COLDWELL BANKER REALTY

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The New Buyer Pack

Everything a buyer needs, in the order it happens — finances, the hunt, the offer, closing day, and the first week in your new home.



Kinsey Haddock

BROKER ASSOCIATE • COLDWELL BANKER REALTY

(850) 340-0646 • kinseyhaddock@flpanhandlerealtor.com

kinseyhaddock.com • emeraldcoastbuyersguide.com

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Prepare Your Finances — Set Your Budget

Buyers who sort the money first shop with confidence and offer without panic. This page is the whole foundation — credit, approval, and the monthly number you'll actually live with.

Know Your Credit

- ☐ **Pull your credit reports** (annualcreditreport.com) and fix errors now — corrections take weeks, and the middle score often sets your rate.
- ☐ **Know your score range** and ask a lender what one tier higher would do to your payment; sometimes a small paydown buys a better loan.
- ☐ **Pause the big moves:** no new cars, cards, or furniture purchases between pre-approval and closing. Lenders re-check.
- ☐ **Keep every dollar documented** — large deposits need a paper trail; gift funds need a gift letter. Ask before you move money.

Get Pre-Approved — Really Pre-Approved

- ☐ **Gather the file once:** two years of tax returns and W-2s, recent pay stubs, two months of bank statements, photo ID.
- ☐ **Ask what you qualify for at three prices** — your ceiling, your comfort zone, and a stretch — with taxes, insurance, and dues included in each.
- ☐ **Understand your cash to close:** down payment, closing costs, and prepaid insurance/taxes are three different numbers.
- ☐ **Ask about assistance:** Florida and local programs, VA, FHA, and USDA options where the property qualifies.
- ☐ **Get the letter in writing** — sellers here expect a lender's pre-approval with any financed offer.

Set the Monthly Number You'll Live With

- ☐ Comfort payment (everything included): _____ per month
- ☐ **Add the coastal costs honestly:** homeowners insurance, flood insurance if the zone requires it, HOA/condo dues, and utilities on a bigger or older home.
- ☐ **Keep reserves after closing** — earnest money, inspections, and the move itself all draw on the same savings.
- ☐ Decide your walk-away number before you're standing in the kitchen of the house you love.

Find the Home

Good searching is a system: research the areas, define the shortlist rules, then tour with your eyes on the things photos hide.

Research the Neighborhoods

- ☐ **Drive your candidate areas at different hours** — morning commute, evening, weekend. A street has three personalities.
- ☐ **Check the school zones by exact address** on the district's site — never trust a listing's school field.
- ☐ **Map the everyday life:** groceries, pharmacy, medical care, the beach access you'll actually use, and the drive to work.
- ☐ **Look up the flood map for the address** and ask what insurance on that street really costs.
- ☐ **Read the HOA/condo rules early** for communities you like — rentals, pets, parking, and dues shape daily life and budget.

The House-Hunting Checklist

- ☐ Must-haves settled in writing: beds, baths, garage/parking, yard, office space, single-story or two.
- ☐ Nice-to-haves separated from deal-breakers — every home is a trade; know yours in advance.
- ☐ Tour with a same-day rating habit: score each home before you sleep on it (condition, location, total monthly cost).
- ☐ Ask about anything furnished or equipped that might convey — here, it's negotiable more often than you'd think.

At Every Showing, Note

- ☐ **Roof and HVAC age** — ask directly; both drive insurance and near-term budget.
- ☐ **Water clues:** ceiling stains, soft baseboards, musty smells, grading that pushes water toward the house.
- ☐ **Light, noise, and privacy** — the three things no listing photo can tell you.
- ☐ **Storage and parking reality** — garage fit, closet depth, room for the vehicles and gear you own.
- ☐ **Phone signal and internet providers** if you work from home.
- ☐ **The one thing you'd change** — and roughly what it costs. Every home has one; price it, don't fear it.

Make the Offer — and Go Under Contract

The offer is more than a price: terms, timelines, and deposits decide whose contract wins and how smooth the next 30–45 days run.

Writing a Strong Offer

- ☐ **Price from comparable sales,** not from the asking price — I'll show you the same data an appraiser will see.
- ☐ **Earnest money ready:** the deposit that shows you're serious, due within days of an accepted contract.
- ☐ **Contingencies chosen with intent** — inspection, financing, appraisal, and (for condos/HOAs) document review. Each one is protection; each one is also a term the seller weighs.
- ☐ **Closing date set to reality** — lender speed, seller's move, and your own logistics.

Under Contract — Your Timeline

- ☐ **Earnest money delivered** on schedule — usually within a few days of signing. This deadline is unforgiving.
- ☐ **Inspections within the window** — general inspection, termite/WDO, plus the 4-point and wind-mitigation your insurer requires.
- ☐ **Appraisal** ordered by the lender; if value comes in low, we follow the plan we made when we wrote the offer.
- ☐ **Insurance bound early** — homeowners, and flood if required. Florida insurance is never a last-week task.
- ☐ **Association documents reviewed** inside the review window, if the home has an HOA or is a condo.
- ☐ **Title and survey** checked for liens, easements, or surprises.
- ☐ **Final walkthrough** in closing week — condition as promised, agreed repairs done, nothing left behind that shouldn't be.
- ☐ **Closing disclosure reviewed** three business days before closing; funds wired only on instructions you verify by phone with the title company.

Closing Day

About an hour, a stack of signatures, and the keys. Here's how to walk in ready.

Bring

- ☐ **Government photo ID** for everyone signing — unexpired.
- ☐ **Funds to close** wired ahead per verified instructions (or a cashier's check, if that's the agreed method).
- ☐ **Proof of insurance** bound and paid — your lender requires it to fund the loan.
- ☐ Your questions list, and your phone charger. You'll sign a lot of paper.

Before You Sign

- ☐ Final walkthrough complete and any issues raised — after closing, leverage is gone.
- ☐ Closing disclosure compared against your loan estimate — question any number that moved.
- ☐ Names, address, and figures checked on the deed and note — small typos become real paperwork later.

Right After

- ☐ Collect the keys, remotes, fobs, and manuals — and photograph the closing package's key pages as a backup.
- ☐ Store the full closing package somewhere safe; tax time will ask for it.
- ☐ Turn the page: utilities, change of address, and your first week in the home are next.

> **Wire-fraud warning, one more time**
> Closing funds are stolen every week in Florida by emailed "updated wiring instructions." Real instructions never change by email. Always confirm by phone with the title company at a number you already have — mine is on the cover of this pack if you need a second voice.

Move-In Clean — Before the Furniture Arrives

The easiest deep clean of your life is the one done on an empty house. If you can, take the day between closing and the furniture truck — this list is the whole job.

Kitchen

- ☐ Wipe inside every cabinet and drawer — wash or replace shelf liner while they're empty.
- ☐ Clean inside the oven, microwave, and refrigerator (pull the fridge out and vacuum behind it if you can); run the dishwasher empty with a cleaning cycle and clear its filter.
- ☐ Degrease counters, backsplash, and range hood; sanitize the sink and run the disposal with ice and citrus.

Bathrooms

- ☐ Sanitize tub, shower, toilet, and sink — everything, top to bottom, before anyone uses them.
- ☐ Wipe inside vanity cabinets and medicine cabinets; wash mirrors and floors.
- ☐ Replace tired toilet seats — inexpensive, and the home instantly feels like yours.

Living Room & Dining Room

- ☐ Wash windows on the inside; clean sills and tracks (you'll be amazed what's in the tracks).
- ☐ Dust ceiling fans, vents, and baseboards; spot-clean wall marks.
- ☐ Sweep, vacuum, or mop every floor — work from the farthest room toward the door.

Bedrooms

- ☐ Vacuum closets, shelves included; dust fans and light fixtures.
- ☐ Clean windows and wipe closet doors and tracks; finish with the floors.

Laundry Room, Stairwells & Entry

- ☐ Wipe down the washer and dryer; clean the lint trap and detergent drawer; run one empty hot wash cycle.
- ☐ Sweep or vacuum stairs; wipe the handrail; dust light fixtures and ledges.
- ☐ Sweep the porch and entry; shake out or replace the doormat.

Whole-Home Finishers

- ☐ **Fresh HVAC filters in** — start your ownership with clean ones and note the size on your phone.
- ☐ Test smoke and CO detectors; fresh batteries where there's any doubt.
- ☐ Open the windows and air the whole home out while you work.
- ☐ Mop your way out the front door. Furniture can arrive tomorrow — tonight, the house is clean and yours.

Utility Providers — Set Up Before You Arrive

Line up service ahead of time — most providers let you schedule start dates once you have a closing date. The goal: everything live at the new home on day one, and nothing still running in your name at the old one.

Internet & Cable TV

Book the installation appointment for arrival day or the day after — installer visits book out, so schedule as soon as your closing date is set.

Company: _____ Phone: _____

Website: _____ Install date: _____ Confirmation #: _____

Electric

Start or transfer service effective closing day, so the home is powered the moment you get the keys.

Company: _____ Phone: _____

Website: _____ Start date: _____ Account #: _____

Water & Sewer

Put water in your name effective the closing / move-in date — a gap can mean a shutoff and a reconnect fee.

Company: _____ Phone: _____

Website: _____ Start date: _____ Account #: _____

Gas

Transfer or start effective closing day. If the home uses propane, confirm the supplier and the tank level at closing.

Company: _____ Phone: _____

Website: _____ Start date: _____ Account #: _____

Trash & Recycling

Start service for your first week, and confirm the pickup day plus when carts will be delivered.

Company: _____ Phone: _____

Website: _____ Start date: _____ Pickup day: _____

Phone & Home Security

Update your mobile account's service address for E911, and re-point security cameras and smart-home apps once the home is yours.

Company: _____ Phone: _____

Website: _____ Start date: _____ Account #: _____

Your First 48 Hours

- ☐ Water on — run every faucet and check under sinks for leaks.
- ☐ Electric on — test the breaker panel, air conditioning, and water heater.
- ☐ Internet / cable installed and Wi-Fi live.
- ☐ Trash pickup day confirmed and carts in place.
- ☐ Locks changed or door codes reset — the house is yours now.

Change of Address

One move, dozens of address books. Work this page top to bottom and your mail, bills, and accounts will land in the right place.

Leaving — Old Address

Street: _____

City / State / ZIP: _____

Last day at this address: _____

Arriving — New Address

Street: _____

City / State / ZIP: _____

Move-in date: _____

First: The Post Office

☐ **File the USPS change-of-address** (online at usps.com or at any post office) about a week before the move, and set mail forwarding to start on your move date. Forwarding is a cushion, not a substitute for notifying everyone below.

Government & ID

☐ DMV — driver's license & vehicle registration (new Florida residents transfer both)

☐ IRS

☐ Social Security Administration

☐ Voter registration

Insurance

☐ Homeowners / renters

☐ Auto

☐ Life & health

☐ Flood policy, if you carry one

Money

☐ Banks & credit unions

☐ Loan & credit card companies

☐ Financial advisor & accountant

☐ Retirement & investment accounts

Home & Utilities

☐ Every provider on the utilities page — stops at the old home, starts at the new

☐ Smart-home apps (doorbell, thermostat, alarm monitoring)

☐ Lawn, pool & pest services

Subscriptions & Deliveries

☐ Amazon & delivery accounts

☐ Streaming services

☐ Gym & club memberships

☐ Retail & loyalty accounts

Health, Work & Family

☐ Employer & payroll

☐ Doctor & dentist

☐ Veterinarian & pharmacy

☐ Schools & childcare

Moving In — Your First Week Home

The boxes can wait a few days. These can't — safety, systems, and the paperwork that makes the house officially yours.

Day One

- ☐ **Change the locks or reset every code** — doors, garage keypad, smart locks. You don't know who has the old keys.
- ☐ **Test smoke and CO detectors;** replace batteries if there's any doubt, and note the units' ages.
- ☐ **Find and label:** the main water shut-off, the breaker panel, and the HVAC — before you ever need them at midnight.
- ☐ **Photograph every room** as it stands today — your baseline record of the home's condition.
- ☐ **Check the utilities page** of this pack — water, electric, internet all live and in your name.

The First Week

- ☐ **Change the HVAC filters** and set a reminder rhythm — coastal systems work hard.
- ☐ **Program the thermostat,** set up Wi-Fi and smart devices on your own accounts, and retire any of the seller's access.
- ☐ **Meet the systems:** water heater temperature, irrigation timer, pool equipment if you have it — read the manuals the seller left.
- ☐ **Walk the property line** and the roofline with fresh eyes; start your home maintenance list while everything is new to you.
- ☐ **Introduce yourself to a neighbor or two** — local knowledge (trash quirks, storm habits, the good handyman) is a real asset.

The Paperwork Month

- ☐ **File homestead exemption** with the county property appraiser if this is your primary home — deadline March 1.
- ☐ **Update your driver's license and vehicle registration** to the new Florida address (see the Change of Address page).
- ☐ **Set up your home records file:** closing package, insurance policies, warranties, manuals, and contractor receipts.
- ☐ **Calendar the renewals:** insurance, any service contracts, and your first annual maintenance pass.

Kinsey Haddock — Broker Associate, Coldwell Banker Realty
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