WAVE / ELITE REALTY PARTNERS

THE NATURE COAST COLLECTION

THE

BUYER CHECKLIST

Your path to the perfect home

PREPARED EXCLUSIVELY BY JT STITZEL · REALTOR®

A THOUGHTFUL GUIDE FOR YOUR NEXT MOVE ON FLORIDA'S NATURE COAST

BUYER CHECKLIST

Plan with confidence. Move with clarity.

01 GET FINANCIALLY READY

- [ ] Review your budget and a comfortable monthly housing payment
- [ ] Check credit reports and address any inaccuracies
- [ ] Estimate down payment, closing costs and emergency reserves
- [ ] Discuss preapproval, financing and assistance options with a lender

02 DEFINE YOUR HOME SEARCH

- [ ] Prioritize must-haves, nice-to-haves and deal breakers
- [ ] Consider neighborhoods, commutes and lifestyle preferences
- [ ] Research insurance, flood zones, HOA rules and property taxes
- [ ] Discuss your home-search strategy and timing with JT

YOUR NEXT STEP

Review the timing and next steps with JT as your plans develop.

JT STITZEL / REALTOR®

WAVE Elite Realty Partners | 272 NE 3rd Street, Crystal River, FL 34429

(352) 601-1303 | JTStitzel@gmail.com

BUYER CHECKLIST

The details that make the difference.

03 EVALUATE & MAKE AN OFFER

- [ ] Tour properties and compare the full cost of ownership
- [ ] Review available disclosures and property records
- [ ] Discuss price, deposit, contingencies and contract deadlines
- [ ] Schedule inspections and specialized evaluations as appropriate

04 FROM CONTRACT TO CLOSING

- [ ] Track financing, appraisal and inspection deadlines
- [ ] Review insurance quotes and any HOA/condo requirements
- [ ] Review lender Closing Disclosure and confirm required funds
- [ ] Verify wire instructions independently using a trusted number

YOUR NEXT STEP

Review the timing and next steps with JT as your plans develop.

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BUYER CHECKLIST

Your practical countdown and move-in / move-out timeline.

YOUR FIRST 30 DAYS AT HOME

BEFORE CLOSING

Confirm insurance effective date, utilities, movers, address changes and closing instructions.

MOVING WEEK

Pack essentials; photograph valuable items; coordinate keys and possession under the contract.

FIRST 48 HOURS

Check locks and safety devices; locate shutoffs, breaker panel and emergency contacts.

FIRST WEEK

Update mailing address; test smoke/CO alarms; check filters, leaks and appliance manuals.

FIRST 30 DAYS

Build a maintenance calendar; review insurance documents; organize warranties and records.

FLORIDA REMINDERS

Check property appraiser deadlines for homestead exemption if eligible; review tax and insurance changes.

TIMING NOTE

These are suggested planning windows. Contract terms, lender requirements and possession dates control.

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BUYER CHECKLIST

A thoughtful finish to your real estate journey.

FINAL DETAILS

- [ ] Confirm the final walkthrough and contractual possession time
- [ ] Save settlement documents and warranties in a secure location
- [ ] Verify utility service, insurance and address updates
- [ ] Ask JT about local resources and next steps

LET'S MAKE WAVES TOGETHER

Questions about your next move in Citrus, Marion or Hernando County? Reach out for guidance tailored to your goals.

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Educational planning resource only. Financing, legal, tax, insurance and contract questions should be confirmed with qualified professionals. Brokerage review recommended before distribution.

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