THE COSTIN TEAM

LEVIN RINKE REALTY

BUYING · FLORIDA PANHANDLE + COASTAL ALABAMA

Your path to the keys.

The buyer transaction, from the first conversation to possession.

THE CLIENT COLLECTION · SEPTEMBER 2026

Gregg Costin

Practical guidance for your next real estate decision.

(850) 266-5005 · GreggCostin.com

02

THE TWO-MINUTE ORIENTATION

What matters. Where to find it.

THE SHORT ANSWER

Start with a comfortable payment budget and lender preapproval, then search, negotiate, inspect, finalize financing, and close. Your signed contract sets the deadlines; this guide shows what needs to happen at each stage.

1 **Prepare**
Budget, lender review and your search plan.

2 **Investigate**
Contract dates, property condition and the numbers.

3 **Close**
Final checks, funding, possession and your records.

INSIDE THIS GUIDE

Use this with your team

Official figures carry sources and dates. Worked examples are hypothetical, not current quotes or promises of approval. Your signed contract, lender requirements, insurance policy and military orders control the actual transaction. Keep private documents in the responsible professional’s secure channel.

01 The complete transaction at a glance

This sequence is a planning framework, not a promised closing duration.

The sequence

Stage	Your work	What moves the file forward
1. Prepare	Budget, lender preapproval, agent consultation	Usable payment and cash-to-close plan
2. Search	Compare properties and ownership costs	A home that fits budget and objectives
3. Offer	Review price, contingencies, deposit, dates	Fully signed contract
4. Due diligence	Inspect, quote insurance, review title and association	Documented decisions before deadlines
5. Financing	Complete underwriting and appraisal conditions	Lender approval and closing preparation
6. Close	Review figures, verify funds, walk through, sign	Funding/recording and possession as agreed
7. Own	Service transfer, maintenance, tax planning	A documented ownership handoff

Preapproval belongs in the first or second step because financing affects every later decision: purchase price, property eligibility, inspection and appraisal timing, cash reserves, and what you can responsibly promise in an offer. A pleasant tour does not answer those questions.

KEEP IN MIND

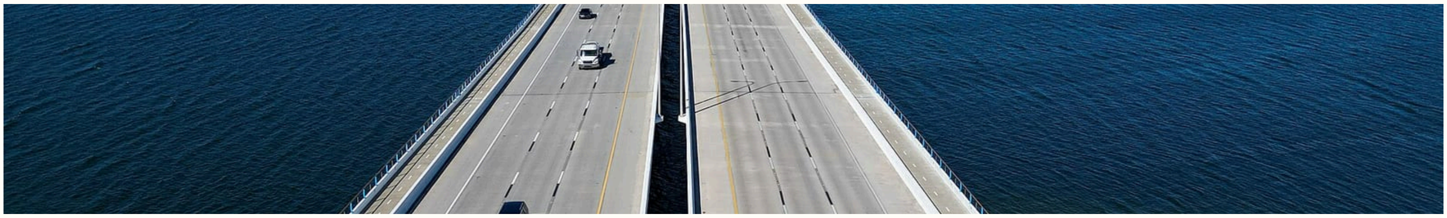
Make two calendars

Keep a transaction calendar with contractual deadlines and a household calendar with lease notice, moving, work, school, and temporary-lodging dates. A change in one can affect the other.

Sources reviewed 2026-09-06: CFPB: Get a preapproval letter · CFPB: Documents before closing

02 Before serious home shopping

Build the team and the numbers before the search becomes urgent.



Your preparation checklist

- ☐ Discuss representation, services, compensation, and communication expectations with your agent.
- ☐ Ask a lender for a documented preapproval; confirm what was reviewed and what remains conditional.
- ☐ Set a payment target including taxes after purchase, insurance, flood coverage, HOA dues, and maintenance.
- ☐ Keep closing cash and emergency reserves separate.
- ☐ Write your needs: property type, work routes, accessibility features, outdoor space, and timing.
- ☐ Identify lease, existing-home sale, employment, or PCS constraints.
- ☐ Review properties by objective features and address-specific facts, not assumptions about who lives nearby.

The lender, inspector, insurance professional, title company or closing attorney, association manager, and agent handle different questions. Decide how you will receive updates and where documents belong. Ask who can resolve each type of problem rather than expecting a single person to approve everything.

YOUR WORKING NOTES · CONFIRM WITH THE RESPONSIBLE PROFESSIONAL

Your search brief

Comfortable payment / available closing cash:

Target areas and routes to test:

Essential features / flexible preferences:

Move date / contingency / decision-makers:

Sources reviewed 2026-09-06: CFPB: Get a preapproval letter

03 Offer accepted: start the clocks

Calendar the actual signed terms immediately. Do not replace them with a generic checklist.

Confirm in writing

Item	What to record
Effective date	The date used by the contract to calculate periods
Earnest money	Amount, holder, method, receipt, and exact due date
Inspection rights	Period, notice method, cancellation or repair provisions
Financing	Application, approval, and notification requirements
Appraisal	Any appraisal contingency or addendum and its limits
Title / survey / association	Delivery, review, objection, and approval deadlines
Closing / possession	Signing, funding, recording, keys, and any occupancy agreement

Get the executed contract to the lender and closing professional. Schedule inspections early enough to review results and obtain estimates before your decision deadline. Insurance quotes and association review should run alongside inspections rather than wait for underwriting to finish.

KEEP IN MIND

Earnest money is not automatically refundable

The contract and your compliance with its notice and timing requirements determine the parties' rights. Ask your agent or attorney before assuming an inspection issue or financing delay permits a refund.

YOUR WORKING NOTES · CONFIRM WITH THE RESPONSIBLE PROFESSIONAL

First actions

Deposit receipt confirmed by: ____________________

Inspection booked / decision deadline: ____________________

Lender and closing professional have the complete contract: ____________________

Sources reviewed 2026-09-06: CFPB: Documents before closing

04 Investigate the property and its costs

An inspection, an appraisal, an insurance review, and a title review answer different questions.

Four reviews

Review / What you need to understand

Inspection
Condition, safety concerns, systems, specialist follow-up, and repair priorities. It does not guarantee future performance.

Appraisal
The lender's value and property-eligibility review. It is not your independent home inspection.

Insurance
Coverage availability, exclusions, roof eligibility, deductibles, wind/flood treatment, and the lender's requirements.

Title / survey / association
Ownership, recorded restrictions, easements, boundaries, assessments, rental rules, and unresolved exceptions.

Turn findings into decisions

- [ ] Request specialist estimates when an issue materially affects your budget or willingness to buy.
- [ ] Review the insurance quote and required work with the lender before waiving protections.
- [ ] Use your written contract to decide whether to accept, negotiate, or exercise a right before it expires.
- [ ] Confirm permits and documentation for important alterations where relevant.
- [ ] Read association financials, insurance, inspection reports, and approved or proposed assessments.

A seller credit cannot repair every problem. The lender may require certain repairs before funding, and a credit is constrained by the loan program and transaction. Ask whether the proposed solution is both contractually documented and financeable.

Sources reviewed 2026-09-06: VA: Buying with a VA-backed loan · Florida DBPR: Condominium FAQs

05 The last stretch before closing

Protect the approval, confirm the numbers, and separate signing from possession.

Financing and closing checklist

- ☐ Respond to underwriting requests with complete documents through the lender's portal.
- ☐ Review the Closing Disclosure and compare it with the latest Loan Estimate.
- ☐ Verify wire instructions using a trusted phone number obtained independently.
- ☐ Confirm identity requirements, remote-signing or power-of-attorney approval, and the possession agreement.
- ☐ Confirm appraisal and insurance conditions are cleared and the rate lock covers the expected closing.
- ☐ Ask about changes in loan amount, rate, cash to close, credits, prepaid items, and escrow.
- ☐ Complete the final walkthrough and check agreed repairs, included items, and the property's condition.

For most covered mortgages, the lender must provide the Closing Disclosure at least three business days before consummation. The lender calculates that waiting period. Signing documents does not by itself mean funds have been disbursed or you are entitled to possession.

KEEP IN MIND

Do not assume a last-minute fix is harmless

Certain loan changes require a corrected disclosure and a new waiting period. Ask the lender and closing professional whether a change affects the closing schedule before booking an irreversible move.

Sources reviewed 2026-09-06: CFPB: What is a Closing Disclosure? · CFPB: TILA-RESPA disclosure FAQs · CFPB: Closing Disclosure explainer

06 After closing: make the handoff complete

A useful transaction ends with organized records and a plan for owning the property.

Ownership handoff

When to plan it / Action

At possession

Confirm keys, remotes, access codes, utility transfer, warranties, and agreed personal property.

As documents arrive

Save the final signed package, settlement statement, title policy, survey, insurance declarations, and repair documentation.

Before first payment

Verify the servicer and payment instructions from trustworthy documents. Confirm when and where the first payment is due.

During the first month

Document maintenance priorities, replace filters as appropriate, and locate shutoffs.

Tax planning

Review homestead eligibility and filing dates with the county. The seller’s exemption does not transfer to you automatically.

YOUR WORKING NOTES · CONFIRM WITH THE RESPONSIBLE PROFESSIONAL

Your live deadline sheet

Contract effective date / earnest-money due:

Inspection decision / finance approval due:

Insurance binding / association approval due:

Closing Disclosure receipt / lender-confirmed earliest closing:

Final walkthrough / closing / possession:

First mortgage payment / tax-exemption follow-up:

Keep this sheet current when a written amendment changes a date. Assign an owner to each action so “someone is handling it” never becomes the reason a deadline is missed.

Sources reviewed 2026-09-06: CFPB: Documents before closing · CFPB: Closing Disclosure explainer · Florida DOR: Property tax forms and publications

FOLLOW THE EVIDENCE

The original guidance.

Consult the source before relying on a changing amount, deadline, policy or contact. Source review: 2026-09-06.

01

CFPB: Get a preapproval letter

https://www.consumerfinance.gov/owning-a-home/explore/get-a-preapproval-letter/

02

CFPB: Documents before closing

https://www.consumerfinance.gov/ask-cfpb/what-documents-should-i-receive-before-closing-on-a-mortgage-loan-en-181/

03

VA: Buying with a VA-backed loan

https://www.va.gov/housing-assistance/home-loans/home-buying-process/

04

Florida DBPR: Condominium FAQs

https://condos.myfloridalicense.com/faqs/

05

CFPB: What is a Closing Disclosure?

https://www.consumerfinance.gov/ask-cfpb/what-is-a-closing-disclosure-en-1983/

06

CFPB: TILA-RESPA disclosure FAQs

https://www.consumerfinance.gov/compliance/compliance-resources/mortgage-resources/tila-respa-integrated-disclosures/tila-respa-integrated-disclosure-faqs/

Apply the rule to your situation

This is an educational resource. Your lender, closing professional, insurer, property appraiser and installation offices confirm matters within their roles. No government agency, military installation or lender sponsors or endorses this publication. Source review dates change only after actual verification.

FOLLOW THE EVIDENCE

The original guidance.

Consult the source before relying on a changing amount, deadline, policy or contact. Source review: 2026-09-06.

07

CFPB: Closing Disclosure explainer

https://www.consumerfinance.gov/owning-a-home/closing-disclosure/

08

Florida DOR: Property tax forms and publications

https://floridarevenue.com/property/Pages/Forms.aspx

Apply the rule to your situation

This is an educational resource. Your lender, closing professional, insurer, property appraiser and installation offices confirm matters within their roles. No government agency, military installation or lender sponsors or endorses this publication. Source review dates change only after actual verification.

THE COSTIN TEAM

LEVIN RINKE REALTY

THE COSTIN TEAM · LEVIN RINKE REALTY

Gregg Costin

REALTOR® · Licensed in Florida & Alabama

Coastal expertise. Personal attention.

From waterfront homes and first purchases to complex military moves, I bring disciplined planning, clear advice and skilled negotiation to one of your most consequential decisions.

RECOGNITION

2025 Rookie of the Year

Levin Rinke Realty / Forbes Global Properties

Retired U.S. Air Force Captain · E-3 AWACS Combat Systems Officer · Prior-enlisted Staff Sergeant
20 years of military service. 11 personal PCS moves.

$25M+	60+	99.89%	8.1%
Transaction volume	Families helped in the past year	List-to-price ratio Seller clients	Average price reduction Buyer clients

Credentials behind the guidance.

ABR®	Accredited Buyer's Representative	SRS®	Seller Representative Specialist
RENE®	Real Estate Negotiation Expert	HFR®	Home Finance Resource
MRP®	Military Relocation Professional	FMS®	Florida Military Specialist
MCA®	MORE Certified Agent	FAA	Part 107 Certified

Let's plan your next move.

(850) 266-5005

greggcostin@gmail.com

BUY · SELL · COASTAL LIVING

GreggCostin.com

MILITARY · VA · PCS RELOCATION

PensacolaMilitaryHousing.com

Instagram	Facebook	YouTube	LinkedIn
@greggcostinrealtor	/greggcostinrealtor	@PensacolaMilitaryRealtor	/in/greggcostin

Performance figures provided by Gregg Costin, September 6, 2026.
Credentials & recognition: Brokerage profile · Biography · Reviewed September 6, 2026. All contact links.
Florida license SL3630964 · Licensed in Florida & Alabama · Equal Housing Opportunity.