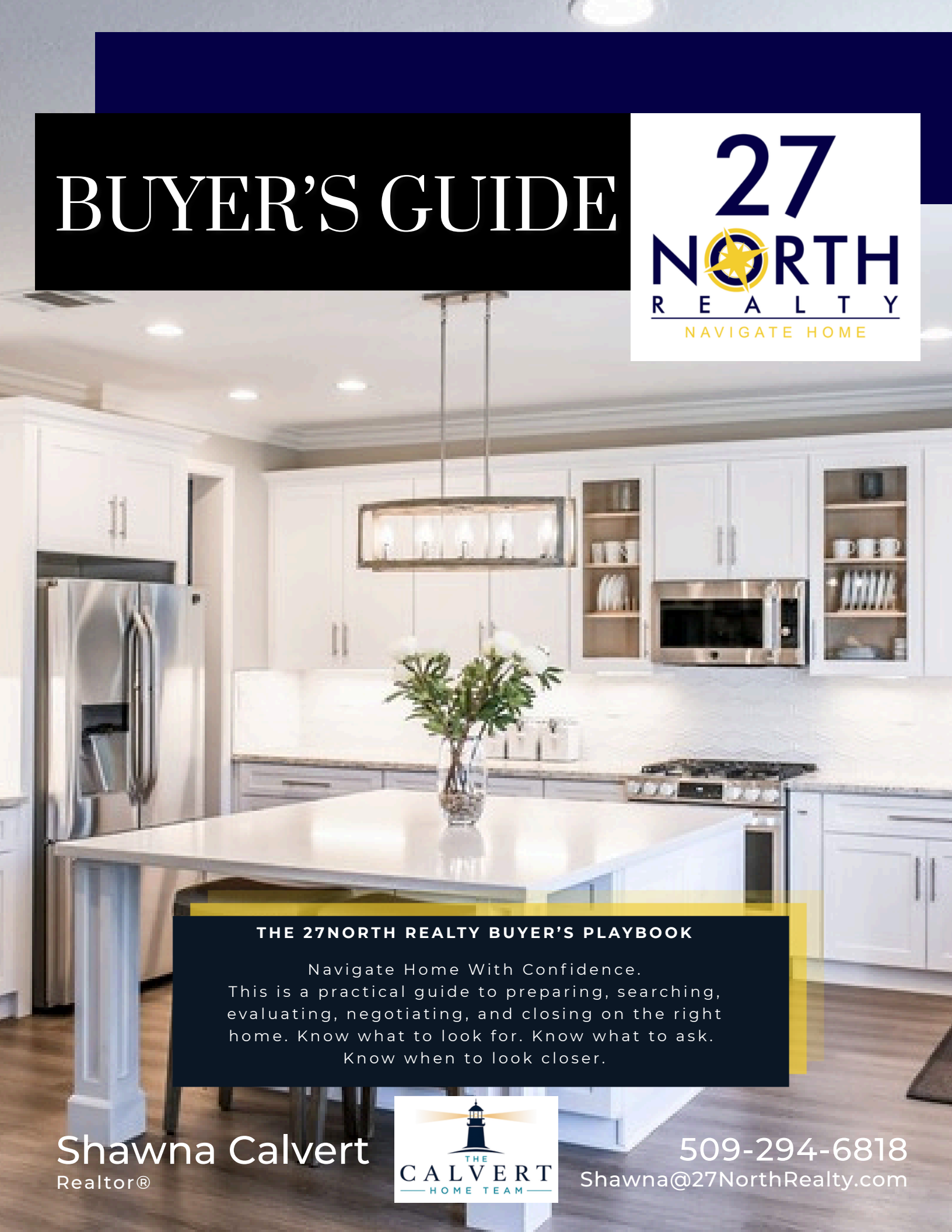
BUYER'S GUIDE

27 NORTH REALTY
NAVIGATE HOME



THE 27NORTH REALTY BUYER'S PLAYBOOK

Navigate Home With Confidence.
This is a practical guide to preparing, searching, evaluating, negotiating, and closing on the right home. Know what to look for. Know what to ask. Know when to look closer.

Shawna Calvert
Realtor®

THE CALVERT HOME TEAM

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WELCOME

More Than a Home Search

Buying a home is exciting. It's also one of the biggest financial decisions most people will ever make.

This guide walks you through the whole journey in the order you'll live it: meeting your team, getting your finances ready, finding the right home and community, making a strong offer, inspections and insurance, and closing day.

Along the way you'll find Florida-specific pages on flood zones, homeowners insurance, property taxes, hurricane season, and buying on the water, plus checklists you can bring on every tour. While every market is different, the principles here can help you become a more confident, informed buyer wherever you're purchasing.

Our goal isn't to convince you to buy a particular home. It's to help you make a decision you'll still feel good about years from now.
So grab a pen. Highlight pages. Write notes in the margins. Ask questions. And remember, this is your journey. We're just here to make sure you walk it with confidence.

You don't have to know everything about buying a home.
You just need to know enough to ask the right questions.

THE CALVERT HOME TEAM

One of our agents will be reaching out to you personally.
Welcome to your journey home.

Shawna Calvert
Team Leader | 27North Realty | 27NorthRealty.com

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HELLO FROM OUR TEAM LEADER!

I'M SHAWNA CALVERT



Meet Shawna
Helping People Navigate Home with Confidence

Buying a home has never just been about real estate for me.

It's about helping people make one of the biggest financial and emotional decisions of their lives with confidence.

Before becoming a Realtor®, I spent more than 20 years as a General Manager in institutional long-term care pharmacy, and more than 10 years as adjunct faculty teaching pharmacy technician programs. Those years taught me to solve problems, pay attention to detail, communicate clearly, and put people first, skills that have become the foundation of how I serve my clients today.

Since transitioning into real estate, I've had the privilege of helping hundreds of families buy and sell homes throughout the Tampa Bay area. From first-time buyers and growing families to waterfront luxury properties and retirees relocating to Florida, every client's journey is different, but the goal is always the same: helping them make informed decisions they'll feel good about long after closing.

I'm not here to convince you that every house is "the one."

Sometimes my job is to point out things you may not have noticed, ask questions that protect your investment, or even encourage you to keep looking if a home doesn't feel right.

I believe buying a home should never feel rushed or pressured. My role is to educate, guide, and advocate for you every step of the way.

If this guide helps you ask one better question, avoid one costly mistake, or feel more confident during your home search, then it's done exactly what I hoped it would do.

Our team looks forward to helping you navigate home.

Shawna Calvert
Team Leader | The Calvert Home Team
at 27North Realty
27NorthRealty.com

THE CALVERT HOME TEAM

TAMPA BAY REAL PRODUCERS 20 26 TOP RP 25

MEET THE TEAM



Our team is built on a simple idea: when you put the client's best interest first, everything else takes care of itself. Our agents and support staff share what we learn with each other every day, so whoever you are working with has the whole team behind them. We listen first, we tell you the truth about a home even when it is not what you hoped to hear, and we are still here for you long after the keys change hands.

THE FOUNDERS OF THE CALVERT HOME TEAM

27 NORTH REALTY
NAVIGATE HOME



Shawna Calvert
REALTOR® | Team Leader



Gregg Calvert
Broker/Owner

THE CALVERT HOME TEAM

THE ADMIN TEAM



Adriana Gonzalez
Chief Marketing Officer



Jennifer Prete
Executive Assistant



Abigail Carroll
Transaction Coordinator



Viktoriia Ulybina
Transaction Coordinator



Lisa King
Transaction Coordinator



Dori Fagan
Staging

dedicated to excellence

MEET THE TEAM

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Scarlett Truong
REALTOR®



Jose Gutierrez
REALTOR®



Chris Heath
REALTOR®



Amy & Ian Howard
REALTORS®



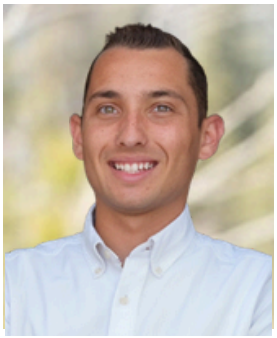
Chantel DiMuzio
REALTOR®



Chasiti Conroy
REALTOR®



Robert King
REALTOR®



Gregory Kable
REALTOR®

dedicated to excellence

HOME BUYER'S ROADMAP



FIND AN AGENT

Match with an agent that you feel comfortable with

FINANCIALS

Get your finances in order, get a credit check, and get pre-approved for a mortgage. We are here to help!





SEARCH

Begin your search! Look online or use apps. We will set up a personalized MLS search

OFFER

Make your offer for the home and prepare to negotiate





INSPECTION

Schedule your home inspection during the inspection period

APPRAISAL

Your lender orders an appraisal to confirm the value





SCHEDULE MOVE

Schedule your move date and arrange for movers

CLOSING

Get your keys and celebrate your new home!



Note: This is only a high level overview of a buy-side process. For more detailed steps, please refer to your real estate agent.

REAL ESTATE TERMS

PRE-APPROVAL
A pre-approval is the first step to obtaining a mortgage to purchase your home. The banker will perform an analysis on your income, debt, and credit-worthiness. You will need one in order to be ready to put an offer on a house.

OFFER
An offer is your written proposal to buy a home. Once you and the seller both sign it, it becomes a binding contract.

CONTINGENCY
A contingency is a condition written into the buyer's offer that must be met for the sale to move forward, such as the buyer obtaining financing or selling their current home first.

CLOSING COST
Closing costs are the fees paid at closing on top of the price, such as lender fees, title insurance, recording fees, and prepaid taxes and insurance.

EARNEST MONEY ESCROW DEPOSIT
A deposit made after your offer is accepted to show you are serious. The title company holds it and credits it toward your purchase at closing. It is usually about 1% of the price.

TITLE SEARCH
A title search confirms the seller legally owns the home and checks for liens or other claims. The title company handles it for you.

APPRAISAL
An appraisal is the value that is assigned to the real estate asset based on an assessment of the asset, neighborhood, market condition, and more. Lenders use this to determine loan value.

HOME INSPECTION
A home inspection is an evaluation of the property's current condition. The inspector will identify any visible issues, defects, or areas that may need repair or further evaluation to ensure the home's major systems and components are functioning properly.

A 4-Point Inspection, Wind Mitigation Inspection, and Wood-Destroying Organism (WDO) Inspection are separate inspections that may also be recommended or required depending on the property, insurance requirements, or loan type.

DISCLOSURES
The disclosures related to a property will include everything that the sellers know about the property, including any areas that need repairs or have been repaired in the past. Disclosures also provide information about HOA, previous flood insurance and CDD.

CLOSING
The closing part of the real estate sale is when the documents are signed and money and keys are exchanged.

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THE CALVERT HOME TEAM

WHY YOUR AGENT MATTERS

Buying a home is exciting, but it's also complicated and having the right agent by your side turns a stressful process into a guided one. A good agent brings experience, local market knowledge, and negotiation skills that protect your interests every step of the way.

Your agent works for you, protecting your interests, catching details you might miss, and helping you move forward with confidence instead of guesswork.



INDUSTRY KNOWLEDGE

Shawna Calvert and The Calvert Home Team have access to a wide variety of resources that are not readily available to the public. They can help you determine the best price and time to buy.

SMART NEGOTIATING

With our collective experience and expertise, we can help you negotiate the best terms on your new home. Negotiating is about more than just price. Experience helps us understand how to negotiate important details such as dates, warranties, repairs, closing costs, and even rate buydowns to create the strongest overall terms for your purchase.

PROFESSIONAL EXPERIENCE

Our agents undergo annual training and compliance education to ensure they stay current on changes in legal requirements, industry standards, and administrative procedures. Additionally, our agents collaborate with one another, continuously sharing knowledge, learning from each other's experiences, and evaluating how we can better serve our clients.

CUSTOMER SERVICE

Our agents are here to answer every question that comes up along the way. We treat you the way we would want to be treated.

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WHY YOU NEED TO WORK WITH A REAL ESTATE AGENT

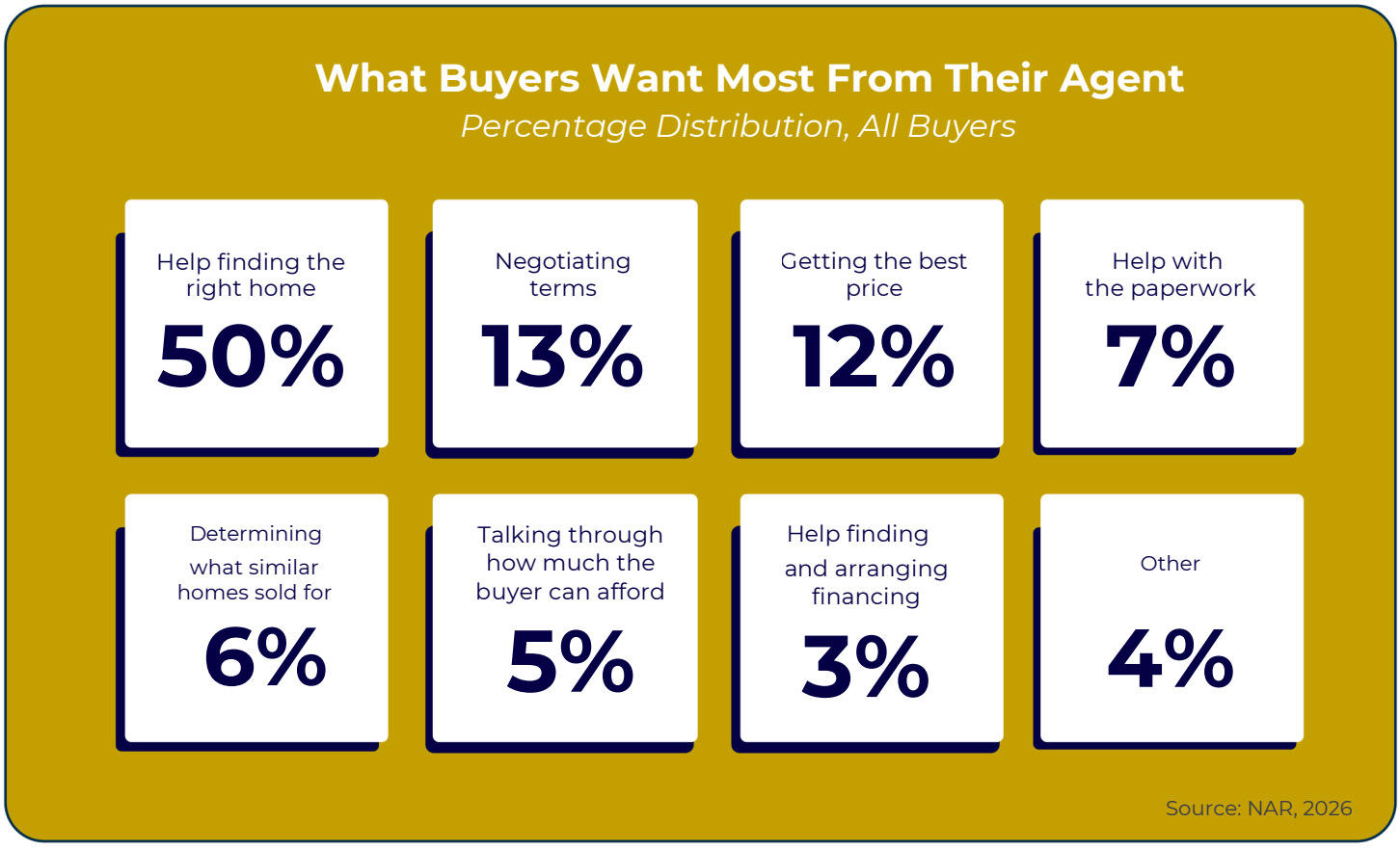
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Buying a home is exciting. But let's be honest, it can also feel overwhelming. And with today's housing market constantly changing, it's easy to feel like you're making one of the biggest financial decisions of your life while trying to keep up with moving goalposts.

That's exactly why having a trusted real estate agent matters.

A great agent does a lot more than unlock doors and schedule showings. They help you make sense of the process, avoid costly mistakes, and feel confident in your decisions along the way. And according to the *National Association of Realtors* (NAR), buyers are crystal clear about the support they value most from an agent today (*see visual below*):



The takeaway? Buyers don't just want access to listings. They want someone they can trust who can guide them through the entire experience. Here are the biggest ways an agent delivers all that and more:

Your Agent Helps You Find the Right Home, Not Just a Home

Finding a house online is easy. Finding the right one for your lifestyle, budget, and long-term goal? That's a different story. A good agent helps you narrow the list, spot opportunities you may miss on your own, and avoid homes that aren't the right fit, even if they look good online. Because buying the wrong home can cost you more than waiting another week for the right one.

Your Agent Helps You Avoid Overpaying

A local agent helps you understand what a home is really worth based on what similar homes are actually selling for in that area, not just the list price. They also help you craft a strong offer strategy that gives you the best shot without stretching beyond what makes sense financially.

Your Agent Knows How to Negotiate Through the Tough Moments

In many places, buyers have more leverage than they've had in years. That means more room to ask for repairs, closing cost help, or a better price – but it varies based on your local market and the home you're buying. Knowing *when* to push, *what* to ask for, and *how far* to go is where a great agent shines. Because having someone in your corner who knows the market and how to negotiate can make a huge difference in the outcome.

Your Agent Helps You Understand What You're Signing

Disclosures, contingencies, timelines... there's a lot packed into a real estate contract, and missing something important can create major issues later. An agent helps you understand what everything means before you sign, so you can move forward with confidence.

Your Agent Brings Clarity to a Market That Can Feel Confusing

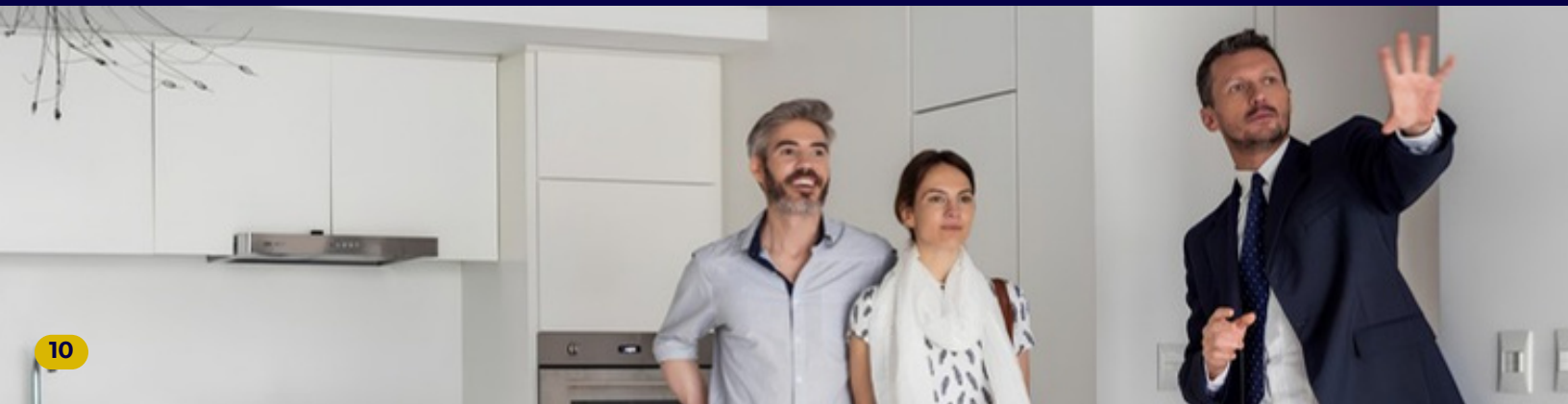
Headlines change constantly – and that can breed uncertainty. A great agent helps cut through all that noise. They can explain what's happening in your local market, how quickly homes are selling, where buyers have leverage, and what trends really matter for your search.

Bottom Line

The right agent doesn't just help you buy a house. They help you make smarter decisions, avoid costly mistakes, and feel more confident through every step of the process. And in today's market, that expertise is a must.

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THE BUYER BROKER AGREEMENT

WHAT IT MEANS

27North Realty works with you as a Florida transaction broker. That is limited representation, not a fiduciary relationship.

Our duties include

- Honest and fair dealing
- Skill, care and diligence
- Limited confidentiality
- Known material facts disclosed
- Offers and counteroffers presented

The agreement also explains the services we will provide from search through closing.

WHAT'S INSIDE

- **Term**

Start and end dates.

- **Exclusivity**

Whether you work only with 27North Realty.

- **Services**

How we help from search to closing.

- **Compensation**

The amount or rate in writing.

- **Cancellation**

How the agreement can change or end.

- **Every term is reviewed**

with you before you sign.

COMPENSATION

Compensation is fully negotiable and agreed to in writing.

Possible scenarios

- **SELLER PAYS ALL "Most Common"**

The seller covers the amount.

- **SELLER PAYS PART**

The seller covers a portion.

- **YOU MAY PAY THE DIFFERENCE**

You cover any remaining balance.

27North Realty cannot receive more than the amount agreed upon.

This isn't just paperwork. It sets clear expectations for how we work together.

WHY IT MATTERS

- **CLEAR EXPECTATIONS**
- **TRANSPARENCY**
- **INFORMED CHOICES**
- **PEACE OF MIND**

Clear terms reduce confusion and help you understand the choices before the home search begins.

The right agreement creates transparency about services, expectations and compensation.

BEFORE YOU SIGN, ASK

- **How long is the agreement?**
- **Is it exclusive?**
- **What services are included?**
- **How can I change or end it?**
- **How will compensation work if it differs from the agreement?**

UNDERSTAND IT NOW. THANK YOURSELF LATER.

BEFORE YOUR FIRST TOUR, WE WILL REVIEW EVERY SECTION TOGETHER.

Questions are welcome.

27North Realty

813-645-4663

FINANCIALS



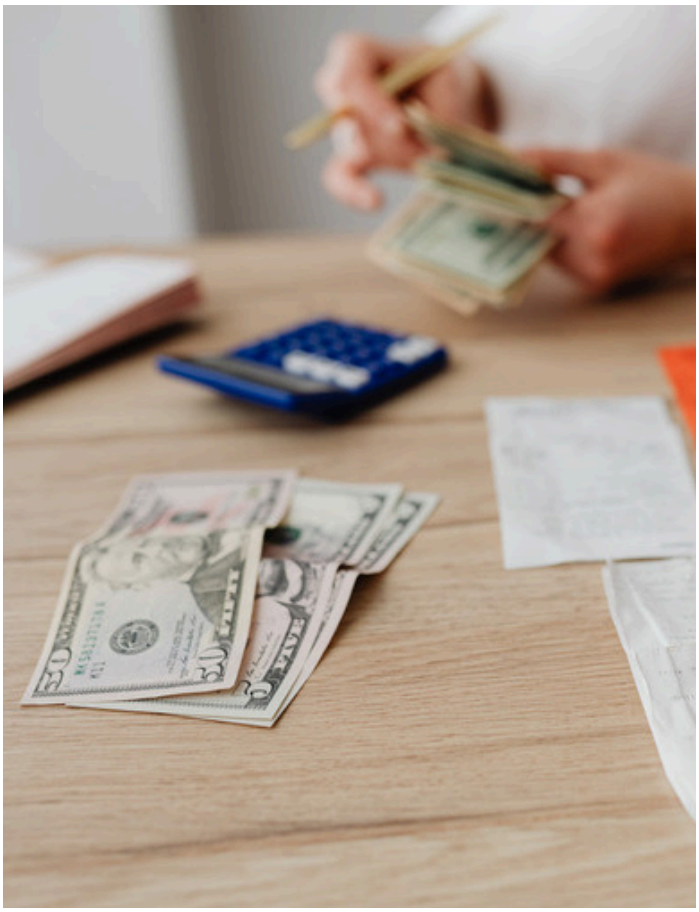
HOW MUCH SHOULD YOUR DOWN PAYMENT BE?

A 10%-20% down payment is the most common; however, it is not your only option! There are many loans available that require zero to 20% down payment options. FHA loans require 3.5% down. There are even down payment forgiveness programs. A 20% down payment will usually help you to avoid paying for private mortgage insurance (PMI). We can walk through these scenarios.

DETERMINE YOUR BUDGET

Build your budget around a monthly payment you are comfortable with, not the biggest loan you qualify for. In Florida, that payment should include homeowners insurance, flood insurance if needed, property taxes, and any HOA or CDD fees.

Also plan for closing costs, inspections, the appraisal, and any repairs or updates you want to make.











BUDGET BEYOND THE DOWN PAYMENT

Everyone plans for the down payment. Almost nobody plans for everything else that comes with getting the keys.

We made a "things buyers forget to budget for" checklist so you don't have to:

- [ ] Inspections
- [ ] Closing costs- Taxes/Insurance/Fees
- [ ] Moving expenses
- [ ] The first Target shopping run
- [ ] Immediate repairs or maintenance
- [ ] New locks/security updates
- [ ] Earnest money
- [ ] Appliances that don't stay with the home
- [ ] Window Coverings
- [ ] Utility hookups

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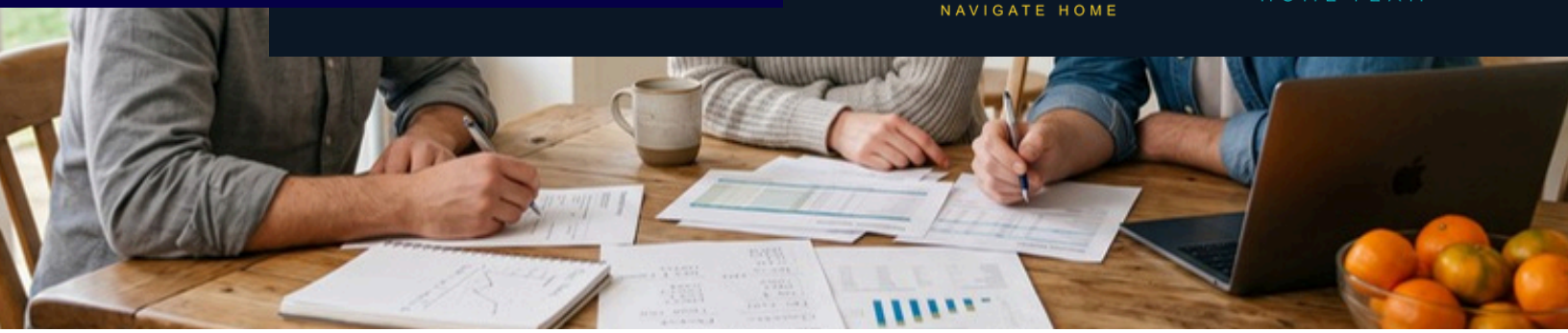
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"One of the biggest mistakes buyers make is going all in just to get into the house… and then realizing they didn't leave themselves anything for the part right after closing."
Shawna Calvert, Realtor®

UNDERSTANDING FINANCING

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Understanding your financing early helps you make stronger, faster decisions.

Pre-Qualification

Pre-qualification is an informal financial discussion that helps assess potential options.

VS

Pre-Approval

Pre-Approval is a verified budget based on your financial documents that shows sellers you're ready.

Explore Your Loan Options

Different loans fit different situations. A lender can help you compare options, some of which are:

Conventional Loans
As little as 3% down.

FHA Loans
Flexible credit, 3.5% down.

VA Loans
For eligible veterans, often 0% down.

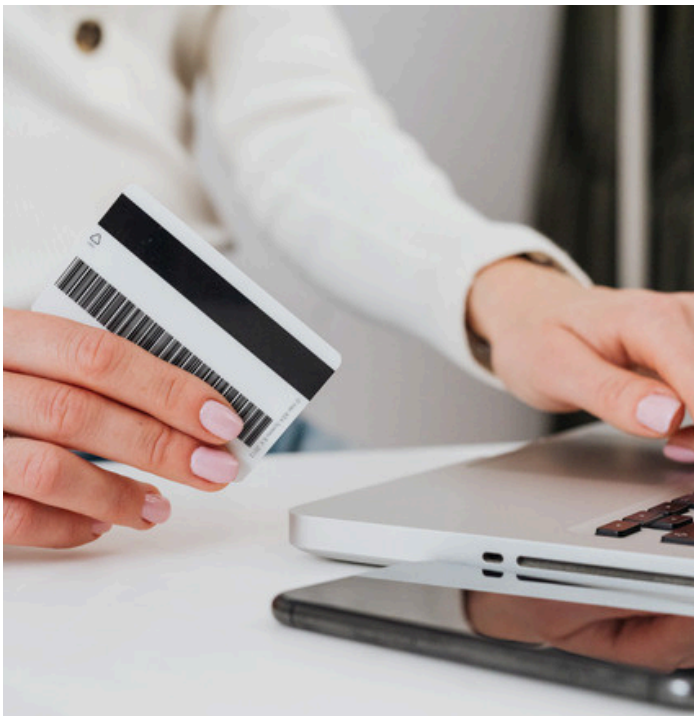
As your Realtor®, I can explain the general differences, and we can help make introductions, but I won't steer you toward any specific lender or loan product. Your choice should be based on what works best for your situation. Please consult licensed mortgage professionals for options suited to your situation.

Your Monthly Payment (P.I.T.I.):

Principal ⋯⋯→ **Interest** ⋯⋯→ **Taxes** ⋯⋯→ **Insurance**

These are the four parts of your total payment.

KNOW YOUR NUMBERS



CREDIT SCORE CHECK

Your lender will check your credit before approving your mortgage and setting your interest rate.

The better your score, the lower the rate you will likely be offered. You will find specific score targets for Florida loans and assistance programs on page 20.

PRE-APPROVAL

Obtaining a pre-approval on your mortgage will help you in many ways. First, it will help you determine your budget and help you stay within your means. Second, it shows the seller that you are serious about purchasing a home, and that you have the funds necessary to complete the purchase.

Although you are pre-approved for a loan, it does not mean that you will be guaranteed this amount in your final mortgage. You will still have to obtain a full mortgage approval after you have submitted an offer.

IT IS IMPORTANT NOT TO MAKE ANY SIGNIFICANT PURCHASES OR ALTER YOUR CREDIT SCORE IN ANY WAY DURING THIS TIME.

FLORIDA HOMEOWNERS INSURANCE

In Florida, insurance is often the line item that surprises buyers most. The good news is that the home itself drives much of the price, so asking the right questions early can save you real money every year.

What Drives Your Premium

Insurers look closely at the same handful of things on almost every Florida home:

Four Things Every Insurer Asks About

The roof. Its age, type, and condition matter more than almost anything else. An older roof can limit your options or raise the price.

The 4-Point Inspection. Usually required on older homes, it reports on the roof, electrical, plumbing, and heating and air.

Wind mitigation. This inspection documents roof straps, roof shape, and impact windows or shutters, and it can earn meaningful discounts.

Elevation and flood zone. These drive your flood insurance cost, which we cover on the flood pages later in this guide.

Our advice: get insurance quotes during your inspection period, not after. Ask the seller for their current policy, wind mitigation report, and 4-point if they have them, along with the age of the roof, air conditioner, and water heater. If something about the home makes it hard or expensive to insure, you want to know while you can still renegotiate or walk away.

If your policy will be with Citizens, the state-backed insurer, plan on carrying flood insurance too. Citizens is phasing in a flood insurance requirement for its policyholders.



Your Credit Score

Your credit score is one of the biggest things you control in this whole process. A higher score usually means a lower rate, and even a small bump can lower your monthly payment. Rates have been moving, too. Freddie Mac reported the average 30-year fixed rate at 7.03% the week of September 24, 2026. If you aren't sure where your score stands, let's connect you with a trusted loan officer before you start touring, so there are no surprises later.

Your Loan Type

There is more than one kind of home loan, and each comes with its own requirements, benefits, and rates. Conventional, FHA, VA, and USDA loans all work a little differently, and not every lender offers every one, so I always encourage buyers to talk with more than one lender. Here in Tampa Bay, sellers are more open to helping than they were a few years ago. Tampa Bay Business & Wealth reported on September 30, 2026 that buyers were finding "more than one in four sellers willing to lower the asking price." Ask your lender how a seller credit could work with your loan.

Your Loan Term

The length of your loan matters too. Most lenders offer 15, 20, or 30-year terms. A shorter term usually brings a lower rate and less interest over the life of the loan, with a higher monthly payment. A longer term keeps the payment more comfortable. As CBS News put it on September 1, 2026, "today's 'high' average mortgage rate can easily become tomorrow's 'low' one." So pick the term that fits your life, and ask your lender about rate locks and float-down options.

Bottom Line

None of us can control where rates go from here. What you can control is your credit, your budget, and who you have in your corner. Let's build a plan around a payment you're comfortable with, and I'll help you watch the market so you can move when it makes sense for you.

HOW CHANGING MORTGAGE RATES AFFECT YOUR FUTURE MONTHLY PAYMENT

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Even a small change in your rate can move your monthly payment more than you might expect. Instead of trying to time the market, look at how a change affects the payment you will actually live with.

Home Loan Amount	Fixed Mortgage Interest Rate	Monthly Mortgage P&I*	Monthly Savings Compared to 7.5%
$250,000	7.5%	$1,748	-
	7.0%	$1,663	**$85**
	6.5%	$1,580	**$168**
	6.0%	$1,499	**$249**
$450,000	7.5%	$3,146	-
	7.0%	$2,994	**$152**
	6.5%	$2,844	**$302**
	6.0%	$2,698	**$448**
$650,000	7.5%	$4,545	-
	7.0%	$4,324	**$221**
	6.5%	$4,108	**$437**
	6.0%	$3,897	**$648**
$850,000	7.5%	$5,943	-
	7.0%	$5,655	**$288**
	6.5%	$5,373	**$570**
	6.0%	$5,096	**$847**

**Principal and Interest Payment. Total monthly payment may vary based on loan specifications such as property taxes, insurance, HOA dues, and other fees. Interest rates used here are for marketing purposes only. Consult your licensed Mortgage Advisor for current rates.*

Source: MortgageCalculator.net

GETTING READY FINANCIALLY

Before touring a single home, get the money side clear. Know your credit range, your monthly debt, the cash you will need for closing, and the real Florida ownership budget, especially insurance, taxes, and HOA or CDD fees, which can change affordability fast.

A good planning target is 2 to 4 percent of the purchase price saved for closing costs, even when using assistance, because prepaid items, escrow funding, inspections, and lender requirements can still create cash needs at the table.

Loan type	What it actually means	Best fit	Traps and cautions
FHA	Government-insured financing with lower down payment flexibility, often used by buyers with limited savings or less-than-perfect credit.	First-time buyers who need flexibility.	Mortgage insurance can stay expensive longer, and property condition matters more.
VA	Loan benefit for eligible veterans, active-duty service members, and some surviving spouses, often with no down payment requirement.	Military buyers who qualify.	Funding fees can apply unless exempt, and not every buyer knows their entitlement details.
USDA	Government-backed financing for eligible homes in qualifying rural and suburban areas, with income limits and the possibility of no down payment for qualified buyers.	Buyers open to qualifying outer-market locations.	Area and income rules are strict, and not every suburb qualifies.
Conventional	Traditional mortgage financing offered by private lenders without government backing. Available with a variety of down payment options, depending on credit, income, and loan qualifications.	Buyers with stronger credit and stable reserves.	Monthly payment can rise quickly with lower down payments and private mortgage insurance.

FINANCIAL READINESS FOR YOUR FLORIDA HOME PURCHASE

1. Credit Score Requirements

Plan around a 640 credit score as your working target. FHA loans technically allow scores as low as 580, but nearly every Florida down payment assistance program layered on top, including Hometown Heroes and FL Assist, sets its own floor at 640, so that number is the real benchmark for buyers who want assistance available. A conventional loan paired with Hometown Heroes raises the bar to 680. Manual underwriting or a manufactured home purchase can push the requirement to 660. Debt-to-income ratio matters alongside your score: most programs allow up to 50% with automated underwriting and 43% to 45% under manual review. If your score sits between 580 and 639, the smart move is a short credit improvement plan before you shop, not after.

2. Down Payment Assistance Options

Three programs cover most Tampa Bay buyers. Each is a second mortgage, not a grant. Figures below are 2026 program terms, so confirm current amounts with your lender.

Program	Max Assistance	Structure	Credit Score	Who It Fits
Hometown Heroes	Up to $35,000 (5% of loan, $10,000 minimum)	0% interest, deferred second mortgage, repaid at sale or refinance	640 FHA / 680 conventional	Florida-employed teachers, healthcare workers, first responders, military and veterans; income at or below 150% of county AMI
FL Assist	Up to $10,000	0% interest, deferred second mortgage, repaid at sale, refinance or payoff	640	First-time buyers statewide using FHA, VA, USDA or conventional financing
Home Sweet Home Hillsborough	Up to $25,000, tiered by location and income	0% interest, 30-year deferred second mortgage, no monthly payment	640	First-time buyers purchasing in Hillsborough County; occupancy required within 60 days of closing

3. The Pre-Approval Process

Gather your paperwork first. Pull together income, asset and debt documents before you ever contact a lender, so nothing slows down your file. Pick a program-approved lender. Confirm your lender is approved for Florida Housing programs if you plan to use Hometown Heroes, FL Assist or Home Sweet Home Hillsborough. Submit your application. The lender pulls credit and reviews income, assets and debt-to-income ratio to size your loan. Complete homebuyer education. Most assistance programs require a HUD-approved course, done online in a few hours and valid for two years. Receive your pre-approval letter. This states your loan amount, rate estimate and confirms exactly which assistance programs you qualify for.

4. Document Checklist

Bring these to your first lender meeting. Having them ready is the single biggest factor in a fast pre-approval.

- [ ] Photo ID (driver's license or passport)
- [ ] Social Security card
- [ ] Two most recent pay stubs with year-to-date totals
- [ ] Two years of W-2s or federal tax returns
- [ ] Two months of bank statements, all accounts
- [ ] Two years of employment history
- [ ] Proof of Florida-based employer (for Hometown Heroes)
- [ ] Landlord contact or current mortgage statement
- [ ] Gift letter if using gifted funds
- [ ] Homebuyer education certificate (HUD-approved course)

TOP 10 THINGS TO AVOID BEFORE CLOSING

From the day you apply for your loan until the day you close, keep your finances exactly as they are. Your lender may check your credit and accounts again right before closing.



1. Don't use charge cards excessively or let your accounts fall behind.
2. Don't originate any inquiries into your credit or dispute any credit accounts.

3. Don't make large deposits without checking with your loan officer.
4. Don't spend money you have set aside for closing.





5. Don't change bank accounts.
6. Don't omit debts or liabilities from your loan application.

7. Don't co-sign a loan for anyone.
8. Don't change jobs, become self-employed or quit your job.





9. Don't buy a car, truck or van (or you may be living in it!).
10. Don't buy furniture.

HOME SEARCH

Finding Your Perfect Home

Once you're pre-approved, we'll set up a personalized MLS search that sends you curated listings matching your goals. You'll receive instant alerts when new homes hit the market, and I'll handle scheduling tours and refining your criteria as we go.

How Your Home Search Works

Step 1
Pre-Approval Secured
Your lender confirms your buying power so we can search with confidence.

Step 2
Personalized MLS Alerts
I'll set up a custom search that sends you real-time listings matching your criteria.

Step 3
Touring Homes
See a home you love? I'll arrange showings quickly and guide you through each one.

Search Categories

To help find homes that truly match your lifestyle, let's discuss these key categories before we start searching.

Location & Lifestyle: commute, community vibe, school priorities
Home Size & Layout: bedrooms, bathrooms, stairs vs single-story, garage size
Style & Features: architectural preferences, top interior must-haves
Outdoor Space: yard size, patio, pool, privacy, fencing
Timing & Readiness: move-in goals, flexibility, deal-breakers

All properties will be presented fairly and without regard to protected class characteristics per Fair Housing laws.

Pro Tip:
Save your favorite listings and share notes. It helps us refine your search faster.

CONSUMER GUIDE: NEEDS VS. WANTS IN A HOME PURCHASE

It's not unusual to go into the homebuying process with a priority list that needs to be whittled down once you see what's available on the market. Using a checklist like this to refine what's most important to you will help in the home search. Deal-breakers are features you can't live without. Needs represent your baseline criteria but may be negotiable. Wants are nice-to-have items that might sway you when comparing two homes.

Home Buyer's Priority List

Feature	Notes	Deal Breaker	Need	Want
Price Range				
Location				
Neighborhood Features				
Schools				
Age of Home				
Style of Home				
Bedrooms				
Baths				
Lawn/Yard Space				
Home Exterior				
Maintenance Free				
Size of Home (sq. ft.)				
Close to Shopping, Public Transportation				
Setting (Rural, Suburban, Urban)				
Street Traffic/Noise				
Garage/Parking Space				
Other Criteria:				

BUYING ON THE WATER

Waterfront living is the reason a lot of people move here, and it is worth it. Dolphins and manatees in your backyard never get old. But a waterfront home comes with its own set of questions, and the answers can change from one street to the next.

Before you fall in love with the view, here is what we look at on every waterfront home.

Your Waterfront Checklist

Low tide draft. Ask how deep the water is at low tide, not high tide, so you know your boat clears when the lift is lowered.

Boat lift capacity. Find out the pound rating of the lift that is already there. Lifts can be replaced or upsized, but it is easier when the lift fits the boat you want.

Boat size and the master dock plan. Some smaller lots limit the size of boat allowed, based on turning room and space to board. Ask for the community's master dock plan to see whether a lot carries a restriction.

Your route to the bay. Fixed bridges between you and open water set a hard limit on boat height, so map the route before you buy.

The seawall. A new seawall is one of the most expensive things to replace on a waterfront home, so have its condition checked closely.

Elevation and flood insurance come first. Most waterfront homes sit in a flood zone, and elevation is what really drives the cost. We walk through flood zones and elevation certificates on the next page.

- **Navigable water and a big resort-style amenity package are rarely in the same neighborhood.**
- **No HOA can mean more freedom, and also fewer rules for your neighbors.**

We live here and know these waterways. Tell us about your boat and the way you want to spend your weekends, and we will help you find the streets that fit.

FLOOD ZONES AND ELEVATION

STAND ON US 41 AND LOOK WEST

That is most of the answer in Apollo Beach. West of 41, toward the water, you are generally in a flood zone, so plan on flood insurance. East of 41 is mostly Zone X, with a few exceptions.

Being in a flood zone is not a bad thing. There are levels to it, and elevation is what decides what you pay. Much of original Apollo Beach was built just a few feet above sea level. Around 2000, building codes moved to roughly 10 feet, so newer communities sit much higher and usually insure for much less.

Every coastal home built here since the 2002 Florida Building Code came with impact-rated windows and doors or approved shutters, and either one helps lower your premiums.

Ask for the elevation certificate. It shows exactly how high the home sits and is the most useful document for pricing flood insurance. Ask whether the seller's flood policy can be assumed, and get your own quote during the inspection period. If you have a mortgage on a home in a flood zone, flood insurance will be required.

Think about the route, not just the lot. A high, dry home can still sit behind older, lower streets you drive through to reach it. US 41 sits around 35 feet and is the evacuation route, so the closer you are to it, the shorter your drive out.

BUYING NEW CONSTRUCTION

New construction is a big part of our market, especially in the master-planned communities around Apollo Beach, Riverview, and Wimauma. A brand-new home can be a wonderful fit, but buying from a builder works differently than buying from a homeowner.

What Builders Often Offer

Builders use incentives to keep homes moving, and those incentives change with the market and from one community to the next. These are the ones we see most often.

A knowledgeable Real Estate Agent can help you negotiate a BETTER DEAL
DO NOT GO TO A BUILDER WITHOUT YOUR AGENT

- **Help with closing costs: Some builders cover part of your fees to lower the upfront cost of buying.**
- **Upgrades: Finishes, appliance packages, and design features, sometimes at no extra cost.**
- **Mortgage rate buydowns: The builder pays to lower your rate, which lowers your monthly payment. These are often tied to the builder's preferred lender, so compare the full offer, not just the rate.**
- **Price reductions: Builders negotiate more than most buyers expect, especially on homes that are already finished.**

Remember that the builder's sales team works for the builder. Bring your own agent on your very first visit, since many builders will not let you add one later. Get an independent inspection too, even on a brand-new home, and ask about CDD fees, which show up on your tax bill.

Bottom Line

A new home can be a wonderful choice. Let us walk the models with you, compare incentives side by side, and make sure the deal is as good as it looks.

Should You Buy an **Existing Home** or a **Newly Built One?**

If you're torn on whether you want to focus your search on new construction homes or existing ones, here are some differences that could help you decide.

"Both options have their perks; it just depends on what matters most to you. If you have questions about what's available in our area, let's connect."

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BENEFITS OF AN EXISTING HOME



A wider variety of floor plans and styles



Details that add charm and character



More mature landscaping and neighborhoods

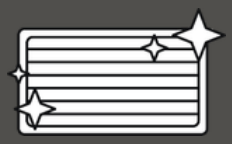
BENEFITS OF A BRAND-NEW HOME



Ability to customize certain features during the build



Won't need repairs or renovation work up front



Energy-efficient features may be standard

HURRICANE SEASON AND YOUR HOME

Hurricanes are part of Florida life, and the people who handle them calmly are the ones who planned ahead. The good news is that storms are tracked for a week or more before they arrive, so you have time to prepare. They don't pop up overnight.

What to Look For in a Home

A few features make a real difference, both for your peace of mind and for your insurance costs.

Elevation, especially in communities built after 2000. Impact-rated windows and doors, or storm shutters. A roof with hurricane straps and a current wind mitigation report. A generator hookup, which many owners add for peace of mind.

Your Storm Plan

Know your evacuation zone and your route out. In Apollo Beach, US 41 sits at about 35 feet and is the main evacuation route.

Bind your insurance early. You typically cannot start a new policy once a named storm is headed our way.

Keep copies of your policies, photos of your home, and important papers where you can reach them from anywhere.

If you are a seasonal owner, line up someone local to check on the home before and after a storm.

Hurricane Helene was a reminder of how much elevation matters. In Apollo Beach, the older, low-lying streets took the surge, while communities built up to around 10 feet fared far better. When you shop, look at the lot, the elevation, and the route out.



Florida Property Taxes: What Buyers Should Know

Here's something that surprises a lot of buyers: in Florida, the seller's tax bill is not a reliable guide to what you will pay. When a home sells, its assessed value resets to market value as of the next January 1. If the sellers have owned the home for years with a homestead exemption, their bill may be much lower than yours will be.

The good news is that once you own the home and live in it as your primary residence, you can apply for the same protections they had.

When we look at homes together, I'll help you estimate taxes based on your purchase price, not the seller's current bill.

Homestead Exemption Basics (as of 2026)

- Up to $50,000 off your home's assessed value (the second $25,000 does not apply to school taxes)
- Save Our Homes caps yearly increases in your assessed value at 3% or the change in CPI, whichever is lower
- Portability may let you carry savings over from a previous Florida homestead
- You must own the home and live in it as your permanent residence on January 1
- Apply with your county Property Appraiser by March 1

Exemption amounts and deadlines can change, so always confirm the current details with your county Property Appraiser's office.

Choosing the Right Community

In our area, two homes at the same price can come with very different lifestyles and monthly costs. Knowing what matters most to you before we start touring makes the search faster and a lot more fun. Here are a few local trade-offs worth thinking about:

- Boating access and big amenity packages are rarely in the same neighborhood, so decide which matters more to you.
- On the water? Ask about depth at low tide, boat lift capacity, and whether the community has a master dock plan.
- West of US 41, much of the area is in a flood zone, so elevation and flood insurance deserve a close look.
- HOA and CDD fees vary widely and can change your monthly budget, so we'll review them alongside the price.

Questions to Ask Yourself

- Do I want to be on the water, near the water, or just close to it?
- Is a community pool, gym, and clubhouse a must, or a nice extra?
- How far am I willing to drive for work, school, and errands?
- What monthly budget works once HOA, CDD, and insurance are included?
- Do I need room for a boat, RV, or extra parking?

There's no perfect neighborhood, but there is a right fit for you.

Bottom Line

Every community has its own personality, rules, and costs. I'll help you look past the listing photos so you can choose a neighborhood that fits the way you want to live.

INTELLIGENT TIMING

I've worked with a lot of Tampa Bay buyers this year, and the two mistakes I see most often are easy to avoid when you know they're coming. Here's what they are, and how your agent and lender can help.

1. Putting Off Pre-Approval

I know touring homes is the fun part, and talking money is not. But please get your pre-approval before you start shopping. Your lender will look at your income, credit, and debt and tell you what you can borrow, and that letter is what shows a seller you're serious.

Right now it matters even more. Tampa Bay Business & Wealth reported on September 30, 2026 that local listing prices fell 6.6% from a year earlier, citing Realtor.com. Good homes at a fair price still go quickly, and you want to be ready to write an offer the day you find yours.

2. Buying More House Than You Can Afford

Being approved for a number doesn't mean you should spend all of it. Build your budget around a monthly payment you're comfortable with, and remember that in Florida your payment is more than principal and interest.

Insurance is the big one. The Tampa Bay Times reported on May 24, 2026 that "increases in homeowners insurance in Florida double the nation's." Taxes, HOA, and CDD fees add up, too.

I'd much rather see you leave room in your budget than stretch to the top of your approval and feel squeezed later.

Bottom Line

You don't have to figure this out alone. Let's sit down, look at your numbers together, and make a plan so you can shop with confidence.

NEIGHBORHOOD GUIDE

What sets each of these twelve communities apart.
Price ranges are approximate as of fall 2026.

APOLLO BEACH: Built around water access with direct boating to Tampa Bay. High $200s to $2M+.

MIRABAY: Gated, resort-style lagoon community with a 24-hour fitness center, tennis, pickleball, and poolside cafe. Canal-front homes with private docks price far above interior lots.

RIVERVIEW: Hillsborough's most active new-construction market. High $300s to low $400s; newer homes and a manageable Tampa commute.

RUSKIN: Bay access, boating, and fishing at a lower price point. High $200s to $1.2M on the water.

WIMAUMA: One of the area's most affordable communities, from established streets to new master-planned sections. A great place to get more home for your budget.

SUN CITY CENTER: Premier 55+ community with golf, an on-site hospital, and hundreds of clubs. Condos under $200K to single-family homes in the $400s and beyond.

GIBSONTON: Some of Tampa Bay's most affordable pricing, $275K–$550K, minutes from Apollo Beach with easy highway access.

BRADENTON: The affordable half of the Sarasota metro. $320s to $2M; fast-growing east side, walkable historic river district on the west.

SARASOTA: Beaches, arts, and dining at a premium: $500s and up, with waterfront into the multimillions.

ST. PETERSBURG: Urban, walkable, and rich in arts and dining. High $300s to $2.45M by neighborhood.

TAMPA: The region's widest range of lifestyles, low-to-mid $400s up to multimillion enclaves, from downtown to quiet suburban pockets.

TREASURE ISLAND: Barrier-island beach living. High $300s to $2M depending on Gulf, bay, or canal position.

THE 45-MINUTE CIRCLE TEST

Don't start your Florida search with cities.
Start with the thing that can't move.

THE GOAL:

Find the place where your life works with the least unnecessary friction.



1 FIND YOUR IMMOVABLE CONSTRAINT

What location in your life cannot realistically be moved?

- JOB / WORKPLACE
- HOSPITAL / HEALTHCARE
- AIRPORT
- FAMILY
- SCHOOL / UNIVERSITY
- BOAT RAMP / MARINA
- BUSINESS

That is Point A.

2 CHOOSE YOUR REAL MAXIMUM DRIVE

How often will you be making the drive?

DAILY
Work, school, medical treatment

WEEKLY
Groceries, activities, church, gym, restaurants

OCCASIONAL
Airport, beach, Disney, specialist appointments

Not every drive needs to be close.

3 DRAW THE CIRCLE

Draw a 45-minute (or your maximum) drive time circle around your Point A.



Use REAL drive times. Test at the times you'll actually travel.

4 LAYER THE REST OF YOUR LIFE

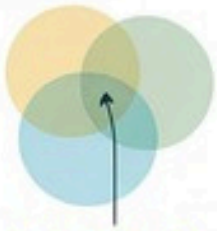
Add your other must-haves on top of the circle.

- WORK COMMUTE
- FAMILY NEEDS
- AIRPORT ACCESS
- WATER ACCESS (BEACH/LAKE)
- HOUSING (LAND, SIZE, HOA)
- BUDGET
- LIFESTYLE & AMENITIES

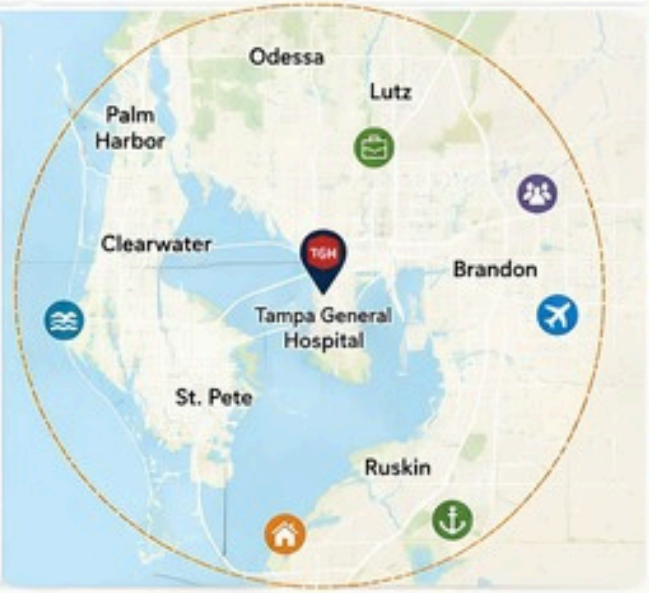
Look for fit, not perfection.

5 FIND THE OVERLAP

The best areas sit inside your circle AND meet most of your requirements.



THE SWEET SPOT



6 TEST THE CIRCLE IN REAL LIFE

Go live the potential areas. Run the real-life errands.

- ✓ Drive to work at the time you'll actually leave
- ✓ Drive home in evening traffic
- ✓ Go to the airport
- ✓ Go grocery shopping
- ✓ Drive to the beach you'd actually use
- ✓ Find doctors, restaurants, activities, fishing spots
- ✓ See how the neighborhood feels at 8 AM, 3 PM & 8 PM

Don't vacation there.
Live there for a few days.

7 TEST THE WORST DRIVE, NOT THE BEST ONE

Test it when you're tired.
Test it during rush hour.
Test it when school is in session.
Test it during tourist season.

A 35-minute drive can become a "Why do I hate my life every Tuesday at 5:20?"



Test reality.
Not potential.

8 COMPARE TWO TUESDAYS

Spend an ordinary weekday in your top 2 areas.

TUESDAY A	TUESDAY B
Compare:	
• Commute	• Housing
• Errands	• Cost
• Noise	• Activities
• Convenience	• How much time in the car
• Outdoor access	

Compare the lives, not the city reputations.

THE FINAL TEST



Stand in the neighborhood you're considering and ask:

"If I lived right here, how much friction would there be between this house and the life I'm actually trying to live?"

THE 45-MINUTE CIRCLE IN ONE MINUTE

1. Find your immovable constraint.
2. Decide your true maximum drive time.
3. Test that time under real conditions.
4. Layer your housing and lifestyle needs.
5. Find the geographic overlap.
6. Shortlist 2–4 areas.
7. Run real-life drives.
8. Spend an ordinary Tuesday there.
9. Compare the lives.
10. Choose based on fit, not reputation.



Remember: The goal isn't to find the universally best Florida town. It's to find the place where YOUR life works best.



MAKE THE OFFER



Once you find a house you love, you can make an official offer to the seller.
Don't be afraid to make an offer below the listed price. Sellers often price higher than they would be willing to sell for.
I will help you evaluate comparables and develop a starting offer price.

NEGOTIATE OFFER

Be prepared to receive a counter-offer, and don't be afraid to bargain for your purchase. Be sure to know what you are buying and ensure that you feel the price is fair at the end of the day.



THE FLORIDA AS IS CONTRACT

The Florida As-Is contract is not what most buyers think it is.

One of the first things I like to explain to buyers is what an As-Is contract actually means, because the name tends to sound more intimidating than it really is.

An As-Is Contract does not mean you are giving up your right to inspect the home or that you have to accept it exactly as it sits.

What it means is that the seller is not agreeing upfront to make repairs.

You still have the right to complete inspections during your inspection period, and once those inspections are complete, you have options.

You can ask the seller for repairs, request a credit or other concession, renegotiate certain terms, or cancel the contract during the inspection period if you decide the property is not acceptable to you.

In many ways, the As-Is contract gives buyers valuable flexibility. It allows you to go in with clear eyes, complete your due diligence, and then decide what matters to you based on real information rather than assumptions. The seller is not required to agree to repairs or concessions, but you still have the ability to ask, negotiate, or decide whether moving forward makes sense for you.

Once the inspection is complete, we go through the report together, and I help you separate the items that are simply part of normal homeownership from the ones that may deserve more attention, such as the roof, HVAC, electrical, or plumbing systems. That way, you can make decisions and negotiate from a place of knowledge, not fear.

AS IS doesn't mean “take it or leave it without looking.” It means: inspect it, understand it, and then make an informed decision.

MAKING A STRATEGIC AND COMPETITIVE OFFER

What Goes Into an Offer

- Purchase price
- Earnest money deposit
- Financing type
- Down payment
- Inspection timeline
- Contingencies
- Seller concessions
- Closing timeline

Each term works together to create strength and clarity.

Earnest Money Explained

Earnest money shows your serious intent to purchase.

It is:

- Held in escrow
- Applied toward your purchase at closing
- Protected by contract contingencies

The amount varies based on market conditions and strategy. Typically 1%, unless it is a luxury listing.

Seller Concessions

Seller concessions are negotiated credits that may assist with:

- Closing costs
- Rate buy-downs
- Repairs
- Other allowable buyer expenses

All concessions must align with lender guidelines and contract terms.

When you find the right home, we will structure a strong and strategic offer based on market data, property condition, and your financial goals. Every term of the contract is negotiable.

Negotiation Flow

- **Submit an Offer**
- **Seller Response**
- **Accept / Counter / Reject**
- **Negotiation & Adjustments**
- **Mutual Agreement**

How We Strengthen Your Position

Strong offers balance protection and competitiveness. In competitive markets, we may enhance your offer through:

- **Data-driven pricing**
- **Flexible timelines**
- **Clean contingency structure**
- **Strong pre-approval documentation**
- **Strong Brokerage Reputation**

INSPECTIONS



Make sure that you allow for an inspection to be completed during the contracted inspection timeline. It is important to know as much about your home as possible.

If anything serious comes out of the inspection, you have the option to ask the seller to complete repairs, request a credit, or back out of the agreement.

Explore insurance costs, school enrollment eligibility, and commutes during the inspection timeline because this timeline allows you to renegotiate or cancel your contract with no penalties if you find any of those topics unsatisfactory.

Your inspector will take many pictures and be very descriptive of their findings in their report. You can also ask for a meeting with the inspector to better understand their findings. You are encouraged to meet the inspector near the end of the inspection at the home to go over the findings.

FLOOD ZONES & INSURANCE

Flood insurance is one of the most important topics when buying in Florida, and one buyers often skip. Page 25 explains how flood zones and elevation work in our area.

ASK THESE QUESTIONS EARLY:

Does the seller have an assumable existing flood insurance policy?

Does the seller have an elevation certificate?

What is the age of the roof, air conditioner, and water heater?
All three can affect your homeowners insurance options and cost.





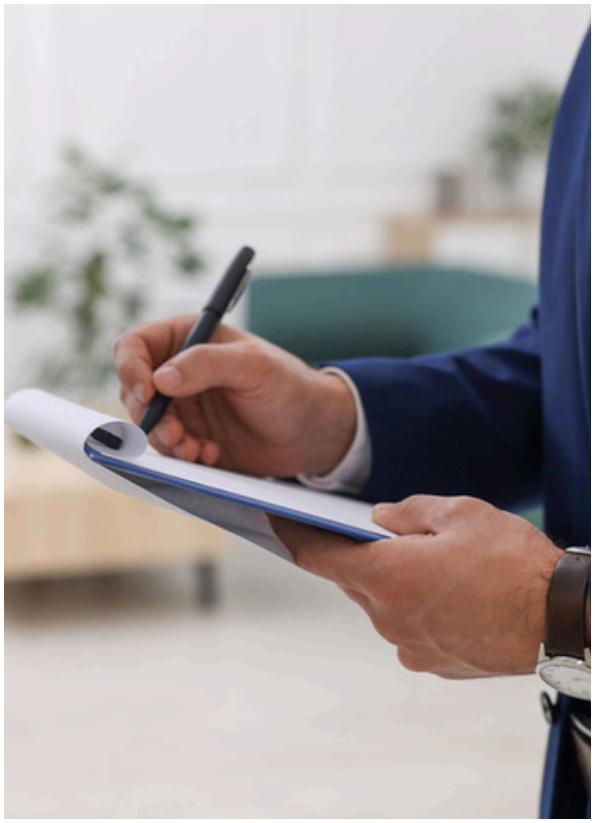


ASK QUESTIONS!

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APPRAISAL & LOAN APPROVAL



What happens before closing:

- **Appraisal**
- **Title search**

Your lender orders the appraisal to confirm the home's value.

Line up homeowners insurance early, plus flood if needed. Your lender needs proof before closing.

The lender will review any and all financial-related forms and information prior to granting the loan.

They will review details like:

- **Your income**
- **Credit check**
- **Employment status**





CLOSING AND MOVING









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SCHEDULE YOUR MOVE

A few things to line up as your move date gets closer:

- **Movers**
- **Contractor quotes for any projects**
- **Utilities**
- **Cleaners**
- **Move-out details**

CLOSING

Closing is the final step to becoming the legal owner of your home. At least 3 business days before closing, your lender will send your Closing Disclosure. Review it carefully, and reach out with any questions.

Shortly before closing, we'll do a final walk-through to confirm that agreed repairs are done and everything is in working order. The next page walks you through closing day itself.

Once the home is officially yours, re-key the locks and change the garage door code.

CONGRATULATIONS ON YOUR NEW HOME!

CLOSING DAY WHAT TO EXPECT

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Closing Day is when ownership officially transfers and your home becomes yours. Here's what happens and what you need to be ready for.

Final Walk-Through

Confirm the home's condition, completed repairs, and that no new issues have appeared.

What You'll Sign

- Closing Disclosure (final costs)
- Promissory Note
- Mortgage
- Seller signs transfer documents

Bring:

- Government-issued photo ID
- Any requested lender/title documents
- Closing funds (if not wired)

Wire Safety Tip

Always call the title company using a verified phone number before sending any funds. Never rely solely on emailed instructions.

After Signing

Funds are disbursed, the deed is recorded, and once the recording is confirmed, ***you officially become the homeowner!***



AFTER CLOSING
YOUR POST-CLOSING CHECKLIST

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Immediate Priorities

- Change or re-key exterior locks
- Confirm utilities are active in your name
- Update your address with USPS, banks, and subscriptions
- Store your closing documents in a secure location
- Save digital copies of your settlement statement and title policy

Within the First 30 Days

- File for Homestead Exemption (deadline March 1)
- Review your property tax assessment schedule
- Confirm homeowners insurance policy is active
- Set up mortgage auto-pay (if desired)
- Create a home maintenance file or binder

Smart Homeowner Tip:
Take photos of your home's condition after moving in for insurance and resale purposes.

Protecting Your Investment

Establish a simple home maintenance calendar for:

- HVAC Servicing
- Gutter Cleaning
- Seasonal Plumbing Checks
- Smoke and Carbon Monoxide Detector Testing
- Exterior and Roof Inspections

Routine maintenance preserves property value and reduces long-term repair costs.



CHANGE OF ADDRESS CHECKLIST

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UTILITY COMPANIES

- [ ] Gas
- [ ] Electricity
- [ ] Water
- [ ] Garbage
- [ ] Sewage
- [ ] Internet & cable (Take Modem/Router)
- [ ] Phone
- [ ] Home security service

GOVERNMENT ORGANIZATIONS

- [ ] DMV
- [ ] IRS
- [ ] Social Security
- [ ] Voter registration
- [ ] Veterans Affairs (if applicable)
- [ ] Other government benefits (i.e. retirement, disability, Medicare)

FINANCIAL INSTITUTIONS

- [ ] Bank and credit union
- [ ] Loan company
- [ ] Credit card company
- [ ] Retail credit accounts
- [ ] Financial advisors
- [ ] Accountants

INSURANCE COMPANIES

- [ ] Health insurance
- [ ] Dental insurance
- [ ] Car insurance
- [ ] Life insurance
- [ ] Homeowner's insurance (or renter's insurance)

SUBSCRIPTION SERVICES

- [ ] Amazon Prime
- [ ] Streaming services
- [ ] Subscription boxes
- [ ] Gym memberships
- [ ] Other local memberships
- [ ] Retail websites
- [ ] Magazines and catalogs

HEALTH SERVICES

- [ ] Doctor
- [ ] Dentist
- [ ] Veterinarian
- [ ] Pediatrician

OTHER

- [ ] Your current employer
- [ ] Close friends and family
- [ ] Smart home apps



THE CALVERT HOME TEAM

509-294-6818 | SHAWNA@27NORTHREALTY.COM

HAPPY CLIENTS, HAPPY US

We listen. We advise. We organize and execute together. Our success is measured by results, the most important one being how **our clients feel about their experience with us**. We look forward to working with you and helping you buy your home today!

> ***We decided to purchase a home, in Mira Bay, in late June. We contacted Shawna. Given her efficiency, we saw a very small number of suitable homes, made an offer on the home we ultimately purchased, and closed the transaction in 30 days of offer acceptance (closing August 26th). Shawna is deeply knowledgeable of the Mira Bay market and we would highly recommend Shawna to all.***
>
> ***Ken R., MiraBay buyer · Google review, 2026***

> ***Two Properties, Zero Headaches. We met Shawna Calvert by accident. She happened to be at the very first house we toured in Apollo Beach, and we got to talking. While that house wasn't meant to be, Shawna helped us find the one that was. She knows the Apollo Beach market inside and out. Every house we wanted to see, she got us in the door. Her entire team, including her husband, made the process feel easy! ... If you're looking in Apollo Beach, call Shawna. You'll be glad you did.***
>
> ***Lars H., Apollo Beach buyer · Google review, 2026***

RESOURCES

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LANDSCAPING & OUTDOOR

Name _____ PH: _____

Name _____ PH: _____

Name _____ PH: _____

Name _____ PH: _____

ELECTRICAL & PLUMBING

Name _____ PH: _____

Name _____ PH: _____

Name _____ PH: _____

Name _____ PH: _____

HOME INSPECTOR

Name _____ PH: _____

Name _____ PH: _____

Name _____ PH: _____

Name _____ PH: _____

PROFESSIONAL MOVERS

Name _____ PH: _____

Name _____ PH: _____

Name _____ PH: _____

Name _____ PH: _____



HOME TOURING CHECKLIST

ADDRESS: _____

DATE VISITED: _____ LISTED PRICE: _____

BEDROOMS: _____ BATHROOMS: _____ SQUARE FOOT: _____

TOTAL LOT SIZE: _____ YEAR BUILT: _____

SCHOOL DISTRICT/ NEIGHBORHOOD: _____

CURB APPEAL

1 2 3 4 5

DISLIKE NEUTRAL LOVE

INSIDE

1 2 3 4 5

DISLIKE NEUTRAL LOVE

OUTSIDE

1 2 3 4 5

DISLIKE NEUTRAL LOVE

PRICE/ COST

1 2 3 4 5

DISLIKE NEUTRAL LOVE

LOCATION

1 2 3 4 5

DISLIKE NEUTRAL LOVE

NEIGHBORHOOD

1 2 3 4 5

DISLIKE NEUTRAL LOVE

NOTES _____

_____

_____

NOTES

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NOTES

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LET'S GET YOU HOME

Thank you for the opportunity to guide you through your home purchase. I'm dedicated to providing the expertise and support you need to navigate the market and achieve your property goals. I look forward to a successful partnership.



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