

Complete Offer to Close Process

Congratulations! 🎉

You've found the right property! Now, we'll move quickly to secure the best possible deal for you—before another buyer can swoop in. Time is of the Essence! Here's are the steps we need to complete to close:

Step 1 – Sign the Buyer Representation Agreement

Before we even view any properties, we'll sign a Buyer Representation Agreement. This outlines the commission structure, transaction fees, and my commitment to representing your best interests. Please read every document carefully, and never hesitate to call or text me with any questions.

Step 2 – Crafting Your Offer

We'll decide on the offer price, earnest money deposit (typically 20–30% to show the seller you're serious), and whether you'll pay cash or finance with a lender. We'll also set a closing date—20–30 days is standard, but cash deals can close sooner. I'll need either Proof of Funds or a Lender Pre-Approval Letter. Inspection periods are usually 5–10 days, and I always recommend you attend.

Step 3 – Earnest Money Deposit

Once the offer is accepted and signed by all parties, you'll wire your earnest money deposit to the title company to be placed in an escrow account.

Step 4 – Due Diligence & Inspections

Schedule your inspections promptly. Common home inspections include:

- **4-Point Inspection**
- **Wind Mitigation** (for insurance savings)
- **Termite/WDO Inspection**
- Additional specialists if needed (e.g., seawall, dock, or aging roof).

Review all rules, regulations, seller disclosures, and past inspection reports. Inspectors will find flaws—even in brand-new homes—so we can negotiate repairs or credits if needed.

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Step 5 – HOA/Condo Association Approval (*if applicable*)

If the property is in an association, submit your application within 5 days of the accepted offer. The fee is typically \$100–\$150 per adult. Florida law prohibits closing until the association grants approval, which can take up to 30 days.

Step 6 – Secure Homeowners Insurance

After inspections, contact your insurance provider. They'll need copies of your Wind Mitigation and 4-Point Inspection reports to provide coverage quotes and issue your policy. They will need to know which Title Company you want them to send the information.

Step 7 – Title & Survey Review

The title company will send you a preliminary title report and (for single-family homes) a survey. Review them carefully and reach out to the title agent with any questions or concerns.

Step 8 – Set Up Utilities

About a week before closing, arrange for utilities — electric, water, gas, internet — to be transferred or activated in your name.

Step 9 – Final Walk-Through

One to two days before closing, we'll do a walk-through to ensure the property is empty, clean, and in agreed-upon condition.

Step 10 – Closing Day

Closing can be done in person at the title company or remotely. If financing, expect more paperwork. Wire your funds the day before or morning of closing — call to confirm instructions with the title company to avoid wire fraud.

Congratulations Again! 🎉

Moving can be a big job, but it's also the start of a wonderful new chapter. It's always a joy to see my buyers step into the home that's just right for them — and I wish you many happy years ahead in your new Florida property!



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