TREASURE COAST · FLORIDA

The Buyer Guide

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

PREPARED BY	BROKERAGE	LICENSE
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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 is designed to remove the guesswork. It explains 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. Most of my clients come from referrals, and that only happens one way: by doing this well, every time.

Aynura Aghenii

REAL ESTATE ADVISOR · EXP REALTY

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
- 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

DISCRETION

Your search, your finances, and your timeline stay between us.

STRATEGY

Every offer is built on comparable data, not instinct or urgency.

STEWARDSHIP

The relationship continues long after the keys change hands.

CONTENTS

What's *inside.*

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 your 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.

A clear roadmap from consultation to *closing*.

Most of the stress in buying a home comes from not knowing what happens next. Here is the whole path.

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.

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; private mortgage insurance typically applies below 20%.
- **FHA** — lower down payment and more flexible credit standards, with mortgage insurance premiums.
- **VA** — for eligible service members and veterans; no down payment required in most cases.
- **Jumbo** — above conforming limits; stronger reserve and documentation requirements.
- **Cash** — fastest path, strongest negotiating position; proof of funds required.

MONEY YOU'LL NEED

- **Escrow deposit** — due shortly after contract execution; credited to you at closing.
- **Inspections** — paid during the inspection period.
- **Appraisal** — ordered by your lender.
- **Down payment** — wired before closing.
- **Closing costs** — commonly around 2–5% of the purchase price for financed buyers.
- **Prepaids & reserves** — insurance and property-tax escrow collected at closing.

WHO PAYS WHAT

In Florida, several closing costs are customary rather than fixed — including who selects and pays for the owner's title policy, which varies by county and is negotiable in the contract. We'll review a written estimate line by line before you sign anything.

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

What's genuinely *different* here.

The purchase contract is only part of the story. These six items shape the true cost of Florida ownership.

01

Homeowners insurance

Premiums vary widely by roof age, construction, and distance from the coast. Older homes typically require a four-point inspection, and 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 — we check both before you commit.

03

HOA, CDD & condo fees

Many Treasure Coast 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 certain cases, to cancel. For older multi-story buildings, ask specifically about structural inspection and reserve studies.

05

Property taxes & homestead

Your tax bill will be based on the assessed value after your purchase — not the prior owner's. If the home becomes your 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.

Rules and programs change. Confirm current requirements, deadlines, and exemption details with your insurer, lender, closing agent, and the county property appraiser before relying on them.

Winning offers are *built*, not guessed.

PRICE VS. TERMS

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.

NEGOTIATION APPROACH

We navigate competitive situations calmly and decisively. Every conversation with the listing agent is handled with discretion and purpose: understanding the seller's true motivation is usually worth more than an extra round of counters.

MULTIPLE-OFFER SITUATIONS

When demand is high, we agree on your ceiling in advance and how far you'll go on terms. A plan set before emotion enters the room is what 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

DECISION SUPPORT

Before every offer you'll receive a comparable-sales analysis, an estimate of monthly carrying cost including insurance and association dues, and my candid view of value. Informed, confident — and never rushed.

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.

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 in the contract 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 — this is 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; questions are easiest to fix 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.

Most relocation clients close with *one* visit.

A remote purchase is not a compromise — when it's run properly, it's simply a well-organized one.

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

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.

Not sure which fits? That's the point of the consultation. Most buyers change their target neighborhood at least once — better to do it before the offer than after the move.

Tell me what *matters.*

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

THE ESSENTIALS

Target price range

Ideal move date

Bedrooms / bathrooms

Minimum square footage

Preferred areas

Financing type

PROPERTY TYPE

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

MUST-HAVES

NICE-TO-HAVES

ABSOLUTE DEAL-BREAKERS

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.** Page 11 — 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.

Questions in between? Ask them. There is no such thing as a question too small — and nothing costs a buyer more than staying quiet about one.

GET IN TOUCH

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