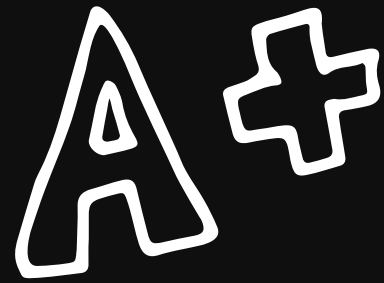

A CENTRAL FLORIDA FAMILY RESOURCE

From School Drop-Off to House Keys



**Parent & Teachers' Guide to
Buying a Home Before
the End of the 2027 School Year**

Helping Central Florida families create stability, build wealth,
and become homeowners one step at a time.



Sue-Tanya Crosbourn

THE CENTRAL FLORIDA REALTOR®

Welcome, Friend

Before we talk real estate, let's talk about why this matters to me.

I wasn't born into real estate. I built my way into it; one spreadsheet, one audit, one client conversation at a time.

I'm a first-generation graduate, which means I learned early that nobody was going to hand me a roadmap. I had to build one. That instinct has shaped everything about how I work with families today: I don't expect you to already know how any of this works, and I don't assume you should. I just make sure that by the time we're done, you do.

My path here wasn't a straight line, and I think that's exactly why it works. I spent years in corporate finance and accounting. Auditing at PwC, working in investment services at T. Rowe Price, handling tax work at MetLife, and managing federal grant funds for a nonprofit. Later, I ran my own business as CEO of my own cleaning company, which taught me just as much about serving people well as any finance role ever did. Somewhere in the middle of all of that, I discovered that what I actually loved was sitting across the table from someone and helping them make one of the biggest financial decisions of their life with total confidence, not confusion.

That's the thread that runs through my whole career: numbers, yes, but always in service of people. When a family tells me they're tired of renting, tired of watching a landlord raise the price every year, tired of wondering if their kids will have to switch schools again. I don't just hear a real estate need. I hear a family ready to build something that's finally theirs.

That's what I want for you. Not just a closing date, but a home your kids grow up in, a payment that finally works *for* your family instead of someone else's, and the quiet relief of knowing you did it. YOU actually became a homeowner.

This guide is the roadmap I built from everything I've learned, on both sides of the closing table. Let's get you home before the school year turns over again.

Warmly,
Sue-Tanya





Why Buy Before the 2027 School Year Ends?

Five reasons Central Florida parents are moving from renting to owning.

Children stay in one school

No mid-year transfers, new friend groups, or lost routines.

Build equity instead of paying rent

Every payment works toward something that's yours.

Tax advantages

Potential deductions that renting simply doesn't offer.

More financial stability

A predictable payment instead of rising rent.

Generational wealth

A home is one of the most reliable ways families build wealth over time.

Renting vs. Owning

Renting

- Payments build your landlord's equity
- Rent can increase every year
- No tax benefits
- Limited control over your space
- Risk of having to move mid-school-year

Owning

- Payments build your own equity
- Payment can be locked in with a fixed-rate loan
- Potential tax advantages
- Freedom to renovate and personalize
- Stability for your kids' school and friendships



The Homeownership Roadmap

Introducing the HOME Method™ — your step-by-step path from renter to homeowner.

Every family's home search feels overwhelming at first. That's why I built a simple framework to guide you through it, one letter at a time:



Hope & Goals



Organize Finances



Meet Your Team



Execute the Plan

Turn the page to walk through each step in detail, along with the worksheets and checklists you'll use along the way.

RENT vs. OWN

In Seffner, FL



WHERE IS YOUR MONTHLY PAYMENT **BUILDING WEALTH?**



RENTING

AVERAGE MONTHLY PAYMENT

\$2,300 /month



Builds Equity

NO



Stable Monthly Payment
Rent can increase

NO



Customize Your Home
Limited

NO



Long-Term Wealth
Landlord benefits

NO

VS



OWNING

ESTIMATED MONTHLY PAYMENT*

\$2,100 - \$2,500 /month



Builds Equity
You build wealth

YES



Stable Monthly Payment
Fixed with many mortgages

YES



Customize Your Home
Yes, it's yours!

YES



Long-Term Wealth
You build equity

YES



Did You Know?

Many first-time buyers are surprised to learn that their monthly mortgage payment can be comparable to what they're already paying in rent. **With the right loan program and available down payment assistance, homeownership may be more attainable than you think.**

Hope & Goals, Then Organize Your Finances

H

Hope & Goals

Before you look at a single house, get clear on why you're buying and what success looks like.

Questions to answer:

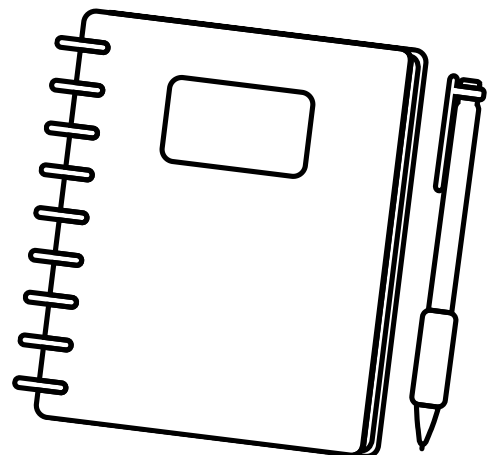
- Why are you buying?
- Where do you want to live?
- What's your monthly payment goal?
- What are your needs vs. your wants?

O

Organize Your Finances

Lenders will want a clear financial picture. Gather these now to move quickly once you find "the one."

- Income documentation
- Tax returns
- Recent pay stubs
- Bank statements
- Savings summary
- Credit score
- Current debts
- Estimated monthly budget



Meet Your Dream Team, Then Execute Your Plan

M

Meet Your Dream Team

Buying a home takes a team. Here's who's on yours, and what each person does:

- **Realtor** guides the search, negotiates on your behalf, and coordinates every other person on this list
- **Loan Officer** gets you pre-approved and finds the right mortgage product
- **Insurance Agent** protects your new investment
- **Home Inspector** makes sure you know exactly what you're buying
- **Title Company** handles the legal transfer of ownership
- **Contractor** for any repairs or updates along the way

E

Execute Your Plan

Here's the path from pre-approval to move-in day:

- Preapproval
- Home Search
- Offer
- Inspection
- Appraisal
- Clear to Close
- Closing Day
- Move In





Your 12-Month Home Buying Timeline

The section that makes people think: "I can actually do this."

Aug – Sept	• Set goals • Review credit • Start saving • Meet your Realtor • Meet your lender
October	• Get pre-approved • Determine your budget • Discuss neighborhoods
November	• Reduce unnecessary debt • Continue saving • Create your home wish list
December	• Monitor the market • Review new listings • Prepare documents
January	• Tour homes • Learn how contracts work • Understand closing costs
February	• Start making offers
March	• Inspection • Negotiate repairs
April	• Finalize financing
May	• Close • Move • Celebrate before summer vacation



How Much Money Do You Actually Need?

Cost	What It Covers
Earnest Money	Good-faith deposit made when your offer is accepted
Down Payment	Your upfront investment in the home
Closing Costs	Lender, title, and processing fees to finalize the loan
Inspection	Professional evaluation of the home's condition
Appraisal	Lender-required valuation of the property
Moving Costs	Truck, movers, packing supplies
Home Insurance	Required coverage to protect your investment
Property Taxes	Annual taxes, often collected monthly through escrow
HOA	Community fees, if applicable

You may qualify for help

Many buyers assume they need to save every dollar alone, but assistance is often available:

- Down payment assistance programs
- Seller concessions, as your realtor I will negotiate the max allowable
- First-time buyer programs, many are unaware but if you haven't bought in 3 years you're considered a first-time homeowner.





Neighborhood Spotlight: Seffner, FL

Why Parents Love Seffner

Seffner offers small-town, rural-feelliving with easy access to Tampa and Brandon. It's one of the more family-centric communities in Hillsborough County, with a homeownership rate around 87% — a sign of a stable, rooted community that's ideal for putting down long-term roots.

LIVE MARKET SNAPSHOT — 33584, AUGUST

\$399,999 — 0% MEDIAN LISTPRICE	85 ▲ 11.8% ACTIVE LISTINGS	4 NEW LISTINGS (LAST 5 DAYS)	55 ▼ 5.2% MEDIAN DAYS ON MARKET
~20–25 min COMMUTE TO DOWNTOWN TAMPA	30% HOUSEHOLDS WITH CHILDREN	87% HOMEOWNERSHIP RATE	

Market data via ListReports, August 2026. Reflects trend Jun–Aug. Figures update monthly — always confirm current numbers before sharing with a client.

Schools

- Served by Hillsborough County Public Schools
- Mango Elementary School
- McDonald Elementary School
- Several private school options, including New Jerusalem Christian Academy

Getting Around

- ~11–12 miles to downtown Tampa
- ~4 miles to Brandon
- Close to Tampa International Airport

Parks & Outdoors

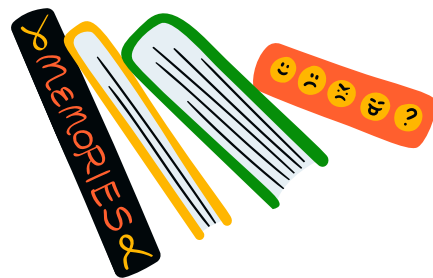
- Edward Medard Regional Park
- Eureka Springs Regional Park
- E.L. Bing Park & Higginbotham Park
- Mango Dog Park

Dining & Shopping

- Martha's Family Restaurant, Nidia's Latin Grill, Kim's Cuban Sandwich Shop
- Brandon Town Center for major shopping (~4 miles)
- Local favorites like The Corner Store

Common Home Buying Myths

- ✗ **"I need 20% down."**
False. Many loan programs allow for a much lower down payment, and some buyers qualify for assistance programs that reduce the upfront cash needed even further.
- ✗ **"My credit has to be perfect."**
False. Lenders work with a range of credit profiles. A less-than-perfect score doesn't automatically disqualify you — it just shapes which loan programs make the most sense.
- ✗ **"I should wait."**
Not always. Waiting can mean rising rents, rising prices, and missed time building equity. The right time to buy depends on your personal readiness, not a guess about the market.
- ✗ **"I'm stuck renting forever."**
Definitely false. With the right plan — and the right guide — homeownership is more reachable than most parents realize.



YOUR QUICK REFERENCE

Home Buying Checklist

Print this page and check items off as you go.

- Check credit
- Save for closing costs
- Meet with a lender
- Hire a Realtor
- Tour homes
- Submit an offer
- Complete inspection
- Complete appraisal
- Close on your home
- Move in!

COMMON QUESTIONS

Frequently Asked Questions

Q. How long does buying take?

Varies, lets connect and make a plan

Q. Can I buy after bankruptcy?

Yes

Q. Can I buy with student loans?

Yes

Q. Can I buy while renting?

Yes

Q. Can family help with my down payment?

Yes

Q. Can I use gift funds?

Yes



Why Work With Me?

"I answer my phone."

"I educate — not pressure."

"I negotiate aggressively on your behalf."

"I help clients understand every document they sign."

"My finance background helps buyers make confident financial decisions."

"I stay with you long after closing."

IN THEIR WORDS

Client Success Stories

Reservethisspacefortestimonials,closingphotos,and Google reviews.

Closing Photo



"[Insert a real client quote about their experience buying a home with you.]"

— **[Client Name], [Neighborhood]**

Google Review Screenshot



"[Insert another client testimonial here.]"

— **[Client Name], [Neighborhood]**

FREE TOOLS FOR YOU

Resources

■ Mortgage calculator

■ Moving checklist

■ Utility contacts

■ School search tool

■ Budget worksheet

■ Emergency fund tracker

■ Closing cost worksheet

■ Preferred vendors list

JUST FOR YOU

Bonus Worksheets

■ First-Time Buyer's Savings Tracker

■ Monthly Budget Planner

■ Home Maintenance Calendar

■ Questions to Ask During Showings

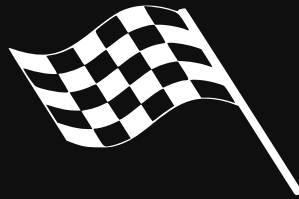
■ Offer Comparison Worksheet

Send me an email suetanya.crosbourne@gmail.com for these resources



ONE LAST THING

Your Family's Next Chapter Starts Here



Homeownership isn't just about buying a house.

*It's about creating memories around the dinner table. Watching your
kids ride bikes in the driveway.*

Building wealth that lasts for generations.

When you're ready, I'm here to guide you every step of the way.

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Social Media



Website

