WAVE / ELITE REALTY PARTNERS

RIDING THE WAVE INTO YOUR NEW HOME

A thoughtful guide to finding your place on Florida's Nature Coast.

FINANCING / ASSISTANCE / THE BUYING JOURNEY

BEGIN EXPLORING >

PRESENTED BY JT STITZEL

Citrus / Marion / Hernando Counties

Find Your Current

Wherever you are in the process, there is a good place to begin.

01

First-time homebuyer

Start with the basics, financing options and available resources.

EXPLORE THIS PATH >

02

Buying again

Previous homeownership may not rule out every program.

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03

Just exploring

Compare loan types and get comfortable with the terminology.

EXPLORE THIS PATH >

A First Home, Clearly Explained

Four essentials to explore before you start touring properties.

Understand the journey

Learn about preapproval, inspections, appraisals and closing.

EXPLORE >

Compare financing

Explore FHA, VA, USDA and conventional mortgages.

EXPLORE >

Explore assistance

Learn how Florida Housing and local resources may help.

EXPLORE >

Know the full cost

Review insurance, taxes, closing costs and mortgage terms.

EXPLORE >

Buying Again?

Experience helps. Eligibility still depends on your circumstances.

How long since you owned a primary home?

Some programs use a lookback period or offer exceptions. Ask about the specific program definition.

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Do you have military eligibility?

Eligible veterans, service members and certain surviving spouses may qualify for VA-backed financing.

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Is your next property in an eligible rural area?

USDA programs may be available for qualifying households and properties, including some repeat buyers.

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Chart Your Course

Explore the most common mortgage paths and compare written estimates.

FHA-insured mortgages

Discuss down payment, credit and mortgage insurance considerations.

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VA-backed home loans

For eligible borrowers; review entitlement, fees and property requirements.

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USDA rural housing

Eligibility depends on household, income and property location.

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Conventional mortgages

Compare available terms, mortgage insurance and overall costs.

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Explore Assistance

Programs and funding change. Confirm terms directly with participating lenders.

Florida Housing Homebuyer Program

Qualifying first mortgages may be paired with certain assistance programs.

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Florida Assist + Homeownership Loan Program

Assistance may be structured as a repayable second mortgage; terms differ.

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HFA Preferred / Advantage PLUS

Ask whether an eligible conventional first mortgage can pair with assistance.

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Hometown Heroes + local programs

Availability, funding and rules may change; check current official details.

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IMPORTANT / Assistance is not always a grant; repayment may be required.

Mortgage Terms, Made Clear

Understand the tradeoffs and ask lenders to compare written Loan Estimates.

Fixed rate vs. adjustable rate

An adjustable-rate mortgage may change after its initial period; review limits and potential payments.

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Discount points + lender credits

Points may reduce rates for an upfront cost; credits can change upfront costs and loan pricing.

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Closing costs + mortgage insurance

Include fees, taxes, insurance and possible mortgage insurance when budgeting.

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Other financing paths

Ask about renovation, construction, manufactured-home and specialty financing.

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Anchoring Your Future

A practical overview of the journey from early questions to getting the keys.

01

Learn and compare

Explore financing, assistance and the full cost of ownership.

02

Talk with a lender

Discuss eligibility, preapproval and required documentation.

03

Explore homes

Balance location, condition, insurance and lifestyle fit.

04

Offer and due diligence

Review terms, inspections, appraisal and contingencies.

05

Close with confidence

Review final documents and verify transfer instructions securely.

Let's Make Waves Together

A local perspective, a clear process, and a place to call home.

I am here to help you understand the buying process, explore available homes, and connect with licensed lending professionals when you are ready.

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Serving Citrus, Marion & Hernando Counties

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