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INI REALTY, INC.

# Jacksonville Home Buyer's Timeline

Your step-by-step guide to buying with confidence


HOMES ANYTIME
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# What You'll Find Inside

Your journey from pre-approval to keys—one calm step at a time.

1. **Pre-Approval**
   Know your budget before you shop.
2. **Home Search**
   We find listings that fit your life.
3. **Touring Homes**
   See spaces in person, ask questions.
4. **Making an Offer**
   We craft a competitive, smart offer.
5. **Inspection**
   Uncover any issues before you commit.
6. **Appraisal**
   Confirm the home's value for your lender.
7. **Underwriting**
   Your loan gets its final review.
8. **Closing**
   Sign the paperwork—almost there!
9. **Keys in Hand**
   Welcome home. You did it!

Every step is guided. Every question is welcome. You're never alone in this process.

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## Amanda’s Tip

*Just because a lender approves you for a certain amount doesn't mean you have to spend it all. Choose a monthly payment that still leaves room for vacations, hobbies, dining out, and enjoying everything Jacksonville has to offer.*

# Know Your Budget

One of the smartest things you can do is understand your budget before you begin looking at homes. Getting pre-approved by a lender not only tells you how much you may qualify to borrow, but it also helps you understand what your monthly payment could look like.

Remember: The purchase price isn't the only cost to consider. In Northeast Florida, your monthly payment may also include:

- Property Taxes
- Homeowners Insurance
- Flood Insurance (if applicable)
- HOA Fees
- CDD Fees (in some newer communities)

Knowing these costs upfront can help you shop with confidence and avoid surprises later.

# Pre-Approval Checklist

Gather these documents before speaking with your lender:

□ Government-issued photo ID (Driver's License or Passport)
□ Social Security Number (or Individual Taxpayer Identification Number if applicable)
□ Last 30 days of pay stubs
□ W-2s for the past two years
□ Federal Tax Returns for the past two years (if required)
□ Bank statements for the past two months
□ Statements for investment or retirement accounts (if using these funds)
□ Proof of additional income (bonuses, commissions, rental income, etc., if applicable)
□ Employment information (employer name and contact details)
□ List of current monthly debts (car loans, student loans, credit cards, etc.)
□ Proof of funds for your down payment and closing costs
□ Documentation for any large recent deposits (if requested by your lender)

## Amanda’s Tip

*Don't just fall in love with the house—fall in love with the neighborhood.*
*I've found that the neighborhood often has a bigger impact on your day-to-day happiness than the house itself. Think about where you'll grocery shop, walk your dog, enjoy dinner, or spend weekends. If you're relocating and can't be here in person, I can provide virtual tours and show you not only the home but also the surrounding neighborhood, nearby amenities, traffic patterns, and the little details that photos simply can't capture.*

# Home Search & Touring Homes

Now comes the exciting part—finding the right home!
Before you start touring, think beyond the house itself. A home can be updated over time, but the neighborhood, commute, and lifestyle are much harder to change. Narrowing down where you want to live first will make your search much easier and help you avoid feeling overwhelmed by hundreds of listings.

## Home Search Checklist

□ Decide on your must-haves (bedrooms, bathrooms, garage, home office, etc.)
□ Make a separate list of your "nice-to-have" features.
□ Choose your preferred neighborhoods.
□ Consider your daily commute to work, school, or the beach.
□ Set up property alerts so you know when new homes come on the market.
□ Drive through neighborhoods if you're in town—or ask for virtual neighborhood tours if you're relocating.
□ Review estimated monthly payments before falling in love with a home.
□ Keep an open mind—sometimes the perfect home isn't exactly what you pictured.

## Touring Homes Checklist

□ Take photos and notes during each showing.
□ Compare each home against your must-have list.
□ Check the condition of the roof, HVAC, windows, and major systems.
□ Open closets and cabinets to evaluate storage.
□ Pay attention to natural light throughout the home.
□ Listen for road noise or other nearby sounds.
□ Walk or drive around the neighborhood after your showing.
□ Imagine your everyday routine—does the home fit your lifestyle?

## Buying Waterfront?

If you're considering a waterfront home, be sure to ask:
□ Is there a dock or boat lift?
□ Is the bulkhead or seawall in good condition?
□ How deep is the water?
□ Can you reach the Intracoastal or St. Johns River without bridge restrictions?
□ Is the property located in a flood zone?


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## Amanda’s Tip

*The strongest offer isn't always the highest offer.*
*Price is important, but it's not the only thing sellers consider. A flexible closing date, fewer contingencies, a solid pre-approval, or simply making the process easier for the seller can sometimes make your offer stand out—even if another buyer offers a little more.*
*The right strategy depends on the home, the market, and the seller's situation. That's why it's important to look at the whole picture before deciding how to structure your offer.*

# Making an Offer

Congratulations—you've found a home you'd love to own!
Before submitting an offer, take a moment to make sure you're making an informed decision. Your REALTOR® will review comparable sales, current market conditions, and any factors that may affect the home's value. Every offer is unique, and it's about more than just the purchase price.

## Before You Submit Your Offer

- ☐ Review recent comparable sales with your REALTOR®.
- ☐ Discuss the home's asking price and current market conditions.
- ☐ Decide on an offer price you're comfortable with.
- ☐ Determine your earnest money deposit.
- ☐ Review your financing and down payment.
- ☐ Consider your preferred closing date.
- ☐ Discuss any contingencies (financing, inspection, appraisal, etc.).
- ☐ Decide whether you'll request closing cost assistance, if appropriate.
- ☐ Read and understand the purchase contract before signing.
- ☐ Submit your offer and be prepared for possible negotiations.

## If the Seller Counters Your Offer

- ☐ Review the seller's counteroffer carefully.
- ☐ Discuss your options with your REALTOR®.
- ☐ Decide whether to accept, counter again, or walk away.
- ☐ Keep your budget and long-term goals in mind.


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# Inspection, Appraisal & Underwriting

Congratulations—your offer has been accepted!
Now the real work begins behind the scenes. Several important steps happen around the same time, and while it may feel like a lot, don't worry—this is all a normal part of the home buying process. Your REALTOR®, lender, title company, and other professionals are working together to keep everything moving toward closing day.

## Home Inspection Checklist

□ Schedule your home inspection as soon as possible.
□ Attend the inspection if you can (it's a great learning opportunity).
□ Review the inspection report carefully.
□ Discuss any concerns with your REALTOR®.
□ Decide whether to request repairs or credits from the seller.
□ Keep track of inspection contingency deadlines.

## Appraisal Checklist

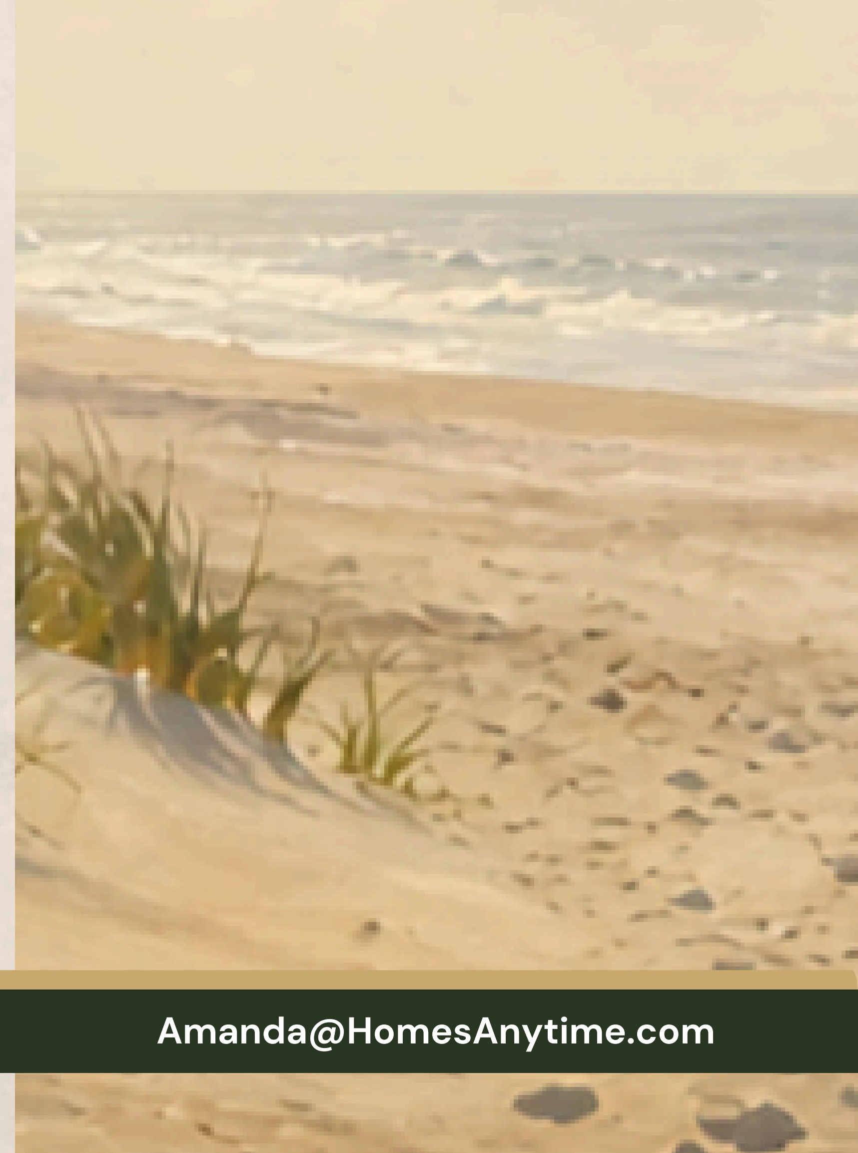
□ Confirm your lender has ordered the appraisal.
□ Understand that the appraisal protects both you and your lender by confirming the home's value.
□ Be prepared for possible delays during busy market periods.
□ If the appraisal comes in lower than the purchase price, discuss your options with your REALTOR® and lender.

## Loan Underwriting Checklist

□ Respond promptly to any requests from your lender.
□ Provide any additional documents as quickly as possible.
□ Avoid changing jobs before closing, if possible.
□ Avoid opening new credit cards or financing major purchases.
□ Avoid making large unexplained bank deposits or withdrawals.
□ Stay in regular contact with your lender until your loan receives final approval.

## Amanda's Tip

*This is often the busiest part of the home buying process, and it's completely normal for your lender to request additional documents or ask follow-up questions. It doesn't necessarily mean there's a problem—they're simply verifying information before giving final loan approval. One of the best things you can do during this stage is respond quickly to requests and stay patient. Every completed step brings you one step closer to getting the keys to your new home.*



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### Amanda’s Tip

*Take a moment to celebrate—you've earned it! Buying a home is one of life's biggest milestones, and getting the keys is just the beginning of your next chapter.*

*Don't feel like you have to unpack everything on the first day. Take a walk around your new neighborhood, find your nearest grocery store, grab a coffee from a local café, or head to the beach if you're nearby. One of the best parts of moving to Jacksonville is discovering everything the area has to offer.*

*And remember, my support doesn't end at the closing table. Whether you need recommendations for local contractors, restaurants, doctors, or just want to know where the locals go, I'm always happy to help.*

# Closing Day – Keys in Hand!

Congratulations—you're almost there!

Closing day is when ownership of your new home officially transfers to you. After weeks of searching, negotiating, inspections, and paperwork, it's finally time to sign the final documents and receive the keys to your new home. In Florida, most closings take place at a title company, where the closing documents are signed, funds are transferred, and the deed is recorded.

## Before Closing Day

- □ Review your Closing Disclosure with your lender.
- □ Arrange a wire transfer or cashier's check for your closing funds (follow your title company's instructions carefully).
- □ Bring a valid government-issued photo ID.
- □ Complete your final walkthrough to confirm the home is in the agreed-upon condition.
- □ Confirm your homeowners insurance policy is active.
- □ Schedule utilities to be transferred into your name.
- □ Pack a folder with all your important closing documents.

## Closing Day

- □ Bring your photo ID.
- □ Sign the closing documents.
- □ Ask questions if there's anything you don't understand.
- □ Confirm your funds have been received.
- □ Celebrate—you officially own your new home!

## After Closing

- □ Change the locks or rekey your home.
- □ Save copies of all your closing documents.
- □ Update your mailing address.
- □ Introduce yourself to your new neighbors.
- □ Explore your new Jacksonville neighborhood.
- □ Enjoy your new home!

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# Thank you!

Thank you for downloading my Jacksonville Home Buyer's Timeline.
I hope this guide has helped make the buying process feel a little less overwhelming and a lot more exciting.
If you ever have questions about buying a home or relocating to Jacksonville, don't hesitate to reach out.
Wishing you many happy memories in your new home!

**Amanda Bolwell**
**REALTOR® | HomesAnytime**

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