

THE BUYER GUIDE



CHAD A. VAUGHAN

real

Buying a home doesn't have to be complicated.

Buying a home is a big decision. There's a lot of information, a lot of opinions, and plenty of noise along the way.

My role is to cut through that noise, offer clear direction at the right moments, and help you make informed decisions from a solid starting point. With the right plan and expectations in place, the process becomes far more manageable.

People buy homes for many reasons—some exciting, some stressful, often driven by timing, family, or opportunity. Whatever brings you here, my job is to guide you with clarity, steady communication, and thoughtful advice, so you're not guessing your way through important decisions.

This guide walks through the buying process from start to finish. It explains how I work with buyers, what to expect at each stage, and where uncertainty tends to come up—so you can understand how the pieces fit together and move forward confidently.

Before we get into the details, a brief introduction.



I'm Chad.

I'm a husband, a dad, and a full-time Realtor.

I've been licensed since 2018 and live right here in Saint Cloud, working throughout the Greater Orlando area.

I'm hands-on, straightforward, and very intentional about how I market homes and guide my clients through every decision.

Most importantly, I'm clear, responsive, and present. You'll always know where things stand and what the next step is as we move forward.

I'm glad you're here, and I'm excited to work with you.

You can reach me by text or call to 561-635-7174 or by email at chad@chadavaughan.com.

BUYER BROKER REPRESENTATION

When you're buying a home, it matters who you're working with and how that relationship is structured.

Buyer broker representation means working with an agent who helps guide you through the process — from pricing and strategy to negotiations and next steps — so decisions are made with clarity and context.

To work together formally, we'll use a written buyer brokerage agreement. This agreement outlines expectations and how compensation is handled, creating clarity before moving forward.

COMPENSATION

Buyer broker compensation is earned for work done on your behalf. In many cases, it's offered through the listing side and paid at closing. In other situations, it may be structured differently depending on the property.

The buyer brokerage agreement explains how those situations are handled. We'll review it together so you understand how it applies before anything is signed.

SHOWINGS

Early on, a short showing agreement may be used to allow property tours before a full buyer brokerage agreement is in place.

BOTTOM LINE

Nothing here is rushed. We'll walk through the agreement and make sure everything makes sense before moving forward. The goal is clarity, alignment, and a working relationship that supports you throughout the purchase.

WORKING WITH CHAD



YOU WON'T GET JUST ME

Once you're under contract, my transaction coordinator will join the process. She helps manage timelines, paperwork, and details so nothing gets missed. She doesn't replace me — we work together to keep things moving smoothly. This is part of my team and included as a service to you.

PROFESSIONAL, NOT PERFORMATIVE

I'm approachable and easy to work with, but I take this process seriously. Buying a home comes with real decisions, and those decisions matter. My responsibility is to guide you clearly, advocate for you thoughtfully, and help you avoid unnecessary mistakes.

CLEAR, CONSISTENT COMMUNICATION

You'll hear from me regularly. I don't believe in surprises, and I don't assume silence equals comfort. You can expect proactive updates, clear explanations, and straightforward conversations — especially when decisions matter.

ABOUT COMPENSATION

In most cases, buyer representation is paid by the seller. In some situations, it may be structured differently. If that applies, it's discussed clearly and early — never after the fact. There should be no confusion around how representation works or how it's compensated.

A QUICK NOTE ON LIMITS

There are certain topics I'm not legally able to comment on, such as demographic makeup, crime rates, or school rankings. If those factors are important to you, I'll point you to reliable public resources so you can review them directly and make informed decisions.



ROADMAP

TO HOMEOWNERSHIP

1

BUYER CONSULTATION

This will help us develop a plan and a timeline that works for you.

2

GET PRE-APPROVED

A lender will help set your budget and project your monthly costs and cash you need to close.

3

TOURING HOMES

I'll set you up on a custom home search and once pre-approved, we can go out on the hunt.

4

MAKE AN OFFER

We will work together to craft a winning offer based on the current market and your needs.

5

EARNEST MONEY DEPOSIT (EMD)

Immediately once your offer is accepted, you will wire your deposit to the title company.

6

DUE DILIGENCE

This is your chance to perform inspections and make sure all your questions are answered.

7

FINANCING & TITLE WORK

Lender will order appraisal and title company will be tying up any loose ends for closing.

8

CLOSING

When the title company has all funds and docs are signed, you get keys to your new home!

1 BUYER CONSULTATION

WHY?



This is where we get aligned. We'll talk through your goals, timeline, and expectations, answer questions, and map out a clear plan so you know what you're working toward.

WHEN?



This typically happens a few months before you plan to buy. That gives us more flexibility and better options. If your timeline is shorter, that's okay. We'll adjust and move accordingly.

WHERE?

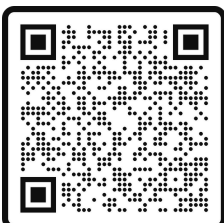


If you're local to Central Florida, we can meet in person. If not, we can connect by phone or video. The format isn't important — the conversation is.

HOW?



You can schedule directly using the QR code below. If that's not your thing, you're welcome to text, call, or email, and we'll set it up directly.



Scan the QR Code to schedule or visit:

calendly.com/chadavaughan

Rather not book online?

Reach out directly.

561-635-7174

chad@chadavaughan.com

2 GET PRE-APPROVED

If you're financing your purchase, getting pre-approved helps establish a clear budget and sets the foundation for a realistic (and successful) home search. A lender will review your information and documentation to issue a pre-approval letter.

Your lender can also help you estimate your monthly expenses for particular properties as well as project how much cash you will need bring to closing.



Your pre-approval is the “green light” to start touring homes.

Once you're approved, we can begin in-person showings. You're welcome to “window shop” before then — we'll cover that in the next step.

WORKING WITH A LENDER

You're welcome to work with any lender you choose. If helpful, I can also connect you with trusted, vetted lenders I've worked with and trust.

I typically recommend working with a local lender when possible. Strong local knowledge, clear communication, and responsiveness can make a meaningful difference once you're under contract.

The lowest rate isn't always the most important factor once you're under contract.

If you'd like an introduction, just let me know, and I'm happy to make one.

MONEY STUFF

(WORTH REVIEWING)

DOWN PAYMENT

A common myth is that you need 20% down to buy a home. That's not true.

Recent buyer data shows:

- First-time buyers: ~9% average down payment
- Repeat buyers: ~23% average down payment

Many loan programs allow 3–5% down payments, and some even less.

Putting 20% down can still be beneficial. It lowers monthly payments and avoids mortgage insurance. It is a choice, not a requirement.

The right number depends on your loan type, comfort level, and overall strategy.

CASH TO CLOSE

Your final cash to close includes:

- Your down payment
- Remaining closing costs
- Minus any seller credits or concessions
- Minus your Earnest Money Deposit (applied as a credit)

Final numbers are provided in advance so you know exactly what's required.

BOTTOM LINE

Buying a home involves more than just a down payment. Understanding the full picture removes guesswork and keeps the process smooth.

CLOSING COSTS

In Florida, buyer closing costs typically range from 2–5% of the purchase price.

These costs are in addition to your down payment and generally include lender fees, title and escrow costs, prepaid taxes and insurance, and required third-party fees.

Your lender will provide estimates early, and those numbers are refined as you move closer to closing.

UP FRONT COSTS

Before closing, a few costs usually come up:

- Earnest Money Deposit: typically 1–2% (credited back at closing)
- Inspections: cost will vary by property and optional add-ons
- Appraisal: required for most financed purchases, can range from \$350–\$500

These costs are part of planning realistically, not surprises.

IMPORTANT GUIDELINES

After applying for a mortgage, avoid:

- Opening new credit
- Making large purchases
- Moving money between accounts
- Depositing large sums of cash without lender approval

Even small changes can affect approval or timing.

3 TOURING HOMES

We'll set up your home search during the buyer consultation based on your criteria, timeline, and budget. I'll make sure you're seeing homes that actually make sense, not just everything that hits the market.

You're welcome to browse on any platform you like. Using a shared search keeps us aligned and makes scheduling, providing feedback, and making adjustments easier as we go. Seeing fewer homes thoughtfully is far more effective than packing in as many showings as possible. We'll focus on homes that fit your priorities and adjust quickly as patterns emerge.

Most homes require advance notice for showings. We'll plan ahead when possible and move efficiently when opportunities come up.



NEW CONSTRUCTION, FSBO & OPEN HOUSES

If you're interested in **new construction**, let me know before visiting a community or model home. Builder rules vary, and looping me in early helps protect your position from the start.

On **For Sale By Owner (FSBO)** properties, send me the address or listing details. I'll help coordinate access and guide how representation works.

Open houses are fine to visit. You're welcome to attend on your own. If you connect with the hosting agent, just let them know you're already working with me.



REQUESTING SHOWINGS

Send me the homes you'd like to see, along with your availability, or request showings directly through the search platform if applicable. I'll confirm availability, coordinate scheduling, and send a clear plan for each tour.

We'll typically meet at the first property and tour from there. I'll help you evaluate each home, keep track of what stands out, and stay focused on making the right decision — not just a fast one.

ON SHOWINGS

➤ MINDSET

Go in undecided.

Treat showings as information-gathering, not decision-making. The goal is to understand how a home lives, not to reach conclusions in the moment. Early reactions are often emotional and incomplete — context matters. Clear decisions come later, once you have that context.

Furniture and décor will change; most cosmetic fixes are pretty simple. Layout, location, and condition are not. Focus on what will matter after the house is empty.

➤ WHAT TO PAY ATTENTION TO

Pay close attention to:

- Layout and flow
- Natural light
- Overall condition of major systems
- Location and surroundings
- Road noise and traffic patterns

Be cautious about over-weighting:

- Paint colors and finishes
- Furniture and décor
- Minor cosmetic wear
- Initial reactions that don't hold up on a second look

➤ NOTES, PHOTOS, AND MEMORY

After a few showings, homes blur together.

Take short notes right after each showing. Photos can help, but remember that listing photos are staged and wide-angle. What you notice in person matters more. A few quick photos or short videos of key areas can be useful later.

➤ EXPECTATIONS

No home is perfect.

Most good decisions involve trade-offs. Clarity comes from seeing patterns across multiple homes, not from any single showing.

The right choice usually becomes clearer with comparison, not pressure.

4 MAKE AN OFFER

Once you're ready to offer, I'll gather insights from the listing side to align your terms with the seller's goals and strengthen our position.

I'll then handle the formal submission, ensuring you're comfortable with every detail before I present your offer to the seller's agent.

I'll then lead the negotiations on your behalf, navigating any counter-offers until we reach an agreement and the contract is executed.

ELEMENTS OF AN OFFER

1

PRICE

You decide the purchase price based on your comfort level and the market. I'll provide comparable sales data to support a strong, informed offer.

2

DEPOSIT

The Earnest Money Deposit is typically 1–2% of the purchase price and is delivered to the title company after acceptance. This shows good faith and strengthens your offer.

3

CLOSING

Most financed purchases close in 30–45 days, with cash transactions often closing sooner. We'll align the closing timeline with your needs and the seller's preferences.

4

INSPECTION

This is your opportunity to complete inspections and due diligence. Your deposit remains protected during this phase.

5

CONTINGENCIES

Common contingencies include financing and appraisal. We'll discuss which apply to your situation and how they impact strength and flexibility.

Your offer is submitted with your pre-approval letter. While every transaction has nuances, this framework covers the key decisions you'll make when the time comes.

5 EARNEST MONEY DEPOSIT

What it is, how it works, and how to protect it.

WHAT IS EARNEST MONEY?

The Earnest Money Deposit (EMD) is money you put down as part of your offer to show good faith and seriousness as a buyer. It's agreed to upfront and written into the contract.

HOW MUCH IS IT?

In most cases, the EMD is **1-2% of the purchase price**. At closing, this money is credited toward your closing costs or down payment. It is not an additional fee.

HOW IS IT PROTECTED?

Your contract includes contingencies that protect your deposit. For example, during the inspection period, if you cancel for a valid reason, your EMD is returned. Protecting your deposit is a priority, and I'll help you stay on top of the timelines that matter.

HOW IS IT DELIVERED?

After the contract is executed, your EMD is delivered to the title company. Most commonly, this is done by wire transfer. In some cases, the title company may allow a secure portal payment or a cashier's check. The acceptable method will always be confirmed directly with the title company before funds are sent.

WIRE FRAUD WARNING

Always verify payment instructions directly with the title company before sending funds. Never rely solely on email. When in doubt, stop and confirm — every time.

6 DUE DILIGENCE (INSPECTIONS)

WHAT IS DUE DILIGENCE?

You may also hear this referred to as the *inspection period*. In practice, the terms are often used interchangeably. Once you're under contract, the inspection period begins. This is your opportunity to verify the condition of the home, gather information, and confirm it's the right fit before moving forward.

INSPECTIONS TO CONSIDER

These inspections cover the home's core systems and are the most commonly recommended.

- General Home Inspection: A full review of the property and all major components.
- 4-Point Inspection: Often required for insurance, especially for older homes.
- Wind Mitigation Report: Evaluates hurricane protections and can help reduce insurance costs.
- WDO (Termite) Inspection: Checks for wood-destroying organisms, including termites.

DURING THE INSPECTION PERIOD

This window is also a chance to confirm other details that matter day-to-day:

- Visit the neighborhood at different times
- Test your commute during your actual commute times
- Review HOA rules, fees, and restrictions (if applicable)
- Confirm disclosures align with what you're seeing

OPTIONAL ADD-ONS

Depending on the home, I'll help you decide if any of these inspections make sense and would be worth considering:

- Sewer Scope: Especially useful for older homes or properties with large trees near the sewer line.
- Air Quality / Mold Testing: Recommended if there's a musty smell, visible staining, or a history of leaks.
- Pool Inspection: A deeper dive (pun intended) into the condition of the pool and equipment, if applicable.

TIMING & PRIORITY

Scheduling inspections quickly is a top priority once you're under contract. I'll help line up inspectors early and keep everything on track, so you're using this window effectively.

Your inspection is often the last time in the house before closing. This is your chance to measure rooms, confirm furniture fits, and plan any immediate projects for after closing.

7 FINANCING & TITLE WORK

The first week under contract is usually the busiest. This is when timelines are set and the groundwork is laid.

After that, things tend to feel quieter. Behind the scenes, the lender and title company are handling the work needed to move the transaction toward closing.

Here are the key items in progress during this phase:

TITLE COMMITMENT

Prepared by the title company, this outlines what needs to be cleared or addressed before a clean title can transfer at closing. It confirms ownership and identifies any liens, restrictions, or issues tied to the property.

LIEN SEARCH

The title company reviews public records to identify any outstanding liens or claims, such as unpaid taxes, code violations, or utility balances. Most items are resolved prior to or at closing.

ESTOPPEL (IF APPLICABLE)

If the property is part of an HOA or condo association, an estoppel confirms dues, balances, violations, and rules. This should be reviewed carefully so there are no surprises after closing.

APPRAISAL

Ordered by the lender, the appraisal assesses the home's value based on recent sales, condition, and market data. For most financed purchases, an appraisal is required before final loan approval.

WHAT YOU SHOULD BE DOING

During this stage, responsiveness matters. If the lender or title company requests documents or clarification, timely replies help prevent delays.

It's also important to keep finances steady. Avoid opening new credit, financing large purchases, or making major account changes until after closing. Even small changes can impact the timeline. If something comes up and there's uncertainty, pause and ask before making changes. That extra step can save time and stress later.

8 CLOSING

CLOSING DAY, STEP BY STEP

FINAL WALK-THROUGH

Scheduled within 24 hours of closing to confirm the home's condition and any agreed-upon repairs.

SIGNING

Documents are signed with the title company or remotely; this takes about an hour. Sellers typically sign first and not with you.

CLOSED

Once all funds (from you and the lender) are received and documents are signed, the transaction is complete.

GET THE KEYS

As soon as title confirms we are closed, keys are released.
The home is officially yours.

CLOSING DAY TIPS

Bring valid ID. A driver's license or government-issued photo ID is required to sign.

Review your closing figures in advance. Your final numbers will be provided ahead of time so there are no surprises at the table.

Funds should already be sent or ready. If wiring funds or using another approved method, confirm delivery with the title company before signing.

Avoid last-minute financial changes. Do not open new credit, make large purchases, or move money between accounts.

Expect some waiting. Closing appointments can take longer than scheduled depending on lender and document timing. This is normal.

Keys are released after funding. Once all documents are signed and funds are received, you'll receive access to the home.

FAQ:

WHAT'S THE DEAL WITH HOMES THAT ONLY HAVE ONE PHOTO?

Usually, it's not a great sign. It often points to poor preparation, limited access, or something the seller isn't eager to highlight. Occasionally, it's harmless, but these listings deserve extra scrutiny before investing time or energy.

WHAT'S WRONG WITH A HOME IF IT HAS BEEN ON THE MARKET A LONG TIME?

Time on market can reflect pricing, condition, location, or timing. Price is usually the main issue. It doesn't automatically mean something is wrong, but it often creates leverage. What matters is understanding why it hasn't sold, not just how long it's been listed.

WHAT'S THE LOWEST PRICE WE CAN OFFER WITHOUT KILLING THE DEAL?

There's no fixed formula. A strong offer balances price, terms, and context. Sometimes a lower price works because of timing or condition; other times it backfires. The goal isn't avoiding offense—it's making a credible, strategic offer.

WHAT ACTUALLY HAS THE BIGGEST IMPACT ON MY MONTHLY PAYMENT?

Purchase price, interest rate, down payment, and property taxes all matter. Small changes in rate or taxes can affect affordability as much as price. It's the combination, not a single number, that matters most.

HOW LONG DOES IT USUALLY TAKE TO CLOSE ONCE WE FIND THE HOME?

Most purchases close in 30–45 days, depending on financing, inspections, and appraisal. Cash purchases are often faster. You'll get keys at Closing.

CAN I LOSE MY EARNEST MONEY DEPOSIT?

Yes, but only in certain situations. Earnest money is typically protected during contractual contingencies like inspections or financing. Once those periods pass, walking away without cause can put the deposit at risk.

WHAT HAPPENS IF THE INSPECTION UNCOVERS MORE THAN EXPECTED?

That's what the inspection period is for. Findings may lead to repairs, credits, price adjustments, or a decision to move on. The goal isn't a perfect house—it's understanding the condition before committing.

WHAT IF THE APPRAISAL COMES IN LOW?

A low appraisal doesn't automatically end the deal. Options may include renegotiating price, adjusting terms, bringing additional funds, or disputing the valuation. It's a problem to solve, not a verdict.

HOW LONG DOES IT USUALLY TAKE TO FIND THE RIGHT HOME?

There's no set timeline. Some buyers find the right fit quickly; others need time to see patterns and refine priorities. Taking longer than expected usually means you're getting clearer, not stuck.

WHAT IS A CDD?

A CDD (Community Development District) is a special assessment used in some Florida communities to fund infrastructure and amenities. It's paid through property taxes and can impact monthly housing costs. Not every home has one, but when it does, it's important to understand the amount and remaining term.

WHAT'S THE BIGGEST MISTAKE BUYERS MAKE THAT THEY DON'T REALIZE UNTIL LATER?

Trying to force certainty too early. The process is meant to narrow options over time. Buyers who rush decisions, or avoid them entirely, often create more stress than those who let clarity build step by step.

WHAT MY CLIENTS SAY



I couldn't have asked for a better agent than Chad when we were buying our home. He is very knowledgeable, responsive, and always had our best interests in mind. His expertise helped us navigate the process with ease, and we're thrilled with our new place! Highly recommend!

JAHMAL

Chad was awesome! He guided us through the entire home-buying process, helping us understand and navigate all that was necessary. He helped us find a wonderful home for our family that checked all the boxes.

TYLER



Great Experience. As first-time home buyers, Chad answered every question we had and updated us at every stage. His negotiation skills are incredible; he got us a great deal on our home. I 100% recommend!

LIZBETH

Chad was so helpful in guiding me through the process of purchasing my first investment property! He was always available to answer my questions and was extremely professional and knowledgeable!

MALLORY



Chad is hands down the best. What you see on Instagram is exactly what you get in person. He's straightforward, down to earth, always on time, and always responds super fast to everything. He truly goes above and beyond and somehow still makes you feel like you're his only client. I'm so thankful I found my agent for life

JAMIE



**READ MORE
REVIEWS
ON GOOGLE:**



I hope you found this helpful.

It reflects how I approach working with buyers, shaped by real transactions, real decisions, and the realities of navigating the market with clarity rather than noise.

When we meet for a buyer consultation, we'll talk through your goals, timing, and financial comfort, and map out a plan that fits you. Nothing here is meant to be rigid or one-size-fits-all. The process adapts as more information comes into focus.

If questions come up, ask. My role is to help you think clearly at each step and make decisions with confidence, not pressure.

I look forward to working with you.

Chad





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