

YOUR BUYER 2026 CENTRAL FLORIDA EDITION ROAD MAP.

Your Complete Guide from Dreaming to Keys in Hand

90
DAYS TO HOMEOWNERSHIP

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CHAPTER 01 | MINDSET & MOTIVATION

Before You Start

The decisions you make before the search are the most important ones.

Define Your "Why"

Homeownership is one of the largest financial decisions of your life. Before you look at a single listing, get clear on your motivation — because that clarity will carry you through the stress of inspections, counteroffers, and closing delays. Are you tired of rent increases with no equity to show for it? Ready to give your family stability and a yard? Planning to build generational wealth? Write it down. Your "why" is your anchor.

Stability

Fixed mortgage = no more landlord raising rent every year.

Equity

Every payment builds wealth that belongs to you.

Community

Roots in Poinciana, Kissimmee, or Davenport your way.

Freedom

Paint the walls. Get the dog. Make it yours.

Credit & Budget Check-Up

Your credit score and debt-to-income ratio (DTI) are the two numbers that determine what you can buy and what interest rate you'll pay. Pull your free credit report at AnnualCreditReport.com before talking to any lender. Dispute errors — they're more common than you'd think and can cost you thousands in higher rates.

CREDIT SCORE	LOAN ELIGIBLE	TYPICAL RATE IMPACT
760+	All programs — best rates	Lowest available
720–759	Conventional, FHA, VA, USDA	Slightly above minimum

680–719	FHA, VA, USDA, some Conventional	Moderate
640–679	FHA, VA, Hometown Heroes minimum	Higher — work to improve
580–639	FHA only (3.5% down)	Significantly higher
Below 580	Limited options — build first	Work with Bernard's lender part

* Minimum 640 for Hometown Heroes DPA. Scores above 720 unlock the best conventional rates.

BERNARD'S PRO TIP

Pay down credit cards to below 30% of their limit before applying — this alone can boost your score 20-40 points in 30-60 days. Don't open new accounts or make large purchases during this time.

CHAPTER 02 | CREDIT, BUDGET & PRE-APPROVAL

Know Your Numbers

Pre-approval is not optional. It's the difference between a serious buyer and a browser.

Pre-approval is your first real power move. It tells sellers you're financially qualified and ready to close — critical in a competitive market where homes in Poinciana and Kissimmee are going under contract in 28-45 days. It also tells YOU exactly what you can afford, so you don't fall in love with a home that's out of reach.

Understanding Debt-to-Income Ratio (DTI)

DTI = all monthly debt payments / gross monthly income. Most loan programs want your total DTI (including the new mortgage) at or below 43-50%. FHA and VA can go higher with compensating factors. Your car payment, student loans, credit cards, and current rent are all counted.

LOAN TYPE	MAX DTI	MIN CREDIT	MIN DOWN PAYMENT
FHA	50% (w/ compensating factors)	500 (3.5%), 500 (10%)	3.5%
Conventional	45-50%	620	3-5%
VA	41% (flexible w/ residual)	620 (lender)	0%
USDA Rural	41% front / 50% back	640	0%
Hometown Heroes + FHA	50%	640	As low as 0%*

*With Hometown Heroes covering up to 5% of loan amount for down payment and closing costs.

What Pre-Approval vs. Pre-Qualification Actually Means

	PRE-QUALIFICATION	PRE-APPROVAL
What it is	Estimate based on self-reported info	Verified by documents & credit pull
Documents needed	None	Pay stubs, W2s, bank statements, ID
Credit check	Soft pull or none	Hard pull (minor score impact)
Seller credibility	Low	High — required in competitive markets
Time to get	15 minutes	1-3 business days
Bernard recommends		Always pre-approval. Never pre-qual

BERNARD'S PRO TIP

Get pre-approved with Bernard's preferred lender partners who know Hometown Heroes, FHA 203k, and VA loans cold. They move faster and have fewer surprises at closing than big bank retail lenders.

CHAPTER 03 | DOWN PAYMENT ASSISTANCE

Florida DPA Programs

Most first-time buyers pay far less upfront than they think.

Florida has one of the most generous down payment assistance landscapes in the country. The key is knowing which programs stack together and which ones you qualify for. Bernard's lender partners specialize in layering these programs to minimize your out-of-pocket costs.

PROGRAM	MAX ASSISTANCE	TYPE	STACKS WITH
FL Hometown Heroes	Up to \$35,000	0% deferred 2nd mortgage	County SHIP
Florida Assist (FL HFA)	Up to \$10,000	0% deferred 2nd mortgage	Conventional/FHA
Osceola County SHIP	\$10,000-\$30,000	Deferred or forgivable	Hometown Heroes
Polk County SHIP	\$7,500-\$20,000	Deferred or forgivable	Hometown Heroes
FHA 203(b)	N/A (loan program)	3.5% down required	Hometown Heroes
VA Loan	N/A (loan program)	0% down for veterans	Some DPA programs
USDA Rural Housing	N/A (loan program)	0% down — rural areas	Some DPA programs

Stacking Example — Maximum Assistance Scenario

A qualifying buyer in Osceola County purchasing a \$295,000 home could receive:

FL Hometown Heroes

5% of \$295K loan amount

\$14,750**Osceola County SHIP**

County-level deferred assistance

\$15,000**Total DPA Available**

Combined — covers most or all of closing costs + down

\$29,750**Out-of-Pocket Needed**

Potentially just prepaid items & reserves

\$0-\$3,000**IMPORTANT**

DPA funds are limited and first-come, first-served. Hometown Heroes funding can pause mid-year when appropriations run out. Apply BEFORE you find a home — you cannot reserve funds without a fully executed purchase contract.

CHAPTER 04 | FLORIDA HOMETOWN HEROES

Up to \$35,000 for FL Workers

The most powerful DPA program in Florida — and most buyers don't know they qualify.

The Florida Hometown Heroes Housing Program provides a 0% interest, non-amortizing deferred second mortgage of up to 5% of your loan amount (capped at \$35,000, minimum \$10,000). You make NO monthly payments on this assistance. Repayment is only triggered when you sell, refinance, or pay off your primary mortgage.

Who Qualifies — 2026 Requirements

- ✓ First-time homebuyer — or have not owned a primary residence in the past 3 years (veterans exempt)
- ✓ Full-time W-2 employee (35+ hours/week) with a Florida-based employer
- ✓ Employer must have a physical Florida location (work-from-home OK if employer has FL address)
- ✓ Household income at or below 150% of area median income for your county
- ✓ Minimum credit score of 640 (660 for manufactured homes)
- ✓ Purchasing a primary residence in Florida (no investment properties, no vacation homes)
- ✓ Must complete a HUD-approved homebuyer education course (required)
- ✓ Must pair with Conventional, FHA, VA, or USDA first mortgage

2026 Income Limits — Central Florida Counties

COUNTY	2026 INCOME LIMIT (150% AMI)	NOTES
Osceola County	~\$150,000 - \$156,000	Poinciana, Kissimmee, St. Cloud
Polk County	~\$142,950 - \$148,000	Davenport, Haines City, Lakeland
Orange County	~\$156,000 - \$165,000	Orlando, Lake Nona, Windermere area
Seminole County	~\$156,000 - \$168,000	Sanford, Oviedo, Lake Mary

Limits vary by household size and are updated annually. Verify current limits with Bernard's lender partners.

Real Dollar Example — \$295,000 Home in Poinciana

ITEM	WITHOUT HTH	WITH HOMETOWN HEROES
Purchase Price	\$295,000	\$295,000

FHA Down Payment (3.5%)	\$10,325	\$10,325
Closing Costs (est.)	\$8,000	\$8,000
Hometown Heroes DPA	\$0	-\$14,750 (5% of loan)
Osceola SHIP (if stacked)	\$0	-\$15,000
OUT-OF-POCKET AT CLOSING	\$18,325	\$0 - \$3,000*

**Remaining costs may cover prepaid insurance, reserves, and any gaps. Exact amounts vary by lender and closing date.*

BERNARD'S PRO TIP

Bernard works directly with lender partners who process Hometown Heroes applications daily. They know the exact documentation required and move fast — critical since funding is limited and first-come, first-served.

CHAPTER 05 | LOCAL MARKET INTELLIGENCE

The Central Florida Market

What every buyer needs to know about Poinciana, Kissimmee, Davenport & beyond.

Central Florida's market has stabilized significantly from the frenzy of 2021-2022. That's good news for buyers — inventory is rising, days on market have stretched, and sellers are negotiating again. But "stabilized" doesn't mean "stalled." Entry-level homes in Poinciana and Kissimmee still move within 30-45 days.

Market Snapshot by Area — Spring 2026

AREA / ZIP	MEDIAN PRICE	DAYS ON MARKET	LIST-TO-SALE	INVENTORY
Poinciana 34758	\$294,995	28 days	98.8%	Tightening
Poinciana 34759	\$285,000	32 days	98.5%	Tightening
Kissimmee 34741	\$320,000	35 days	97.5%	Moderate
Kissimmee 34744	\$335,000	38 days	97.2%	Moderate
Davenport 33837	\$310,000	42 days	97.0%	Building
St. Cloud 34769	\$355,000	40 days	97.8%	Moderate
Lake Nona / 32827	\$480,000+	45 days	97.0%	Growing

Source: RPR Market Data, March 2026. Median prices and days on market reflect single-family homes.

Why Poinciana Is Bernard's Top Pick for First-Time Buyers

Poinciana sits on the Osceola-Polk county line — straddling two of Central Florida's fastest-growing corridors. At a median of ~\$295K, it's the last attainable entry point within 30-45 minutes of Orlando's job corridor. The community is master-planned with parks, recreation centers, and HOA amenities built in. The Association of Poinciana Villages is one of the largest HOAs in the country. HCA Florida Poinciana Hospital is the area's major employer and continues to expand. For buyers who speak Spanish — Bernard's bilingual advantage means you never lose anything in translation.

- ✓ Sub-\$300K median — last affordable market near Orlando's job corridor
- ✓ SunRail Poinciana Station — direct train to downtown Orlando
- ✓ Large Puerto Rican & Dominican community — bilingual service with Bernard
- ✓ Master-planned with pools, parks, and trails built into community design
- ✓ HCA Poinciana Hospital — major employer with consistent hiring

- ✓ Strong rent-to-price ratios for future investment potential

CHAPTER 06 | THE WEALTH GAP

Rent vs. Own — The Math

Every month you rent, someone else builds equity. Here's what that actually costs you.

This isn't a lecture about renting being "bad." Renting is the right move sometimes. But if you're ready to buy and still renting, this math needs to hit you hard.

5-Year Comparison — Poinciana / Kissimmee Buyer

	RENTING	OWNING
Monthly Payment	\$2,100/mo	\$2,050/mo*
5-Year Total Paid	\$126,000	\$123,000
Equity Built	\$0	~\$40,000-\$55,000+
Tax Deductions	None	Mortgage interest + property tax
Annual Rent Increases	3-8% per year (avg ~5%)	Fixed (30-yr mortgage)
Year 5 Monthly Cost	\$2,676/mo (at 5% increase)	\$2,050/mo (unchanged)
Net Wealth Created	-\$126,000	+\$40,000 to \$55,000+
10-YEAR WEALTH GAP		\$250,000+ difference

*Estimated based on \$295K purchase, FHA financing at current rates, Hometown Heroes DPA. Equity projection includes appreciation at 3% annually.

The Real Cost of Waiting One Year

If you wait 12 months to buy in Poinciana while prices appreciate just 3% annually:

COST OF WAITING 1 YEAR	AMOUNT
Home price increase (3% on \$295K)	+\$8,850
Additional rent paid (\$2,100 x 12)	+\$25,200
Equity you missed building	-\$12,000 (est.)
Total Cost of Waiting	\$46,050+

BERNARD'S PRO TIP

The question isn't 'can I afford to buy?' — it's 'can I afford NOT to?' Run your personal numbers with Bernard's free consultation. Most renters are surprised how close they already are.

CHAPTER 07 | THE SEARCH

Finding the Right Home

Must-haves, neighborhoods, and how to search smart in Central Florida.

Must-Haves vs. Nice-to-Haves

Before you tour a single home, create your list. Separate what you NEED (bedrooms for your family, school district, commute distance, budget) from what you WANT (pool, 3-car garage, new kitchen). Nice-to-haves can be added later. Must-haves cannot. Bernard will hold you to this list so you don't fall in love with the wrong house.

Neighborhood Deep Dive — What to Research Before You Tour

School Zones

Look up the actual school district — not just the ZIP code. School ratings affect both your family and your resale value. Use the Osceola or Polk County School Board's address search tool.

Commute Test

Drive the actual commute at the time you'd drive it. 30 minutes at 10am is 55 minutes at 7:30am on I-4.

HOA Rules & Fees

Get the CC&Rs; before you make an offer. Some Poinciana HOAs have strict rules on parking, fence height, and rental restrictions that affect investors.

Flood Zone Status

Check FEMA's flood map. Central Florida has significant flood zones. A flood zone designation can add \$2,000-\$8,000/year to your insurance cost.

Future Development

Check county GIS maps for planned roads, commercial zoning, and development near the property. The lot behind that quiet home may be zoned commercial.

Crime Data

Use the county sheriff's crime map for the specific neighborhood — not city-wide statistics which can be misleading.

BERNARD'S PRO TIP

Bernard pre-screens every neighborhood before touring — flood zones, HOA financial health, school ratings, and future development plans. You never walk into a showing blind.

CHAPTER 08 | TOURING HOMES

What to Look for During Showings

Most buyers look at finishes. Smart buyers look at structure, systems, and red flags.

Florida homes have unique inspection priorities that differ from other states. Roof age, AC condition, and moisture intrusion are the three biggest cost drivers on a home inspection report. Know what to look for before you fall in love.

Interior Checklist

- ✓ AC system — ask the age. Systems over 10 years old may need replacement (\$5K-\$15K)
- ✓ Water heater — typical lifespan 8-12 years. Check the manufacture date sticker
- ✓ Electrical panel — older panels (Zinsco, Federal Pacific) can be insurance nightmares
- ✓ Signs of moisture: water stains on ceilings, musty smell in closets, soft flooring near bathrooms
- ✓ Floor plan flow — can your furniture fit? Open floor plans show better; verify practically
- ✓ Natural light and ventilation — important for Florida's heat management
- ✓ Attic access — ask about insulation R-value and any visible moisture damage
- ✓ Garage door, windows, and sliding doors — all hurricane impact or shuttered?

Exterior Checklist

- ✓ Roof — ask the age and material. Florida insurance requires roof under 15-20 years for coverage
- ✓ Foundation — look for diagonal cracks at window corners (settling = potential structural issue)
- ✓ Drainage and grading — does the yard slope AWAY from the house? Poor drainage = water intrusion
- ✓ Stucco and siding — cracks, soft spots, or discoloration may indicate moisture infiltration
- ✓ Gutters and downspouts — critical in Florida's heavy rain season
- ✓ Driveway and walkway condition — cosmetic now, expensive to replace later
- ✓ Pool condition — if present, check pump age, screen enclosure, and deck condition
- ✓ Landscaping — mature trees close to the foundation or roof can cause damage

IMPORTANT

Never skip a home inspection — even on new construction. Bernard negotiates inspection contingencies on every offer. A \$400-\$600 inspection can save you \$20,000+ in surprises.

CHAPTER 09 | THE OFFER

Making a Competitive Offer

In Central Florida's market, how you offer matters as much as what you offer.

A purchase offer is more than a price. It's a package of terms that sellers evaluate together. Bernard negotiates dozens of offers per year in Poinciana, Kissimmee, and Davenport — he knows what sellers and their agents respond to and what kills deals.

What's in an Offer

TERM	WHAT IT MEANS	BERNARD'S GUIDANCE
Purchase Price	What you're paying	Based on comps — don't overbid or underbid b
Earnest Money Deposit	Good-faith deposit (1-2%)	Higher EMD shows seriousness to seller
Closing Date	When you take ownership	Flexible dates win deals — ask what seller pref
Inspection Contingency	Right to inspect & negotiate	Always include — never waive in FL
Financing Contingency	Protects you if loan falls through	Include unless cash buyer
Appraisal Contingency	Protects if home appraises low	Negotiate carefully in competitive markets
Seller Concessions	Seller pays part of closing costs	Up to 6% FHA, 3% Conventional
Personal Property	Appliances, fixtures included?	Clarify washer/dryer, fridge in writing

How to Win in a Multiple-Offer Situation

Strong pre-approval letter

Not pre-qual — a full underwritten pre-approval from a known lender signals you will close.

Flexible closing date

Ask the listing agent what date works for the seller. Matching their timeline often wins over a higher price.

Larger earnest money

In Poinciana, 1% EMD is standard. Offering 2-3% shows commitment without legal risk if contingencies are in place.

Escalation clause

Auto-bid up to your max price in increments above competing offers — effective in true bidding wars.

Shorter inspection period

7-10 days instead of 15 gives sellers confidence you're moving fast without waiving your rights.

Personal letter (when appropriate)

A brief, genuine letter from buyer to seller can break ties — especially with owner-occupants.

BERNARD'S PRO TIP

Bernard has closed offers that were NOT the highest price because of how the offer package was structured. Price matters. Terms win deals.

CHAPTER 10 | UNDER CONTRACT

The Critical Timeline

Once your offer is accepted, every deadline matters. Miss one and you can lose your deposit.

Florida real estate contracts have hard deadlines. Unlike some states, missing a contingency deadline in Florida can cost you your earnest money deposit. Bernard tracks every deadline and sends you reminders before they're due — you'll never be surprised.

Day 0	OFFER ACCEPTED Both parties sign. Contract clock starts. Bernard begins coordinating all next steps.
Day 1-3	EARNEST MONEY DUE Wire or check to escrow/title company. Missing this deadline voids the contract. Wire transfer recommended for speed.
Day 3-5	INSPECTION SCHEDULED Bernard coordinates with inspector. Cost: \$350-\$600. Attend in person — the inspector works for you.
Day 7-10	INSPECTION DEADLINE Review report. Negotiate repairs, price reduction, or credits. Or walk away if issues are too severe — with deposit back.
Day 10-15	APPRAISAL ORDERED Lender orders appraisal (\$450-\$650 cost to buyer). If home appraises below purchase price, renegotiation begins.
Day 15-20	TITLE SEARCH & INSURANCE Title company searches for liens, judgments, or ownership disputes. Title insurance protects you permanently.
Day 20-30	UNDERWRITING Lender verifies all documents. DO NOT change jobs, open new credit, or make large purchases during this period.
Day 30-40	CLEAR TO CLOSE "CTC" means your loan is fully approved. Final closing disclosure sent 3 business days before closing.
Day 40-45	FINAL WALKTHROUGH 24-48 hours before closing. Verify agreed repairs done. Check all appliances and utilities work.
Day 45-60	CLOSING DAY Sign documents (~60-90 min). Wire remaining funds. Get your keys. You're a homeowner.

IMPORTANT

The #1 deal-killer under contract: buyers who open new credit cards, buy a car, or change jobs between contract and closing. Your lender re-verifies credit right before closing. Any change can kill your loan approval.

CHAPTER 11 | THE #1 HIDDEN COST

Florida Homeowners Insurance

Florida's insurance market is unlike any other state. Know this before you budget.

Florida has the most expensive homeowners insurance market in the country. The average annual premium in Central Florida is \$3,000-\$6,000+ — compared to a national average of ~\$1,700. For buyers budgeting their monthly payment, this is often the biggest surprise. Get an insurance quote BEFORE making an offer.

What Drives Your Florida Insurance Cost

Roof Age & Material

The single biggest factor. Roofs over 15-20 years old may be uninsurable with standard carriers. Many require 4-point inspections. Hip roofs (all slopes) cost less than gable roofs.

Wind Mitigation

A wind mitigation inspection (\$75-\$150) can save you \$500-\$2,000/year in premiums. It documents hurricane-resistant features.

Flood Zone

Standard homeowners does NOT cover flooding. FEMA flood insurance is separate. In high-risk zones (AE, VE), required by lenders and can run \$1,500-\$5,000+/year.

Construction Year

Homes built after 2002 (post-Florida Building Code update) qualify for significant discounts. Pre-2002 homes cost more.

Location

Distance from coast matters even in Central Florida. Proximity to water features, lakes, and wetlands affects rates.

Claims History

The home's prior claims history is checked — not just yours. A home with prior water damage or mold claims will cost more to insure.

Insurance Market Landscape in Florida 2026

Several major carriers have exited Florida. Citizens Property Insurance (state-backed insurer of last resort) is actively depopulating — pushing policies to private carriers. Get quotes from at least 3 carriers. Bernard can refer you to independent insurance agents who specialize in Central Florida properties.

IMPORTANT

Get your insurance quote BEFORE your inspection deadline — not after. If a home is uninsurable or the premium is \$8,000/year, that changes whether the deal makes sense. You can exit during inspection period.

BERNARD'S PRO TIP

Budget \$300-\$500/month for homeowners insurance in Central Florida in 2026. On a \$295K Poinciana home, expect \$3,000-\$4,500/year depending on roof age and construction. Factor this into your payment calculation before making any offer.

CHAPTER 12 | KNOW BEFORE YOU BUY

Florida Property Taxes

Florida has no state income tax — but property taxes vary significantly by county.

Florida's property taxes are based on the assessed value of your home multiplied by the millage rate (mills per \$1,000 of value). Your first year of ownership reflects the seller's assessed value, which may be much lower than what you paid. After your first January 1st of ownership, the county will reassess the property — often resulting in a significant increase. Budget for this.

Central Florida Property Tax Comparison — 2026

COUNTY	EFFECTIVE TAX RATE ON \$295K HOME	HOMESTEAD EXEMPTION	
Osceola County	~0.97% - 1.05%	~\$2,900 - \$3,100/yr	\$50,000 assessed value reduction
Polk County	~0.90% - 1.00%	~\$2,650 - \$2,950/yr	\$50,000 assessed value reduction
Orange County	~1.00% - 1.10%	~\$2,950 - \$3,250/yr	\$50,000 assessed value reduction
Seminole County	~0.95% - 1.05%	~\$2,800 - \$3,100/yr	\$50,000 assessed value reduction

Rates are effective rates on market value. Actual bills depend on exemptions, special assessments, and CDD fees. Always verify with county property appraiser.

Homestead Exemption — Apply Immediately

If this is your primary residence, apply for Homestead Exemption by March 1 of the year following your purchase. This reduces your assessed value by \$50,000 — saving you roughly \$500-\$700/year in taxes depending on your millage rate. It also activates the Save Our Homes cap, limiting annual assessed value increases to 3% or CPI (whichever is lower) for as long as you own the home.

CDD Fees — The Hidden Property Cost

Many newer communities in Central Florida have Community Development District (CDD) fees. These are assessed to pay for infrastructure (roads, utilities, amenities) built when the community was developed. They appear on your property tax bill and can add \$500-\$3,000+/year. Always check if a community has a CDD before making an offer. Some Poinciana and Davenport communities carry CDD fees — Bernard flags these for every buyer.

BERNARD'S PRO TIP

The year after you buy is when your taxes reset to market value. Your lender's escrow estimate may be based on the seller's lower assessed value. Budget for a tax bill increase of \$1,500-\$3,000 in year two and adjust your escrow accordingly.

CHAPTER 13 | YOUR OPTIONS

New Construction vs. Resale

Central Florida has both — and the decision isn't as simple as "new is better."

Poinciana, Davenport, and the Kissimmee corridor have significant new construction activity from DR Horton, Lennar, Pulte, and smaller regional builders. New construction offers warranties and modern features — but also has traps buyers don't expect. Resale homes have established neighborhoods and room to negotiate.

	NEW CONSTRUCTION	RESALE HOME
Price	Starting \$280K-\$320K in Poinciana	Starting \$250K-\$350K same area
Down Payment Assistance	Builder lenders may restrict DPA programs	All DPA programs available
Negotiation	Limited — builders control price; upgrades Not negotiable	Full negotiation on price, repairs
Move-in Timeline	3-12 months for completion	30-60 days from accepted offer
Inspection	Still required — new builds have defects	Required — look for deferred m
Warranties	1yr workmanship, 2yr mechanical, 10yr structural	Builder warranty; home warranty
HOA / CDD	Often includes both — can add \$200-\$400/yr	Varies by community
Yard / Landscaping	Minimal at delivery	Often established
Builder Incentives	Rate buydowns, closing cost help — read the fine print	Self-repurchases up to 6% (FL)

IMPORTANT

Builder lenders often incentivize buyers to use their in-house financing. These incentives (rate buydowns, closing cost credits) can be valuable — but get a competing quote first. Builder lenders are not always the best rate.

BERNARD'S PRO TIP

If you're going new construction, bring Bernard to your **FIRST** visit — not after you've already registered. Builders ask first-visit questions to establish who your agent is. Without representation documented at visit one, you may lose your right to have an agent negotiate for you.

CHAPTER 14 | THE FINISH LINE

Closing Day & Beyond

What to bring, what to expect, and what to do the moment you get your keys.

What Happens at Closing

Closing typically takes 60-90 minutes at a title company. You'll sign a substantial stack of documents (mostly federally required disclosures). Read everything — especially the Closing Disclosure which summarizes your final loan terms and closing costs. You received this 3 business days before closing — review it then, not at the table.

What to Bring to Closing

- ✓ Government-issued photo ID (driver's license or passport) — for all buyers on the loan
- ✓ Cashier's check or wire confirmation for remaining closing costs and down payment
- ✓ Proof of homeowners insurance (binder from your insurance agent)
- ✓ Any outstanding documentation your lender requested

Understanding Closing Costs

CLOSING COST ITEM	TYPICAL RANGE	WHO PAYS (TYPICALLY)
Loan Origination Fee	0-1% of loan amount	Buyer
Appraisal Fee	\$450-\$650	Buyer
Title Search	\$150-\$300	Buyer or Seller (negotiable)
Owner's Title Insurance	0.3-0.5% of purchase price	Seller (FL custom) or negotiable
Lender's Title Insurance	0.2-0.4% of loan amount	Buyer
Prepaid Interest	Varies by closing date	Buyer
Property Tax Escrow	2-6 months of taxes	Buyer
Homeowners Ins. Escrow	2-3 months of premium	Buyer
Recording Fees	\$50-\$200	Buyer
Doc Stamps on Mortgage	0.35% of loan amount	Buyer
TOTAL ESTIMATE	2-5% of purchase price	\$5,900-\$14,750 on \$295K home

First 30 Days After Closing Checklist

- ✓ File for Homestead Exemption by March 1 at your county property appraiser's office
- ✓ Change locks — you don't know who has copies of the previous keys
- ✓ Update address: USPS, driver's license, bank, employer, subscriptions
- ✓ Set up utilities: FPL/Duke Energy, water, internet, trash in your name
- ✓ Locate shutoff valves for water and gas — know them before you need them
- ✓ Create a home maintenance calendar — HVAC filters, gutters, annual roof inspection
- ✓ Save your closing documents permanently — you'll need them for taxes and future sale

CHAPTER 15 | YOUR REALTOR

Working With Bernard

What you get, what to expect, and how this partnership works.

Bernard Jackson Jr. has been serving buyers, sellers, and renters in Central Florida for 9 years. His ABR® (Accredited Buyer Representative) designation is held by fewer than 3% of REALTORS® nationally. He is bilingual (English/Spanish), which means no detail gets lost for Spanish-speaking buyers. He specializes in first-time buyers, physician loans, and helping renters become homeowners through DPA programs — particularly in Poinciana, Kissimmee, Davenport, and Lake Nona.

What Bernard Does For You

Market Analysis

Before every offer, Bernard pulls comparable sales and active listings to ensure you pay fair market value — not a dollar more.

Lender Coordination

Bernard's preferred lender network includes specialists in Hometown Heroes, physician loans, FHA 203k, and VA. He manages the communication so you're never waiting.

Neighborhood Intel

Every showing is pre-screened for flood zone, HOA health, school zones, and future development. You never walk in blind.

Offer Strategy

Bernard structures offers to win — not just on price, but on terms, timing, and negotiation leverage.

Under Contract Management

He tracks every deadline, coordinates inspections, appraisals, and title — and flags anything that could derail the deal.

Bilingual Service

Spanish-speaking buyers get the same complete, nuanced service — no language barriers, no miscommunication on critical terms.

Post-Closing Support

Need a contractor, insurance agent, or title company after closing? Bernard's network is your network.

What Clients Say

“

Excellent job Bernard — another smooth transaction. Not only did you maintain great communication, you negotiated a great deal for the buyer. If you want a reliable agent, Bernard is the person.”

— Verified Client, Poinciana FL

“

Awesome REALTOR, always updating me with new availability. He found me three locations and got us viewing them the same day. Thank you!"

— **Verified Google Review**

“

Being new to Florida, his guidance made all the difference. His attention to detail and genuine care made us feel comfortable through the entire process."

— **New FL Resident, Kissimmee**

CHAPTER 16 | FLORIDA LAW REQUIRES IT

The Buyer Representation Agreement

What changed, what it means for you, and why it protects you.

As of August 2024, Florida law requires that a written Buyer Representation Agreement be signed before a REALTOR® can show you a home. This is not optional — it is the law. This change came from the NAR settlement and applies to all buyer's agents nationally. Here's what it means for you as a buyer.

What the Agreement Covers

Duration

The agreement specifies a timeframe (typically 30-90 days) during which you work exclusively with that agent for the defined property type and area.

Compensation

The agreement states how the buyer's agent will be compensated. In most cases, the seller still offers buyer's agent compensation — but it is now disclosed in writing.

Services

Lists exactly what services your agent will provide — so you know what you're getting.

Property Type & Area

Defines the scope — single-family in Osceola County, for example. You're not locked into one specific property.

Termination

Most agreements have termination provisions if either party is unsatisfied.

What This Means Practically

In most Central Florida transactions, sellers still offer buyer's agent compensation — and Bernard will negotiate this into your offer if it's not offered. You are not required to pay your agent out of pocket in most scenarios. The agreement makes compensation transparent, which is a good thing — you deserve to know how everyone in the transaction is getting paid.

IMPORTANT

Never walk into a builder's sales office or an open house and sign anything before consulting your agent. Once you register without representation, you may lose the right to have Bernard negotiate for you.

BERNARD'S PRO TIP

Bernard's buyer agreement is straightforward — no hidden terms, no lock-in traps. Ask him to walk you through every line before signing. Transparency is non-negotiable.

CHAPTER 17 | QUICK REFERENCE

Buyer Glossary

Every term you'll encounter — plain English, no jargon.

TERM	DEFINITION
Appraisal	A licensed appraiser's independent estimate of a property's market value.
APR	Annual Percentage Rate — the true annual cost of your loan including fees.
Clear to Close (CTC)	Lender's final approval that all conditions are met and you're ready to close.
Closing Disclosure (CD)	Final loan document listing all costs. You receive this 3 business days before closing.
Contingency	A condition that must be met for the sale to proceed. Inspection, financing, and title are common contingencies.
CDD Fee	Community Development District fee — annual assessment for community services.
DTI	Debt-to-Income Ratio. Monthly debts / gross monthly income. Most lenders require a DTI of 43% or less.
Earnest Money Deposit	Good-faith deposit showing intent to purchase. Applied to closing costs.
Escrow	A neutral third party holding funds and documents. Also refers to your agent's role.
HOA	Homeowners Association. Governs rules, collects dues, and maintains common areas.
Homestead Exemption	FL tax reduction for primary residence owners. Reduces assessed value for property tax.
Loan Estimate (LE)	Document from lender within 3 days of application showing estimated costs and terms.
Millage Rate	Tax rate per \$1,000 of assessed value. Used to calculate your property taxes.
PMI	Private Mortgage Insurance. Required on conventional loans with less than 20% down.
MIP	Mortgage Insurance Premium. FHA's version of PMI. Upfront (1.75%) and monthly.
Save Our Homes Cap	FL law limiting annual assessed value increases to 3% or CPI for homesteaded properties.
Title Insurance	Protects against ownership disputes or undisclosed liens. Lender's and owner's policies.
Underwriting	Lender's process of verifying all borrower and property information before approving a loan.
Wind Mitigation	Inspection documenting hurricane-resistant features. Can significantly reduce windstorm insurance rates.
Warranty Deed	Legal document transferring clear title (ownership) from seller to buyer.

CHAPTER 18 | YOUR NEXT STEP

Ready to Start Your Journey?

From renter to homeowner in 90 days — it's possible with the right plan, the right lender, and the right REALTOR® in your corner. Bernard has helped 46+ families in Poinciana alone make this move. You could be next.

Bernard Jackson Jr., REALTOR®

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- ✓ Neighborhood recommendations based on your priorities and commute
- ✓ Zero pressure, zero obligation — just a straight answer on where you stand

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