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

SEE THE WHOLE PROCESS FIRST

Your path, from start to finish.

The complete purchase, with a deeper look at this guide's subject.

01 **Preapproval + the money plan**

Verify borrowing capacity before searching or touring. Select the product, payment, cash and reserve plan. Cash buyers verify funds.

02 **Search + property-specific offer**

Compare suitable homes and real ownership costs. Agree on price, protections, deposit, dates and possession.

03 **Accepted contract + calendar**

Deliver the signed contract, confirm the deposit and open the lender and closing files. Calendar every actual deadline.

04 **Investigate + decide**

Inspection, specialist estimates, insurance, title and association review run alongside the loan. Decide before rights expire.

05 **Underwriting + final conditions**

The lender reviews the borrower and property, clears conditions and coordinates disclosures and funding.

06 **Review + close + receive possession**

Review final figures, verify funds, walk through, sign and confirm the contractual conditions for keys.

07 **Own + maintain + keep records**

Complete the servicing, tax, insurance and maintenance handoff. Plan for future costs and the eventual sale.

Read top to bottom; work can overlap.

The chapters follow this order. Property, lender and closing reviews often run in parallel. Your contract, loan product, required approvals and actual circumstances set the dates.

FOLLOW THE STEPS. KEEP THE REFERENCE.

The details behind each decision.

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.

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Prepare

Budget, lender review and your search plan.

Investigate

Contract dates, property condition and the numbers.

Close

Final checks, funding, possession and your records.

Use this with your team

Examples are hypothetical. Your signed contract, lender, insurer, closing professional and applicable orders govern the actual work. Keep sensitive records in verified secure channels. Page-level references link the authorities; source dates are listed individually at the back.

STAGE 1 / 7 Preapproval + the money plan

01 First: preapproval. Then: the home search.

Before we book tours, turn a possible purchase into a budget that works in real life.

The order that protects your options

01 **Set a comfortable payment**
Include taxes after purchase, insurance, association dues, maintenance and the reserve you will keep.

02 **Ask the lender to verify the file**
Use a secure application and complete income, asset and credit documents. Ask what has actually been reviewed.

03 **Agree on the search brief**
Match price, property type, closing cash and timing to the lender's conditions and your household budget.

04 **Begin searching and touring**
Look at homes you can realistically pursue, then refresh the property-specific figures before each offer.

What happens before the first tour

01 You

Explain your move, income changes and source of closing money. Choose your comfort limit, even if approval is higher.

02 Loan officer + lender

Review documentation, identify conditions and discuss eligible products. Only the lender decides whether it can approve the loan.

03 Your agent

Turn the agreed payment and cash limits into a property brief. Flag condos, leaseholds, major repairs or an assumption for lender review.

THE HANDOFF

Ready to search: a conditional letter, a written payment/cash scenario, an expiration date and a list of outstanding requirements.

KEEP IN MIND

Why this is critical

Early review exposes documentation problems while time is flexible, prevents tours above your comfortable payment, tests whether your chosen property type fits the loan, and makes an offer's financing terms more credible. It does not guarantee approval or reserve an interest rate.

Reference desk: CFPB: Preapproval and its conditions · CFPB: Loan types, terms and rate structures

STAGE 1 / 7 Preapproval + the money plan

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

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:

Reference desk: CFPB: Get a preapproval letter

STAGE 1 / 7 Preapproval + the money plan

03 Choose the route your financing requires

Use this decision map with your loan officer before choosing which homes to tour.

Start with the money and the intended use

01 **Financing a purchase?**

Get product-specific preapproval first. Tell the lender whether this is your home, a second home or an investment.

02 **Taking over an existing loan?**

Ask the servicer for its assumption process and borrower review. Confirm the equity gap and seller protections before committing.

03 **Buying with cash?**

Verify accessible funds, ownership of the money and settlement timing before touring. Keep independent property and title reviews.

The route changes the work

Route / Add this checkpoint to the timeline

Conventional / jumbo

Confirm the intended occupancy, reserve and documentation rules, mortgage insurance if applicable, and property or condo eligibility. Jumbo requirements vary by lender.

FHA

Ask about mortgage insurance, FHA property requirements and whether repairs must be completed before funding. A purchase appraisal does not replace an inspection.

VA

Confirm COE and entitlement, lender qualification, funding-fee treatment, occupancy and VA property review. Include the required VA contract protection.

USDA

Screen household income and the address for program eligibility early. This program is for an eligible primary residence; coordinate lender and USDA review.

KEEP IN MIND

Program choice is not a promise of speed

Your actual lender supplies the document list and achievable dates. A financing switch can change cash needs, property requirements, disclosures and the signed contract. Reconfirm those effects before agreeing to a change.

Reference desk: CFPB: Loan types, terms and rate structures · VA: Purchase process, appraisal and closing · USDA: Guaranteed housing eligibility and application

04 Your loan product changes the route

Read each row from left to right. All financed routes start with preapproval before property searches or tours.

Four purchase-loan paths

Conventional / jumbo	Lender preapproval + occupancy/reserve review	→	Property and any condo review + insurance	→	Lender conditions + disclosures + closing
FHA	FHA lender preapproval + mortgage-insurance budget	→	FHA property review + any required repairs	→	Lender conditions + disclosures + closing
VA	COE + lender preapproval + cash/fee plan	→	VA contract clause + appraisal + independent inspection	→	Borrower/property conditions + closing
USDA	Income screen + lender preapproval	→	Eligible address + property review	→	Lender and agency process + closing

Program and lender requirements control. The actual contract, underwriting and disclosure calendar must be confirmed for your file.

Reference desk: CFPB: Loan types, terms and rate structures · HUD: Section 203(k) rehabilitation mortgages · USDA: Guaranteed housing eligibility and application · VA: Purchase process, appraisal and closing · VA Form 26-10291: Assumption and entitlement acknowledgement

04 Your loan product changes the route

CONTINUED

Routes with different decision-makers

Renovation	Preapproval + work eligibility	→	Scope, bids, contractor and required consultant review	→	Purchase closing → approved repair draws → completion
Investment / DSCR	Product-specific preapproval + capital	→	Permitted use, rental evidence and lender property review	→	Loan closing → management handoff → operating review
Assumption	Servicer borrower review + cash capacity	→	Existing loan, equity gap, liability and entitlement decisions	→	Servicer approval → transfer → payment handoff
Cash	Verify accessible funds before tours	→	Inspect + insure + review title and intended use	→	Settlement → possession → ownership handoff

A second transaction, new construction, assistance program or unusual property may add more steps. Ask who approves each addition and what evidence it needs.

Reference desk: CFPB: Loan types, terms and rate structures · HUD: Section 203(k) rehabilitation mortgages · USDA: Guaranteed housing eligibility and application · VA: Purchase process, appraisal and closing · VA Form 26-10291: Assumption and entitlement acknowledgement

STAGE 1 / 7 Preapproval + the money plan

05 When the standard purchase path changes

Renovations, investment use and a second transaction add decisions before the normal closing sequence.

Renovation loan: add a construction track

01 **Before the offer**

Ask a lender that offers the product whether the property and proposed work fit.

02 **Before loan approval**

Develop the scope, contractor documents, bids and required contingency or consultant review with the lender.

03 **At purchase closing**

Confirm the approved repair escrow and the rules for access, draws and occupancy.

04 **After purchase**

Complete work, inspections and draw documentation under the loan agreement. Purchase closing is not the end of this route.

Investment financing: declare the use first

01 You + property manager

Provide a realistic rental plan, documented rent evidence, expenses, vacancy assumptions and reserves. Verify that the intended use is permitted.

02 Lender

Confirm investment occupancy, personal or rental-income underwriting, title/entity rules, cash requirements and any prepayment terms.

03 Agent + closing attorney

Coordinate contract protections and ownership documents. Do not promise that a later entity transfer or rental plan is permitted by the loan.

THE HANDOFF

Ask a DSCR lender for its actual rent, expense, payment and coverage calculation. A lender’s rental test is not the same as your household cash-flow analysis.

KEEP IN MIND

Selling before buying, or building new?

A sale contingency adds a second contract and proceeds handoff. New construction adds builder deadlines, selections, completion and inspection milestones. Put those dependencies on both calendars before committing to a closing date.

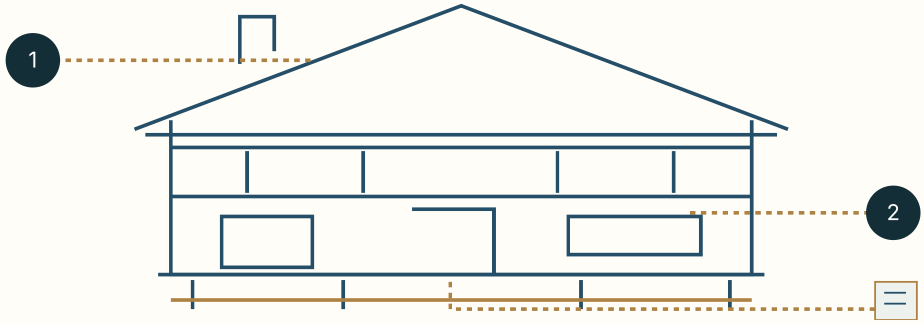
Reference desk: HUD: Section 203(k) rehabilitation mortgages · CFPB: Loan types, terms and rate structures

STAGE 2 / 7 Search + property-specific offer

06 Search with a purpose; offer with evidence

Preapproval is complete enough to guide the search. Each actual property still needs its own review.

What a tour can and cannot tell you



Condition
01

Observe roof, moisture, systems and maintenance clues. An inspector or specialist investigates them.

Ownership cost
02

Obtain address-specific insurance, tax and association figures. An attractive list price is only one input.

Fit and use
03

Test your route, layout and intended use. Confirm restrictions and financing compatibility.

Conceptual illustration. It does not diagnose defects or represent a particular property.

Reference desk: CFPB: Preapproval and its conditions · NAR: What goes into pricing a home

STAGE 2 / 7 Search + property-specific offer

06 Search with a purpose; offer with evidence

CONTINUED

From a shortlist to an offer

01 You

Record must-haves, concerns and the total cost you can carry. Choose acceptable tradeoffs before the offer conversation.

02 Agent

Research comparable sales and competition, clarify included items and prepare price, protections, deposit and timing options.

03 Lender + insurance professional

Check the property, quoted payment, cash need and coverage constraints. Update the letter when the offer calls for it.

THE HANDOFF

You approve the complete proposed terms. A signed agreement starts the actual deadline calendar; touring itself does not approve the property.

YOUR WORKING NOTES · CONFIRM WITH THE RESPONSIBLE PROFESSIONAL

Bring to the offer conversation

Price / payment / closing cash for this address:

Inspection, financing and appraisal protections requested:

Deposit / closing / possession dates proposed:

Unresolved question / person responsible / answer due:

Reference desk: CFPB: Preapproval and its conditions · NAR: What goes into pricing a home

STAGE 3 / 7 Accepted contract + calendar

07 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:

Reference desk: CFPB: Documents before closing

STAGE 3 / 7 Accepted contract + calendar

08 Accepted offer: three workstreams begin

This is the busiest handoff. The signed terms, not a generic day count, start the clocks.

Work that runs in parallel

Work begins together

Property 01

Inspection, specialist bids, insurance, association and use restrictions. You decide before your contract rights expire.

Loan 02

Processor assembles evidence; appraisal and underwriting determine outstanding borrower and property conditions.

Ownership + closing 03

Title or closing attorney checks ownership, exceptions, survey, payoffs, signing authority and settlement requirements.

Reconcile the answers before the next commitment

These tracks converge before closing. Finishing an inspection does not clear underwriting or title.

Who owns the first handoff

01 You + agent

Confirm the effective date, deposit instructions and receipt. Book inspections with enough time for estimates and a decision.

02 Loan officer + processor

Receive the complete contract and addenda. Explain the formal application, disclosures, appraisal order and condition deadlines.

03 Closing professional

Open the file and identify title, association, survey and signing items. Confirm who orders each document.

THE HANDOFF

One shared deadline sheet identifies each task, owner, due date and written completion evidence. Silence is not evidence that a task is complete.

KEEP IN MIND

A realistic timeline

Ask what currently prevents the next milestone and when that person expects an answer. Inspection rights, disclosure waiting periods, rate locks and movers follow different clocks. Request a written amendment when contractual dates must change.

Reference desk: CFPB: Closing Disclosure and review period · CFPB: Documents before closing

STAGE 4 / 7 Investigate + decide

09

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.

Reference desk: VA: Buying with a VA-backed loan · Florida DBPR: Condominium FAQs

STAGE 4 / 7 Investigate + decide

10 A finding is a decision, not just a report

Work from the evidence to the remedy, then check the loan and contract before choosing it.

Inspection or appraisal issue

? Does the evidence change safety, coverage, value, financing or your willingness to proceed?

A — Yes: obtain the relevant specialist opinion or written estimate. Ask the lender and insurer whether the proposed remedy is acceptable.

B — No material change: record why you accept the condition and include future maintenance in your ownership plan.

Before the deadline: accept, document a negotiated solution, or exercise an available contract right with professional guidance.

Different professionals answer different questions

01 Inspector / contractor

Describe the condition, scope, exclusions, cost and availability. The appraiser addresses lender value and property requirements.

02 Loan officer / insurer

Confirm whether a credit, repair, reinspection or coverage change can satisfy their requirements. A credit cannot cure every issue.

03 You + agent / attorney

Choose a response, negotiate precise terms and deliver required notices. Preserve the signed repair agreement and completion evidence.

THE HANDOFF

A resolved issue has an accepted scope, payer, completion date and verification method. “Seller will fix it” leaves too much unsettled.

Reference desk: VA: Purchase process, appraisal and closing · CFPB: Documents before closing

STAGE 5 / 7 Underwriting + final conditions

11 Inside underwriting: how a file moves

The processor organizes the evidence. The underwriter decides whether it meets the program and lender requirements.

The approval loop

? Has the lender accepted all required borrower and property evidence?

Yes: the lender authorizes the next closing steps. Confirm any remaining conditions before documents, signing and funding.

↓ Continue to closing preparation

Not yet: identify the exact condition, document or correction. The responsible person supplies it; the lender reviews the response again.

↑ Return to lender review

If requirements cannot be met: discuss permitted alternatives, timing and contract rights with the lender and your agent or attorney.

Make the next request the last incomplete upload

01 You

Send complete, current records through the secure portal. Explain financial changes before acting, including gifts, debt and job changes.

02 Processor + loan officer

Reconcile documents, track requests and tell you which unresolved item prevents approval. Coordinate lock and closing dates.

03 Underwriter + property reviewers

Evaluate the evidence, appraisal, insurance and applicable project review. A condition is not automatically a denial.

THE HANDOFF

Keep a condition log with the request, owner, due date and acceptance confirmation. Uploading a document and having it accepted are separate events.

KEEP IN MIND

Common timing dependencies

An appraisal correction, condominium document, insurance binding restriction or current-home sale may take longer than a pay-stub upload. Ask about dependencies early; a promised signing appointment is not lender approval.

Reference desk: CFPB: Preapproval and its conditions · VA: Purchase process, appraisal and closing

STAGE 6 / 7 Review + close + receive possession

12

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.

Reference desk: CFPB: What is a Closing Disclosure? · CFPB: TILA-RESPA disclosure FAQs · CFPB: Closing Disclosure explainer

STAGE 6 / 7 Review + close + receive possession

13 The last handoffs: figures, funds and keys

Closing is several coordinated events. Confirm the order for this contract and jurisdiction.

Follow the handoff all the way to possession

01 **Review the figures**

Compare the Closing Disclosure with the Loan Estimate and explain changes. Covered mortgages require receipt at least three business days before consummation.

↓

02 **Walk through the property**

Check agreed repairs, included items and condition. Escalate a new issue before signing; ask about any timeline effect.

↓

03 **Sign and satisfy funding conditions**

Use the approved signing method and independently verified payment instructions.

↓

04 **Confirm disbursement, recording and possession**

The closing professional explains what has occurred and what remains. Receive keys when the agreement allows it.

What each person confirms

01 You + agent

Review walkthrough results, possession terms and the household move. Keep any change in writing.

02 Lender + closing professional

Coordinate disclosures, final figures, funding authorization, payoffs, recording and distribution as applicable.

03 Seller / listing agent

Deliver agreed condition, access items and documents. Confirm possession requirements before turning over access.

THE HANDOFF

Save the final signed package, settlement statement, insurance evidence and repair records. Verify servicing and first-payment instructions from reliable documents.

Reference desk: CFPB: Closing Disclosure and review period · CFPB: Documents before closing

STAGE 7 / 7 Own + maintain + keep records

14 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.

Reference desk: CFPB: Documents before closing · CFPB: Closing Disclosure explainer · Florida DOR: Property tax forms and publications

KEEP HANDY · YOUR REFERENCE DESK

15

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.

Reference desk: CFPB: Get a preapproval letter · CFPB: Documents before closing

FOLLOW THE EVIDENCE

The original guidance.

Consult the source before relying on a changing amount, deadline, policy or contact. Individual source review dates appear below.

01

CFPB: Preapproval and its conditions

https://www.consumerfinance.gov/owning-a-home/explore/get-a-preapproval-letter/
Reviewed 2026-09-08

02

CFPB: Loan types, terms and rate structures

https://www.consumerfinance.gov/owning-a-home/explore/understand-the-different-kinds-of-loans-available/
Reviewed 2026-09-08

03

CFPB: Get a preapproval letter

https://www.consumerfinance.gov/owning-a-home/explore/get-a-preapproval-letter/
Reviewed 2026-09-06

04

VA: Purchase process, appraisal and closing

https://www.va.gov/housing-assistance/home-loans/home-buying-process/
Reviewed 2026-09-08

05

USDA: Guaranteed housing eligibility and application

https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-guaranteed-loan-program
Reviewed 2026-09-08

06

HUD: Section 203(k) rehabilitation mortgages

https://www.hud.gov/hud-partners/single-family-mortgage-programs-203k
Reviewed 2026-09-08

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. Individual source review dates appear below.

07

VA Form 26-10291: Assumption and entitlement acknowledgement

https://www.vba.va.gov/pubs/forms/VBA-26-10291-ARE.pdf
Reviewed 2026-09-08

08

NAR: What goes into pricing a home

https://www.nar.realtor/the-facts/consumer-guide-what-goes-into-pricing-your-home
Reviewed 2026-09-08

09

CFPB: Documents before closing

https://www.consumerfinance.gov/ask-cfpb/what-documents-should-i-receive-before-closing-on-a-mortgage-loan-en-181/
Reviewed 2026-09-06

10

CFPB: Closing Disclosure and review period

https://www.consumerfinance.gov/ask-cfpb/what-is-a-closing-disclosure-en-1983/
Reviewed 2026-09-08

11

VA: Buying with a VA-backed loan

https://www.va.gov/housing-assistance/home-loans/home-buying-process/
Reviewed 2026-09-06

12

Florida DBPR: Condominium FAQs

https://condos.myfloridalicense.com/faqs/
Reviewed 2026-09-06

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Consult the source before relying on a changing amount, deadline, policy or contact. Individual source review dates appear below.

13

CFPB: What is a Closing Disclosure?

https://www.consumerfinance.gov/ask-cfpb/what-is-a-closing-disclosure-en-1983/
Reviewed 2026-09-06

14

CFPB: TILA-RESPA disclosure FAQs

https://www.consumerfinance.gov/compliance/compliance-resources/mortgage-resources/tila-respa-integrated-disclosures/tila-respa-integrated-disclosure-faqs/
Reviewed 2026-09-06

15

CFPB: Closing Disclosure explainer

https://www.consumerfinance.gov/owning-a-home/closing-disclosure/
Reviewed 2026-09-06

16

Florida DOR: Property tax forms and publications

https://floridarevenue.com/property/Pages/Forms.aspx
Reviewed 2026-09-06

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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.

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