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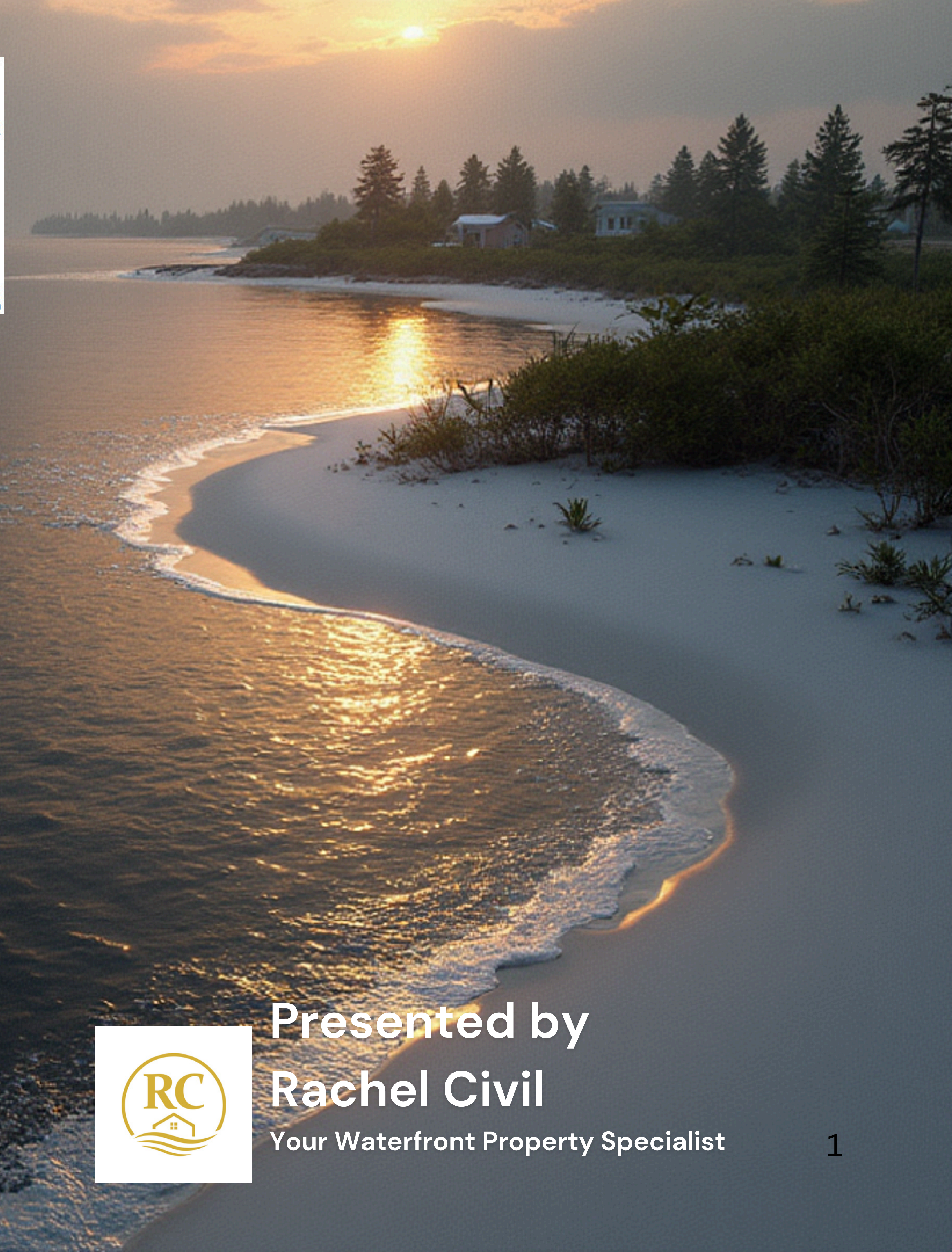

The Roadmap to a Successful Waterfront Home Purchase

A Guide for Waterfront Home Buyers in Flagler County

Presented by
Rachel Civil
Your Waterfront Property Specialist

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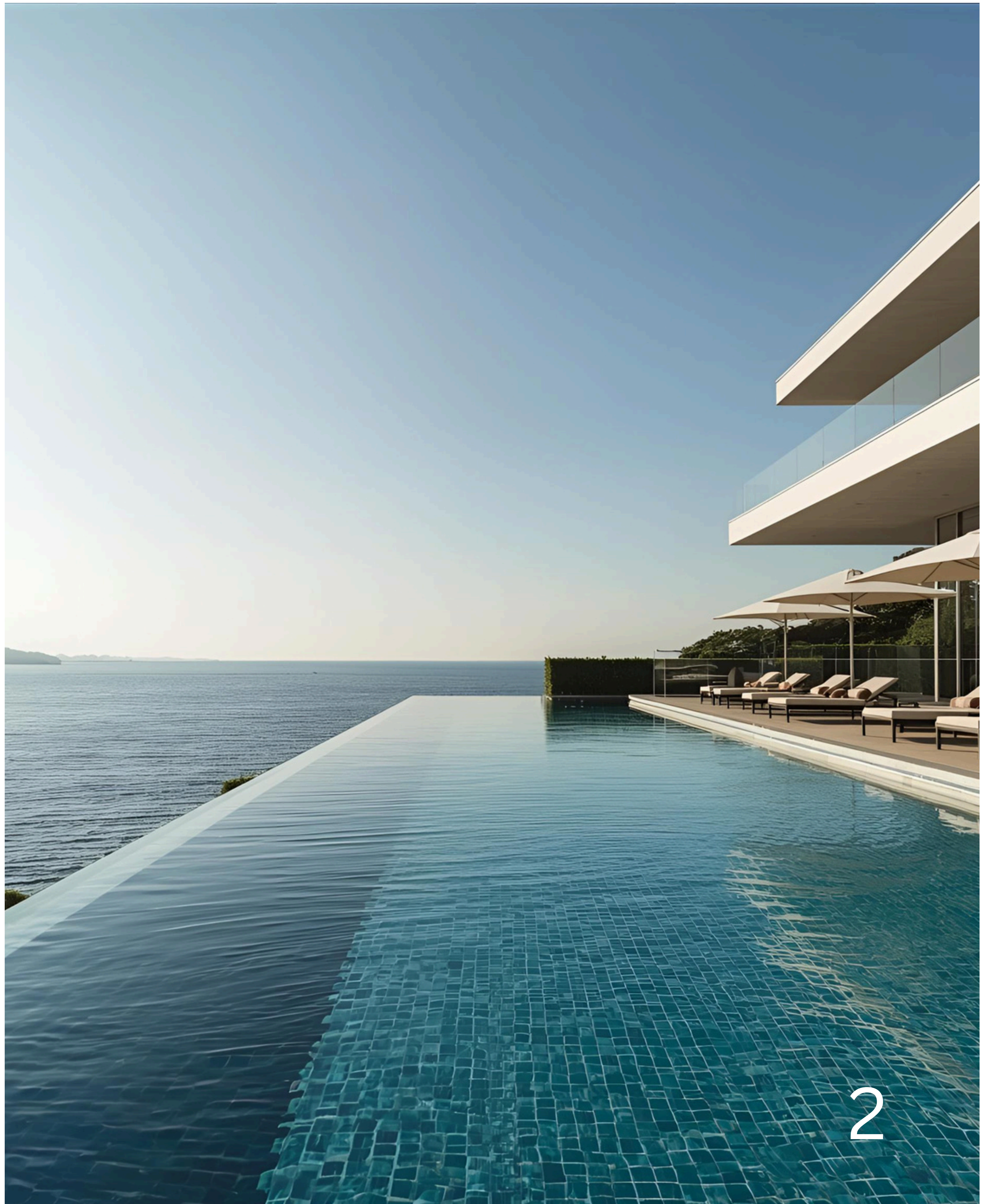


Meet Rachel

A Tradition of Service, A Passion for Community

Rachel Civil is a full-time Realtor® serving Palm Coast and Flagler County. Licensed for nine years, Rachel brings over two decades of client-focused professional experience. Before real estate, she led a lifestyle business, serving high-end clients who valued personalized service. Today, she applies that same care and strategy to every real estate transaction. As an agent with Realty Mark Associates, she combines market expertise with a warm, personalized approach. Health-conscious, nature lover, and adventure seeker, Rachel is passionate about helping you find balance and your perfect home.

The Waterfront Roadmap

The Four Phases to Your Flagler County Waterfront Home

Phase 1: The Preparation Stage

Defining your Waterfront Vision (part 1)

Your waterfront purchase is defined by your ideal lifestyle. We begin by creating a practical, comprehensive blueprint to guide our search for the perfect Flagler home.

- **Water Access:** What is your boat's draft? We must confirm your need for deep water vs. Intracoastal/Canal access.

Phase 1: The Preparation Stage

Defining your Waterfront Vision (part 2)

- **Bridge Clearance:** If you have a vessel, the height/distance of fixed bridges is a non-negotiable search parameter.
- **Flood & Insurance:** We factor in annual flood insurance and wind/hail coverage costs upfront to avoid future surprises.
- **Property Features:** Is an existing dock, boat lift, or pool a mandatory "must-have" or an adjustable "want"?

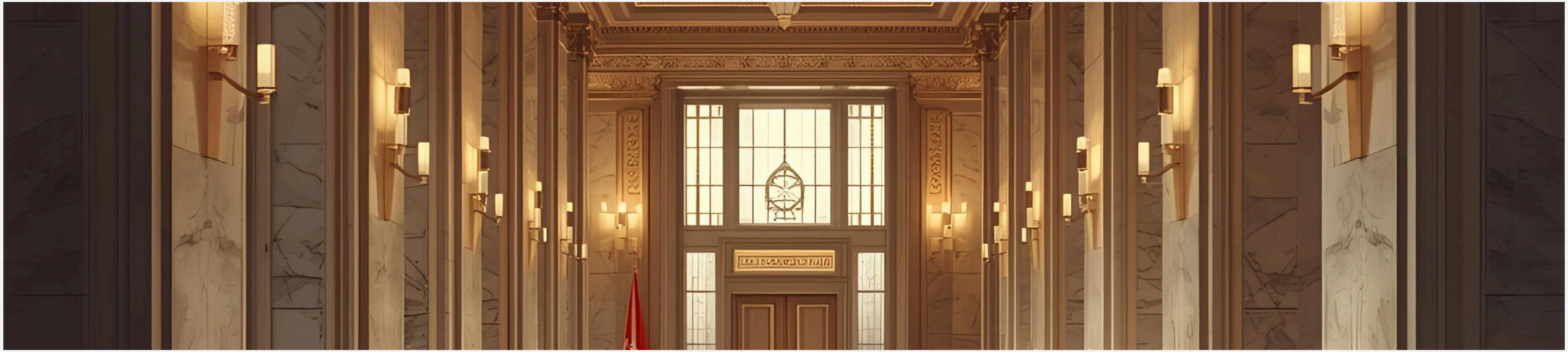
Rachel's Insight: Time is Treasure. Defining these specific waterfront needs now prevents us from wasting your time viewing properties that simply won't work for your lifestyle.

THE PREPARATION STAGE

Your Financial Foundation (Part 1)

- **In the competitive Flagler County market:** a verified financial foundation is your greatest advantage. It elevates your offer from a proposal to an actionable statement, demonstrating to sellers that you are a highly qualified and serious buyer

- **The Power of Pre-Approval:** In a multiple-offer scenario, sellers often prioritize the buyer whose financing is already rock-solid and verified by a local, trusted lender.



Phase 1: The Preparation Stage

Your Financial Foundation (Part 2)

- **Jumbo Loan Expertise:** Waterfront properties often require specialized financing. We can connect you with mortgage partners who specialize in luxury and Jumbo loans ($766,550+).
- **Closing Cost Clarity:** Unlike traditional sales, we factor in waterfront-specific costs like escrow reserves for high-value wind/hail and flood insurance from the start.

Rachel's Insight: Your offer is only as strong as your lender's reputation. I am happy to provide you with a list of trusted financial professionals who specialize in luxury and coastal transactions and understand the nuances of the Florida market.

Phase 1: The Preparation Stage

Hire Your Waterfront Dream Team (Part 1)

Waterfront Property Specialist

Navigate local waterfront regulations, understand tidal and flood zones, and know how to evaluate seawalls, docks, and water access rights—things a general agent might miss.

Specialized Waterfront Lender

Familiar with unique financing for high-value or specialized loans (like Jumbo), and how to structure loans for properties in high-risk flood zones which require mandatory, specialized insurance.

Specialized Waterfront Appraiser

Crucial for establishing accurate value by considering waterfront-specific factors like seawall condition, dock status, water quality, and riparian (water use) rights, which significantly impact the final price.

Phase 1: The Preparation Stage

Hire Your Waterfront Dream Team (Part 2)

Specialized Home Inspector

Trained to look for waterfront-specific issues like mold, corrosion from salt air, foundation stability near the water, and the condition of the dock/seawall.

Specialized Insurance Agent

Crucial for securing specialized coverage including mandatory Flood Insurance and potentially separate policies for windstorm damage, high liability, and docks.

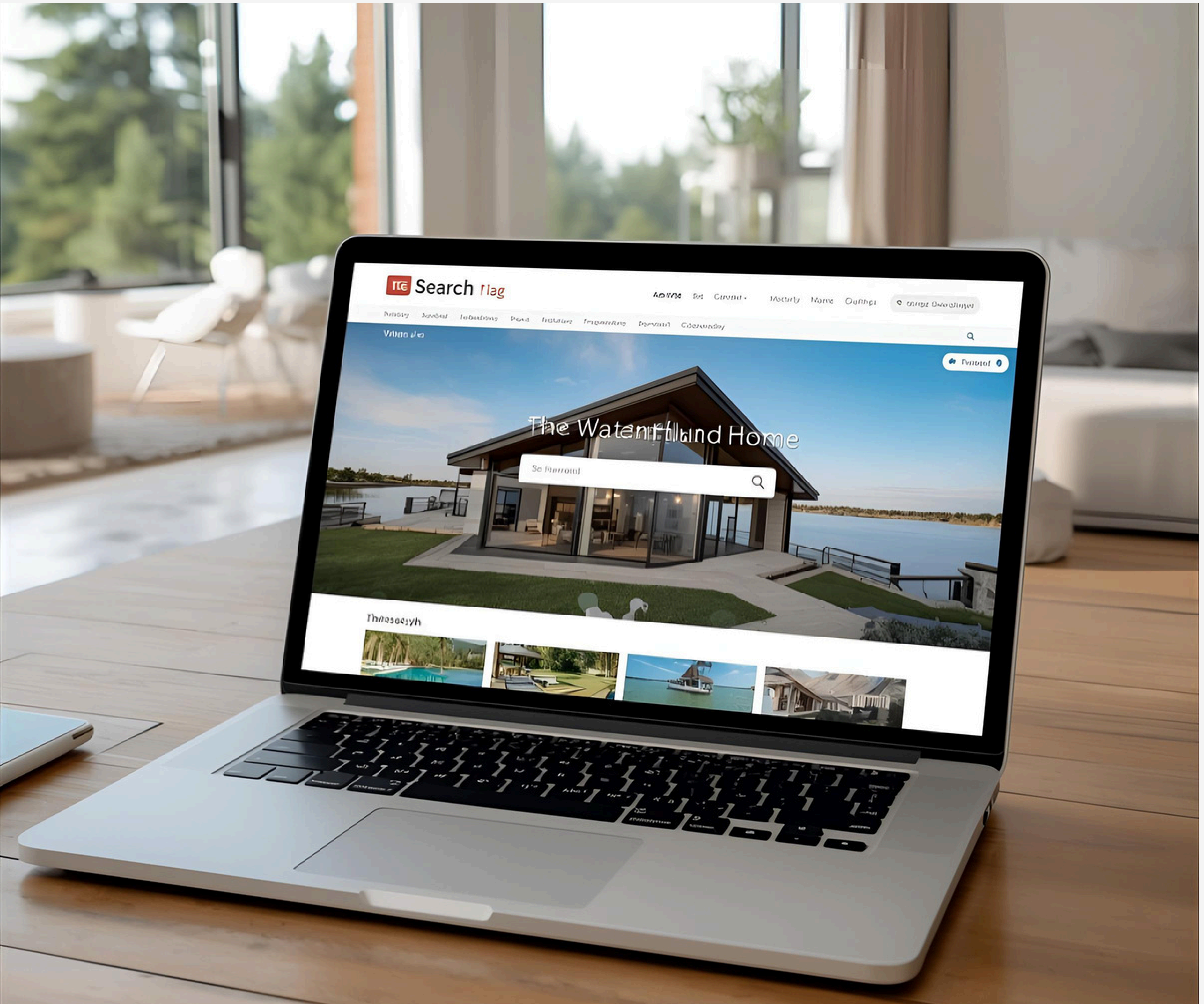
Specialized Real Estate Attorney (Advisable)

To review and clarify complex documents related to riparian rights (water usage), HOA covenants, and boundary lines, which are often more complicated for properties bordering water.

PHASE 1 COMPLETE: THE WATERFRONT FOUNDATION IS SET

You Are Ready to Search

The three critical actions of the Preparation Stage are finalized.



- **Expert Team Assembled**: Your custom Waterfront Dream Team of specialists (Lender, Inspector, Attorney) is on standby and ready to act.

- **Financial Foundation Locked:** Pre-approval for specialized financing (Jumbo Loans) is secured, and complex coastal closing costs (insurance, escrow) are clarified.

PHASE 1 COMPLETE: THE WATERFRONT FOUNDATION IS SET.

Your Vision is Defined
Targeting the Right Waterfront Asset

- **Vision Defined:** We have pinpointed the non-negotiable waterfront requirements (bridge clearance, dock needs, low-tide depth) to prevent wasted time.

NEXT STEP: We pivot immediately to the field, deploying our team's specialized criteria to evaluate properties in Phase 2: Strategic Property Evaluation & Offer.

Phase 2: The Strategic Property Evaluation Stage

House Hunting (Part 1)

Given the specialized nature of waterfront homes, your search needs to be highly focused on factors a typical buyer would ignore. Work with your Waterfront Specialist to evaluate properties based on these unique criteria:

- **Seawall and Dock Condition:** The age and integrity of the seawall are critical, as replacement can cost tens of thousands of dollars. Similarly, docks and boat lifts must be fully evaluated, as their condition directly impacts your access and use of the water.

Phase 2: The Strategic Property Evaluation Stage

House Hunting (Part 2)

- **Water Access and Quality:** Confirm the specific water depth at low tide (crucial for navigation), the type of water access (e.g., direct ocean, protected canal, lake), and the water quality for your intended use (swimming, fishing, boating).
- **Riparian and Water Rights:** Clarify the exact legal extent of your riparian rights (water usage) and dock privileges. This is where your Specialized Real Estate Attorney will be essential, as rights can be murky and affect property value significantly.
- **Flood Zone and Insurance Costs:** Use the information from your Specialized Insurance Agent to get preliminary insurance quotes before making an offer. Mandatory flood insurance and windstorm/separate dock coverage can add substantially to monthly costs.

Waterfront Offer Strategy (Part 1)

In a competitive scenario for a specialized home, a successful offer leverages your team's unique expertise:

- **Tailored Contingencies:** Your offer should be contingent not just on a general inspection, but specifically on the findings of your Specialized Home Inspector regarding water-specific issues (e.g., seawall condition, corrosion, foundation near water).
- **Appraisal Contingency:** Be mindful of the potential complexity of the Specialized Waterfront Appraiser’s valuation. Use this data point to structure your price, or as leverage for seller concessions.

Waterfront Offer Strategy (part 2)

The presentation of the offer must convey confidence, readiness, and low risk to the seller.

- **Financial Collateral Confirmation:** Ensure your Specialized Waterfront Lender is fully comfortable with the collateral (custom dock, seawall, high-risk flood zone) before submitting the offer to prevent delays.
- **Professional Introduction:** Your Waterfront Specialist will present your offer with a compelling introduction that highlights your readiness: "Financing is secured with a Specialized Waterfront Lender, and a Waterfront Appraiser is already on standby." This reassures the seller that you are a serious, low-risk buyer.

PHASE 2 COMPLETE: THE WATERFRONT CONTRACT IS SECURED

Congratulations! We Are Under Contract

Your specialized preparation resulted in a successful, low-risk offer

- **Strategic Selection Confirmed:** We evaluated the property using waterfront-specific factors (seawall, dock, water depth, insurance) to ensure it aligns with your vision.

- **The Offer Succeeded:** Your compelling offer, backed by collateral readiness and specialized financing, was accepted by the seller.

PHASE 2 COMPLETE: THE WATERFRONT CONTRACT IS SECURED

Risk Mitigation: Capital is Protected.

- **Capital Protection: T**he contract includes tailored contingencies protecting your capital from common waterfront-specific risks.

NEXT STEP: PHASE 3 – THE CLOCK IS TICKING

We move immediately into Phase 3: Financing & Legal Commitments to secure the final facts and close the deal. (Use your vivid blue/bold for emphasis)

PHASE 3: THE DUE DILIGENCE DEEP DIVE (PART 1)

Securing the Facts About the Property's Condition

- **General Home Inspection:** The standard starting point (HVAC, Roof, Electrical, Plumbing). This is non-negotiable for all properties.
- **Specialized Marine Inspection:** We order inspections for high-risk, high-cost assets: Seawall, Dock, and Boat Lift.(Repair/replacement costs can be six figures—you must know the true condition.
- **Elevation Certificate:** Mandatory for waterfront homes. We use this to verify the specific flood zone and secure an affordable, tailored flood insurance policy.

PHASE 3: VALUATION & LEGAL ASSURANCE (PART 2)

Confirming True Value and Clear Title

- **Specialized Waterfront Appraisal:** Your dedicated appraiser focuses on waterfront-specific comps, considering dock features, water depth, and seawall condition to ensure you do not overpay.

- **Final Loan Commitment:** Once the appraisal is acceptable and all property conditions are clear, your specialized lender delivers the final, non-contingent loan commitment.

- **Title & Easement Review:** We check for covenants, historical easements, or liens that could impact your water access, property use, or setback requirements.

PHASE 3 COMPLETE: THE COMMITMENTS ARE LOCKED

ALL CONTINGENCIES MET. CLEAR TO CLOSE

The final, critical facts about the property and financing are secured

- **Condition Commitment:** All waterfront-specific inspection contingencies have been satisfied (Seawall, Dock, Boat Lift). The property is structurally sound.

- **Financing Commitment: T**he specialized lender has delivered the final, non-contingent loan commitment, guaranteeing the capital is available for closing.

PHASE 3 COMPLETE: THE COMMITMENTS ARE LOCKED

LEGAL ASSURANCE: TITLE IS CLEAR.

- **Legal Commitment:** Title research is clear of easements or encroachments, and the final insurance policy is bound (Flood, Windstorm, Property).

***NEXT STEP:** PHASE 4 – THE FINAL MILE*

The hard work is done. We move into the simplest step: Phase 4: Final Walk-Through & Ownership Transfer.

PHASE 4: FINAL WALK-THROUGH & OWNERSHIP TRANSFER

The Final Steps to Confident Ownership

- **Final Walk-Through:** A mandatory check 24 hours before closing to ensure the property is in the agreed-upon condition and all previously noted repairs are complete.

- **Closing Day Execution:** We guide you through the closing table, ensuring all legal and financial documents are in order for the final transfer of title

- **Key Exchange & Celebration:** The moment of confident ownership transfer! We hand over the keys to your new Flagler County waterfront asset.

THE WATERFRONT ADVANTAGE

Specialized Knowledge Prevents Costly Mistakes

- **Proactive Risk Mitigation:** We identify high-cost risks (seawall integrity, flood zone requirements, boat access) before you close.
- **Capital Protection:** Our tailored contract contingencies and team of specialists protect your financial capital throughout every phase.
- **End-to-End Management:** You receive a fully managed, four-phase process from preparation to confident ownership.

LET'S START THE CIVIL CONVO

Contact Rachel Civil, Your Waterfront Specialist

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Our Goal: Confident Ownership of Your Waterfront Asset.