THE COSTIN TEAM

LEVIN RINKE REALTY

SELLING · FLORIDA PANHANDLE + COASTAL ALABAMA

Your home sale, step by step.

Preparation, offers, negotiations and the closing handoff.

THE CLIENT COLLECTION · SEPTEMBER 2026

Gregg Costin
Practical guidance for your next real estate decision.
(850) 266-5005 · GreggCostin.com

04

SEE THE WHOLE PROCESS FIRST

Your path, from start to finish.

Walkthrough and estimates first; evidence-based pricing, net scenarios and marketing follow.

01 **Goals + walkthrough + estimates**

Set the move and proceeds goals. Identify condition concerns, obtain written scopes and choose preparation options.

02 **Full CMA + pricing recommendation**

Verify property facts, compare sales and competition, explain adjustments and reconcile a supported price range.

03 **Net sheets + scenario comparison**

Calculate current-condition, repair and pricing scenarios with itemized costs, payoff dates and visible unknowns.

04 **Approve strategy + launch**

Agree on list price, repairs, photography, marketing, showing access and an evidence-based review date.

05 **Compare offers + negotiate**

Review net, cash and financing evidence, protections, timing and possession as one package.

06 **Manage inspection, appraisal + title**

Track access, repairs, buyer financing, ownership and closing requirements. Update the agreement and net as terms change.

07 **Final walkthrough + settlement + proceeds**

Verify repair evidence, final figures and payoff. Confirm disbursement and possession before the final handoff.

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.

A successful sale coordinates pricing, property preparation, disclosure, buyer qualification, contract deadlines, and closing logistics. Your strongest offer is the combination of net proceeds, terms, evidence, and the likelihood of closing.

INSIDE THIS GUIDE

Prepare

Set the timing, price strategy and property plan.

Compare

Read each offer as a complete package.

Deliver

Track obligations through proceeds and possession.

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 Goals + walkthrough + estimates

01 Begin with the outcome

Set the destination before choosing a list price.

Write down your move date, whether you need sale proceeds for another purchase, and your flexibility.

Coordinate replacement housing and a backup plan before choosing the launch date.

The seller sequence

Phase	Decision or deliverable
Prepare	Representation agreement, objectives, disclosures, property and ownership documents
Price	Comparable sales, current competition, condition adjustments, initial net sheet
Launch	Repairs/staging choices, accurate photography, listing details, showing plan
Negotiate	Compare price, credits, contingencies, deposit, financing, and dates
Under contract	Meet disclosure/access obligations; manage inspection, appraisal, title and association work
Close	Confirm payoff, final figures, signing, funds, and possession
After the sale	Retain records and complete tax, insurance, utility, and address follow-up

KEEP IN MIND

Define success in dollars and dates

A higher price can be offset by larger credits, repairs, uncertain financing, or a timing mismatch. Compare the entire agreement with your objective.

YOUR WORKING NOTES · CONFIRM WITH THE RESPONSIBLE PROFESSIONAL

Your sale brief

Closing / possession / replacement housing plan: ____________________

Mortgage payoff / desired proceeds: ____________________

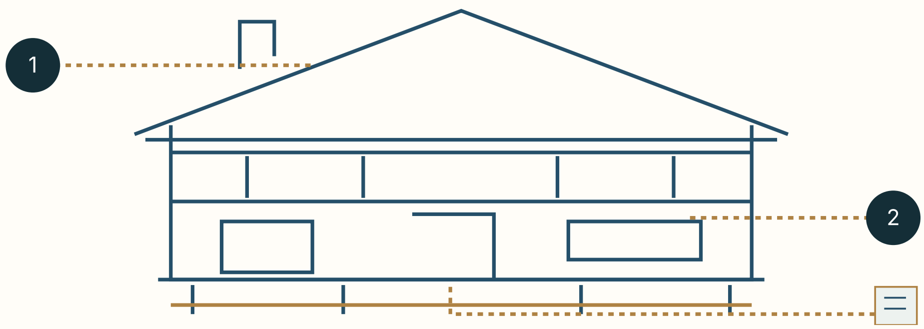
Reference desk: The Costin Team planning framework; numerical examples are hypothetical.

STAGE 1 / 7 Goals + walkthrough + estimates

02 Walk the property before choosing the price

The first appointment establishes goals, condition and uncertainty. It is not a substitute for a professional inspection.

The walkthrough: observe, document, investigate



Outside + structure 01

Roof age and documentation, drainage, visible moisture, exterior condition, windows, decks and storm protection.

Inside + systems 02

Visible leaks, finishes, HVAC, electrical and plumbing concerns, layout, accessibility and deferred maintenance.

The property file 03

Permits, additions, survey, insurance claims, leases, equipment contracts, association documents and known assessments.

Observations identify questions. Licensed inspectors, contractors, insurers and legal professionals resolve the questions within their expertise.

A useful first meeting produces a written brief

01 You

Explain the move, desired timing, known condition, loan obligations and any funds needed for your next purchase. Share records without guessing.

02 Your agent

Photograph and record concerns with permission, compare presentation with competing homes, and separate marketability issues from specialist questions.

03 Inspector / contractor / insurer

Investigate material concerns and explain scope, pricing, coverage eligibility or further work needed.

THE HANDOFF

Deliverable: an issues list with the evidence needed, person responsible, estimated lead time and decision date, plus a target launch and possession plan.

KEEP IN MIND

Sequence matters

Schedule the walkthrough and material estimates before finalizing the CMA, list price and marketing promise. A previously unknown condition can change all three.

Reference desk: NAR: What goes into pricing a home

STAGE 1 / 7 Goals + walkthrough + estimates

03 Prepare the property and the file

Make informed preparation choices and disclose accurately.

Collect before launch

- [ ] Mortgage and lien information, ownership/trust/entity documents if applicable, and any power-of-attorney needs.
- [ ] Survey, prior title policy, permits, warranties, repair records, and insurance-claim information you have.
- [ ] Association contact, current dues, special assessments, rental/occupancy restrictions, and transfer requirements.
- [ ] Existing leases, tenant notices, service contracts, solar/equipment agreements, and items excluded from the sale.
- [ ] Property disclosures required for this transaction, completed honestly with professional guidance.

Ask which work is necessary for safety, insurance, financing, marketability, or presentation. A cosmetic improvement and a condition that prevents insurance coverage deserve different priority.

Obtain written estimates for significant work, document completion, and avoid guaranteeing a return for every dollar spent.

Preparation decision

Question / Useful evidence

Repair or disclose and price accordingly?
Inspection or specialist opinion, written estimate, contract implications

Improve presentation?
Condition of competing homes and likely buyer use

Pre-list inspection?
Time to address findings and disclosure implications

Tenant-occupied?
Lease terms, notice requirements, access and possession plan

KEEP IN MIND

State-specific obligations

Florida and Alabama have different legal rules and transaction customs. Your agent and closing attorney should identify the applicable disclosures and duties; a generic form is not a substitute for that review.

Reference desk: The Costin Team planning framework; numerical examples are hypothetical.

STAGE 1 / 7 Goals + walkthrough + estimates

04 Choose repairs with a written scope

The question is what each option costs, delays and resolves. Spending more does not guarantee an equal price increase.

Repair, credit, or sell in current condition?

? Does the issue block safety, insurability, financing or the intended buyer’s use?

A Yes or uncertain: get specialist evidence and ask about financeable solutions before advertising a remedy.

B No: compare selective preparation with an as-is price strategy and a negotiated credit where permitted.

Choose after comparing the scope, cost, completion timing, likely market response and estimated net for each option.

Reference desk: NAR: What goes into pricing a home · VA: Purchase process, appraisal and closing

STAGE 1 / 7 Goals + walkthrough + estimates

04 Choose repairs with a written scope

CONTINUED

A bid we can actually compare

Written item / Why we need it

Scope and exclusions
Same work, materials and disposal assumptions across bids; distinguish repair from replacement.

Permits and documentation
Confirm who obtains permits, which trade is responsible and what completion records will be delivered.

Schedule and payment
Availability, lead time, payment milestones and contingencies for hidden damage.

Verification and warranty
Who checks completion; identify transferable warranty terms without promising coverage.

KEEP IN MIND

The timeline has dependencies

Set launch after necessary work and photography are ready. Allow room for estimates and permit or material delays. A credit may help a buyer's cash position but does not make an uninsurable roof or lender-required repair disappear.

YOUR WORKING NOTES · CONFIRM WITH THE RESPONSIBLE PROFESSIONAL

Preparation decision

Issue / specialist / written estimate date: ______

As-is option / selective repair / broader preparation: ______

Chosen scope / cost range / uncertainty reserve: ______

Completion proof / photography date / launch target: ______

Reference desk: NAR: What goes into pricing a home · VA: Purchase process, appraisal and closing

STAGE 2 / 7 Full CMA + pricing recommendation

05 Inside a full comparative market analysis

We build a supported range from the property outward. A list price is a strategy within that evidence.

The CMA evidence pipeline

01 **Verify the subject**

Confirm the legal interest, size source, layout, condition, location, improvements, waterfront or flood factors and ownership costs.

02 **Select the relevant market**

Find properties a reasonable buyer would actually consider. Explain location boundaries, dates, type and exclusions.

03 **Separate the evidence**

Closed sales show achieved prices. Pending listings indicate activity, often without a public final price. Active listings show competition.

04 **Explain differences**

Review condition, size, utility, site, amenities, concessions and timing. Use market support for adjustments; avoid a universal dollar rule.

05 **Reconcile a range**

Weight the most relevant evidence, identify limitations and show which facts could change the conclusion.

KEEP IN MIND

An agent's CMA is different from an appraisal

The CMA supports the listing and negotiation strategy. A lender's appraisal is a separate assignment for its lending decision. An automated estimate cannot inspect the home or resolve missing facts.

Price per square foot is a cross-check, not the entire method. A small updated home, a larger home needing work and a waterfront property may attract different buyers. Explain unusual sales, seller concessions, outdated comparables and unverified measurements rather than averaging them into false precision.

Reference desk: NAR: What goes into pricing a home

STAGE 2 / 7 Full CMA + pricing recommendation

06 What you should see in the CMA presentation

A detailed analysis should make the recommendation understandable enough for you to question it.

Your CMA review file

Evidence / What the presentation should show

Subject record
Property facts, source dates, condition observations, relevant repairs and unresolved questions.

Comparable selection
Photos, map, sale or listing status, dates, size/condition differences and why each property belongs in the comparison.

Market context
Current alternatives, recent buyer response, time on market where verified, and relevant expired or withdrawn competition.

Adjustment reasoning
Supported explanations for material differences; no automatic dollar-per-square-foot or renovation reimbursement assumption.

Reconciliation
A supported range, strongest comparables, limitations and the reasoning behind the recommended list price.

Three preparation cases
Current condition, targeted work and more extensive preparation, with documented costs and plausible pricing scenarios.

Reference desk: NAR: What goes into pricing a home

06 What you should see in the CMA presentation

CONTINUED

YOUR WORKING NOTES · CONFIRM WITH THE RESPONSIBLE PROFESSIONAL

Questions for our pricing meeting

Which closed sales best support the range, and why?

What facts remain unverified or unusual?

What does a buyer get from our closest active competitor?

What evidence would make us revise this recommendation?

KEEP IN MIND

Property-specific, not invented

This guide teaches the method. Your actual CMA must use your address, current comparable records, a walkthrough and the facts of your property. No sample in this collection is a completed valuation of your home.

Reference desk: NAR: What goes into pricing a home

STAGE 3 / 7 Net sheets + scenario comparison

07 From sale price to spendable proceeds

The net sheet is a dated estimate with traceable inputs. Unresolved charges must stay visible.

An illustrative closing waterfall

Sale price	**$450,000**
Mortgage payoff	**– $285,000**
Negotiated compensation	**– $18,000**
Closing / legal charges	**– $3,200**
Buyer credit	**– $6,000**
Prorations / other charges	**– $2,400**
Repairs from proceeds	**– $1,500**
Estimated proceeds	**$133,900**

Solid totals start at zero. Gold steps show deductions from the preceding balance.

Hypothetical arithmetic, not a quote or a standard fee schedule. Compensation is negotiable. Every line needs property-specific evidence.

How a reliable estimate gets assembled

01 Agent + seller

Supply proposed price, signed compensation terms, credits, repair agreements and the closing date for each scenario.

02 Closing professional

Obtain payoff and title information; quote closing charges and calculate contract-specific taxes, dues, assessments and other allocations.

03 You + tax adviser

Plan moving costs, replacement housing, reserves and potential tax obligations outside the sale's settlement calculation.

THE HANDOFF

Show an as-of date and mark each input documented, estimated or unresolved. A blank or unknown line is not zero.

KEEP IN MIND

Expected net versus final proceeds

A signed price does not fix every deduction. Payoff interest, prorations, credits, liens and holdbacks can change. The final settlement and actual disbursement establish what is available, and when.

Reference desk: The Costin Team planning framework; numerical examples are hypothetical.

STAGE 3 / 7 Net sheets + scenario comparison

08 Account for the charges before relying on the net

Not every line applies to every sale. Ask the closing professional to mark not applicable with a reason.

The proceeds completeness check

Category / Include or resolve

Debt and ownership

First and second mortgage payoffs, HELOC, per-diem interest, release charges, recorded liens, judgments and equipment or solar obligations.

Representation

Negotiated listing and other brokerage compensation under applicable agreements. Check that no obligation is counted twice.

Settlement services

Title/search/policy, escrow or settlement, attorney, recording, transfer-related taxes and survey charges as allocated by the contract and local rules.

Property and association

Tax and dues prorations, estoppel or resale documents, transfer/application charges, assessments and required association payoffs.

Negotiated promises

Buyer credits, repair payments, warranty, included-item agreements, occupancy charges and agreed holdbacks.

Outside closing

Identify prepaid expenses separately. Do not deduct a repair again if it was already paid from other funds. Keep moving and tax reserves outside the settlement subtotal.

Reference desk: The Costin Team planning framework; numerical examples are hypothetical.

STAGE 3 / 7 Net sheets + scenario comparison

08 Account for the charges before relying on the net

CONTINUED

KEEP IN MIND

A mortgage escrow refund is a separate event

Ask the servicer whether a refund is expected and when. Do not add a possible later refund to the proceeds available at settlement. Confirm the payoff through-date and what a delay costs.

YOUR WORKING NOTES · CONFIRM WITH THE RESPONSIBLE PROFESSIONAL

Resolve every unknown

Charge / allocation / amount or range:

Source document / as-of date / person confirming:

Already paid, paid at closing, or paid later:

Unresolved item / answer due before offer acceptance or closing:

Reference desk: The Costin Team planning framework; numerical examples are hypothetical.

STAGE 3 / 7 Net sheets + scenario comparison

09 Compare the available paths on the same basis

Build separate net sheets for current condition, selected repairs and broader preparation; then for each real offer.

Hypothetical strategy meeting

Scenario	As-is sale	Targeted preparation	Larger project
Assumed sale price	$430,000	$445,000	$460,000
Payoff, fixed for example	$285,000	$285,000	$285,000
Other sale obligations, assumed	$28,000	$28,000	$28,000
Preparation paid before closing	$0	$8,000	$22,000
Extra carrying costs assumed	$0	$2,000	$5,000
Cash after all shown costs	$117,000	$122,000	$120,000

Entirely invented scenarios for teaching the calculation. These are not forecasts, bids, local averages or recommendations. Real fees and payoffs may change with price and timing.

The targeted-work case yields $5,000 more cash than the current-condition case under these assumptions. The larger project has the highest price but less cash left than targeted work. A contractor delay, lower sale price or different negotiated fee changes the comparison. Show a conservative case as well as the hoped-for result.

When a real offer arrives

01 Agent

Recalculate its price, credits, compensation, timing and obligations, then compare contingencies and closing evidence alongside net.

02 Closing professional

Refresh the payoff and property-specific estimates for the proposed date. Identify unresolved charges and any funds held back.

03 Seller

Choose based on spendable cash, timing, preparation effort and contractual exposure. A higher estimated net is not a guaranteed closing.

THE HANDOFF

Keep a separate column for costs already paid so the offer comparison and whole-move budget remain consistent.

Reference desk: The Costin Team planning framework; numerical examples are hypothetical.

STAGE 4 / 7 Approve strategy + launch

10 Turn the evidence into the launch plan

Price, preparation, presentation and access work together. Approve them together.

From analysis to a market decision

Work begins together

Pricing 01

Choose a supported list price and explain the tradeoff among timing, condition and competition.

Presentation 02

Approve factual copy, accurate photography, floor-plan information and documentation that answers buyer questions.

Distribution + access 03

Agree on listing channels, showing rules, launch timing, inquiry handling and a feedback meeting.

Reconcile the answers before the next commitment

This is a proposed service plan to agree with your agent. Availability, agreements and property needs determine the final marketing package.

Use feedback as evidence

01 **Before launch**
Confirm repairs, disclosures, photo readiness, price rationale and the current net scenarios.

02 **After launch**
Review inquiries, qualified showings, specific objections and changes in competing inventory.

03 **At the agreed review**
Identify whether price, access, presentation, condition or the market explains the response.

04 **If the plan changes**
Approve the change, update the marketing and recalculate the expected net.

KEEP IN MIND

Choose a review date, not an automatic discount

A scheduled conversation keeps the listing active. It does not require a fixed percentage reduction. The next recommendation should show the evidence and its effect on your objective.

Reference desk: NAR: What goes into pricing a home

STAGE 4 / 7 Approve strategy + launch

11 Price and launch with evidence

A useful pricing conversation separates sales evidence from seller goals.

Review recent comparable closed sales, pending activity where available, current competing listings, and differences in condition, size, location, waterfront exposure, and ownership costs. A neighbor's asking price is evidence of competition, not proof that a buyer paid that amount. An automated estimate is one input and cannot inspect your property.

Before the listing goes live

- [ ] Approve the factual description, room counts, measurements or their source, included items, and association information.
- [ ] Agree on showing instructions, notice, pet arrangements, valuables, access security, and feedback cadence.
- [ ] Confirm how your agent will report inquiries, showings, offers, and changes in comparable competition.
- [ ] Confirm professional photography accurately represents the property and that any virtual staging is identified.
- [ ] Set the initial pricing rationale and a review date based on the actual response.

KEEP IN MIND

Agree on what will change the plan

A pricing review should consider qualified buyer response and current competing options. It should not follow an automatic percentage reduction every few days.

YOUR WORKING NOTES · CONFIRM WITH THE RESPONSIBLE PROFESSIONAL

Launch control sheet

List price / supporting comparable evidence:

Preparation complete / photographer / launch date:

Showing rules / feedback method:

Review date / evidence that would trigger a change:

Reference desk: The Costin Team planning framework; numerical examples are hypothetical.

STAGE 5 / 7 Compare offers + negotiate

12

Compare offers as complete packages

Evaluate the buyer's obligations and your remaining exposure.

Offer comparison

Term	What to establish
Price and credits	Expected proceeds after concessions, negotiated compensation, repairs, and other costs
Financing evidence	Preapproval depth, loan type, down payment, proof of funds, and property eligibility
Deposit	Amount, due date, holder, and circumstances governing return or retention
Contingencies	Inspection, financing, appraisal, existing-home sale, association approval, and other rights
Closing and possession	Whether the dates match your move and replacement-home needs
Included items / repairs	Exactly what is being conveyed or completed
Assumption, if proposed	Servicer process, buyer cash gap, liability release, and VA entitlement implications

Preapproval is useful but conditional. Ask about the review supporting the letter and whether the lender can work with the proposed property and schedule. If an offer relies on an assumption or a buyer's home sale, identify the additional decision-makers and dependencies before accepting.

KEEP IN MIND

Written changes only

Have every negotiated change documented in the signed contract or amendment. Verbal assurances about repairs, timing, possession, or credits can create avoidable disputes.

Reference desk: CFPB: Get a preapproval letter · VA: Assumption entitlement acknowledgment, Form 26-10291

STAGE 6 / 7 Manage inspection, appraisal + title

13 Manage the contract period

Keep the property ready, the records available, and the calendar current.

Your responsibilities after acceptance

- ☐ Confirm the fully executed contract and every deadline with your agent.
- ☐ Provide agreed disclosures, association documents, access, and other required information on time.
- ☐ Keep utilities available for inspections, appraisal, and the final walkthrough as required.
- ☐ Respond to inspection negotiations through the agreed process; obtain written repair scope and receipts.
- ☐ Help the closing professional resolve liens, ownership, survey, estate, trust, or title exceptions.
- ☐ Confirm any association transfer, estoppel, approval, or assessment work is underway.
- ☐ Continue maintaining and insuring the property through the agreed transfer of risk and possession.

An inspection request, appraisal issue, or financing condition does not automatically end the transaction. The contract determines rights and notice deadlines. Ask what decision must be made now, what evidence is needed, and what happens if the parties do not agree.

YOUR WORKING NOTES · CONFIRM WITH THE RESPONSIBLE PROFESSIONAL

Track open matters

Inspection decision / repair obligations:

Appraisal or finance issue / responsible person:

Title / association documents still needed:

Amendments changing closing or possession:

Reference desk: CFPB: Documents before closing · Florida DBPR: Condominium FAQs

STAGE 6 / 7 Manage inspection, appraisal + title

14 After acceptance: manage the remaining risks

The price is agreed. Inspection, valuation, financing and ownership questions still need to be resolved.

Three parallel tracks after acceptance

Work begins together

Property + repairs 01

Provide access; review findings and written bids. Document any repair, credit, completion date and verification requirement.

Buyer financing 02

Coordinate appraisal access and any required property work. The buyer's lender handles approval; ask about material timing changes.

Title + proceeds 03

Resolve ownership, liens, payoffs, association requirements, signing authority and the updated net estimate.

Reconcile the answers before the next commitment

Your agent coordinates the calendar. Inspectors, the buyer's lender and closing professionals retain their separate responsibilities.

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

STAGE 6 / 7 Manage inspection, appraisal + title

14 After acceptance: manage the remaining risks

CONTINUED

An issue changes the agreed plan

? Can the proposed solution satisfy the contract, buyer, lender and applicable insurer?

A Yes: sign the precise amendment, update deadlines and the net sheet, then track completion evidence.

B Unclear or no: obtain the missing professional answer and review the actual contract rights before promising a remedy.

Before possession: retain invoices, verify agreed work and resolve new walkthrough concerns through the documented closing process.

KEEP IN MIND

Keep the move flexible until the key dependencies clear

Discuss backup lodging or replacement-home arrangements if the sale delays. Maintain required utilities, condition and insurance through the agreed transfer, and confirm disbursement before relying on proceeds.

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

STAGE 7 / 7 Final walkthrough + settlement + proceeds

15

Closing day and the handoff

Know the difference between signing, disbursement, and possession.

Obtain the final seller settlement statement and review the price, mortgage payoff, liens, negotiated charges, credits, taxes, assessments, and expected proceeds. A loan balance shown online may differ from a formal payoff because of daily interest and fees. The closing professional should obtain the applicable payoff.

The final checklist

- ☐ Confirm your identification, signing appointment, approved remote-signing method, and any required witnesses or notarization.
- ☐ Verify where proceeds will be sent using the closing professional's trusted contact process.
- ☐ Complete agreed repairs and retain supporting invoices or permits.
- ☐ Remove belongings and provide keys, remotes, codes, and included items according to the contract.
- ☐ Confirm funding and possession before cancelling coverage or handing over access.
- ☐ Plan utility termination and forwarding without interrupting a required walkthrough.

KEEP IN MIND

A post-closing stay needs its own plan

If you remain after closing, document dates, payment, deposit, insurance, utilities, liability, and enforcement with professional guidance. Do not rely on an informal understanding.

Retain your closing statement, purchase/improvement records, payoff confirmations, and other relevant documents for your tax adviser. Discuss gain, exclusions, reporting, and out-of-state or other special circumstances with that adviser rather than assuming every sale is tax-free.

Reference desk: CFPB: Documents before closing

KEEP HANDY · YOUR REFERENCE DESK

16 Your seller deadline and proceeds sheet

Use exact dates and written estimates from the people handling the transaction.

YOUR WORKING NOTES · CONFIRM WITH THE RESPONSIBLE PROFESSIONAL

Transaction control

Listing agreement / disclosures complete:

Launch / feedback review:

Contract effective date / deposit due:

Inspection decision / repair completion:

Title / association / appraisal milestones:

Formal payoff valid through / final proceeds estimate:

Signing / funding / possession / move-out:

Replacement housing contingency / backup plan:

KEEP IN MIND

Keep a current net sheet

Update the proceeds estimate whenever price, credits, repair obligations, assessments, payoff timing, or negotiated costs change. The initial estimate is a planning document; the final settlement statement controls actual disbursement.

Reference desk: The Costin Team planning framework; numerical examples are hypothetical.

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

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

02

VA: Purchase process, appraisal and closing

https://www.va.gov/housing-assistance/home-loans/home-buying-process/
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: Assumption entitlement acknowledgment, Form 26-10291

https://www.vba.va.gov/pubs/forms/VBA-26-10291-ARE.pdf
Reviewed 2026-09-06

05

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

06

Florida DBPR: Condominium FAQs

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

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

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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MILITARY · VA · PCS RELOCATION

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Performance figures provided by Gregg Costin, September 6, 2026.
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