

SMART PREP TO BUY™ GUIDE



SHERIAN RODRIGUEZ, REALTOR®
NEGOTIATION EXPERT | MARKETING SPECIALIST
BILINGUAL REAL ESTATE PROFESSIONAL



HOW TO BUY A HOME



A Clear Plan to Buy With Confidence in Central Florida

Buying a home is one of the biggest financial and emotional decisions you will make. It is exciting, but it can also feel confusing when you are trying to understand mortgage options, home prices, inspections, appraisals, closing costs, down payment assistance, competition, and contract deadlines.

That is why I created my **Smart Prep to Buy™** System.

This system is designed to help you move through the buying process with a clear plan, strong guidance, and the right strategy before you make an offer.

My goal is not just to help you find a house. My goal is to help you buy wisely, avoid overpaying, understand your options, and move forward with confidence.

Central Florida continues to be a highly desirable market for families, first-time homebuyers, relocations, investors, military buyers, and buyers looking for long-term stability. Areas like Orlando, Kissimmee, St. Cloud, Lake Nona, Davenport, Winter Garden, Poinciana, and surrounding communities can each perform differently depending on price range, inventory, condition, location, and buyer demand. Recent market reporting shows Central Florida has been moving toward a more balanced, buyer-leaning environment in some areas, but pricing, condition, and location still matter greatly.

Who Is Sherian Rodriguez?



Sherian Rodriguez is a Central Florida Realtor® who helps buyers move from confusion to confidence with a clear plan, honest guidance, and strong representation from the first conversation to closing day.

But Sherian's passion for real estate did not start with contracts, listings, or sales. It started with her own life experience.

Before becoming a Realtor®, Sherian knew what it felt like to be a renter and not to have the stability she wanted for her family. She remembers what it was like to live in a home that did not truly feel like her own, not being able to personalize it, moving from place to place, and seeing how that lack of stability affected her children.

She understands the emotional side of wanting a home.

The desire to stop renting.

The dream of giving your children a place that feels secure.

The frustration of not knowing where to start.

The fear of being told no.

The worry of not having enough money saved.

The confusion around credit, down payment, closing costs, interest rates, and loan programs.

That experience became part of her mission.

Why You Should Work With Sherian Rodriguez

Sherian brings 12+ years of real estate experience, over 20 years of sales, marketing, and negotiation experience, and hands-on knowledge from the home improvement industry.

This allows her to guide buyers beyond the pretty listing photos and help them understand condition, value, repairs, location, resale potential, and whether a home truly makes sense for their life and budget.

Through her Smart Prep to Buy™ System, Sherian helps buyers prepare before they shop, understand their financing options, search with purpose, avoid overpaying, write stronger offers, negotiate wisely, and move through inspections, appraisal, and closing with clarity.

Whether you are a first-time buyer, relocating to Central Florida, buying new construction, moving up, downsizing, or simply tired of renting and ready for something of your own, Sherian's goal is to help you move forward with a plan.

Because for Sherian, real estate is not just about opening doors. It is about helping families create stability, build a future, and feel proud of the place they call home.





What Is the Smart Prep to Buy™ System?

The Smart Prep to Buy™ System is my step-by-step home buying process designed to help you prepare, search, offer, negotiate, and close with clarity.

Instead of rushing into homes without a plan, we take time to understand your finances, your goals, your lifestyle, your timing, and the current market. Then we use that information to help you make smart decisions. The Smart Prep to Buy™ System focuses on six important stages:

01 BUYER CLARITY

We review your goals, timeline, preferred areas, budget comfort level, lifestyle needs, and what you truly want in your next home.

02 FINANCING STRATEGY

We review your pre-approval, loan options, down payment, closing costs, monthly payment comfort, and any possible assistance programs.

03 SMART HOME SEARCH

We search with purpose, not pressure. I help you compare neighborhoods, property condition, location, resale potential, HOA rules, taxes, insurance considerations, and future value.

04 OFFER STRATEGY

Before you write an offer, I help you review market activity, seller motivation, appraisal risk, and competition so you do not blindly overpay.

05 INSPECTIONS & CONTRACT

Once under contract, I help you stay organized through inspections, appraisal, financing, deadlines, repair negotiations, and communication with all parties.

06 CLOSING WITH CONFIDENCE

From the final walkthrough to closing day, I guide you through every step of the final details of the contract so you can move into your new home with certainty, clarity, and confidence.

Step 1

Get Clear Before You Start Looking

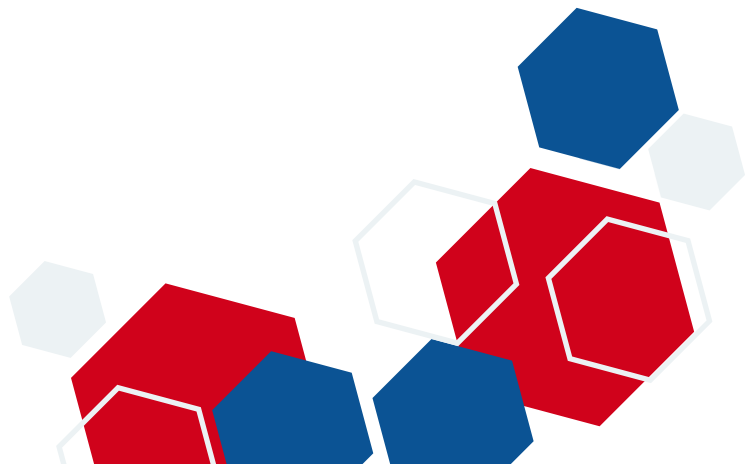
Many buyers start by looking at homes online. That is normal, but the smartest buyers start with clarity.



Before we begin touring homes, we talk about what matters most to you. This includes your ideal location, number of bedrooms, commute, schools, monthly payment comfort, lifestyle, family needs, work situation, future plans, and whether this home is a stepping stone or long-term home.

Central Florida has many different types of communities. A home in Kissimmee may offer different value, taxes, HOA fees, short-term rental rules, and commute options than a home in St. Cloud, Lake Nona, Davenport, Orlando, or Winter Garden. That is why it is important to look beyond the photos and understand the full picture.

A beautiful home is not always the right home. A smart purchase is about location, condition, affordability, future resale, and how the home fits your life.



Step 2

Understand Your Financing Options

Your financing strategy is one of the most important parts of the buying process.

Before you fall in love with a home, you need to know what you can afford, what payment feels comfortable, how much money you need for down payment and closing costs, and what loan program fits your situation.

Depending on your qualifications, you may be able to explore options such as conventional loans, FHA loans, VA loans, USDA loans, new construction incentives, seller concessions, lender credits, temporary rate buy-downs, or down payment assistance programs.

Florida Housing offers homebuyer programs through participating lenders, including 30-year fixed-rate mortgage options for first-time homebuyers and potential second mortgage assistance for down payment and closing costs.

The Florida Hometown Heroes Program is also designed to help eligible, income-qualified first-time homebuyers with down payment and closing cost assistance for a primary residence, subject to program availability and requirements.

Because program funds, eligibility, interest rates, and guidelines can change, I always recommend reviewing your options with your Realtor® and their trusted lenders before making decisions.



Step 3



Search Smarter, Not Harder

Online home searching can feel overwhelming. You may see homes on Zillow, Realtor.com, social media, builder websites, or other search platforms. But not every home that looks good online is a good fit in real life.

With my Smart Prep to Buy™ System, I help you look deeper.

We review the home's price, condition, neighborhood, property taxes, HOA fees, insurance considerations, roof age, AC age, layout, upgrades, possible repairs, flood zone, rental restrictions, resale potential, and whether the home is priced correctly for the market.

In Central Florida, this is very important because two homes with the same price can have very different long-term costs. One may have a higher HOA, older roof, higher insurance risk, CDD fees, short-term rental restrictions, or expensive repairs coming soon.

The goal is not to see every home. The goal is to find the right home for you and your family, understand what you are buying, and feel confident that it is the best choice for your needs, lifestyle, and future.

Step 4

Avoid Overpaying

One of the biggest mistakes buyers make is focusing only on the listing price.

A listing price is what the seller is asking. It is not always what the home is worth.

Before making an offer, I help you review:

- Recent comparable sales
- Current competition
- Days on market
- Price reductions
- Property condition
- Seller motivation
- Neighborhood trends
- Appraisal risk
- Buyer demand
- Possible repair costs
- Long-term resale potential

This helps you understand whether the home is priced fairly, overpriced, or positioned to receive multiple offers.

In some Central Florida areas, buyers may have more negotiating room than they did during the strongest seller's markets. In other areas, especially desirable locations or well-priced homes, competition can still happen. That is why every offer should be based on strategy, not emotion.



Step 5



Write a Strong Offer

A strong offer is not always the highest offer. Sellers look at more than price. They may also consider financing strength, escrow deposit amount, inspection period, appraisal terms, closing timeline, seller concessions, contingencies, and how likely the buyer is to close.

With my Smart Prep to Buy™ System, I help you structure your offer based on the property, the market, and your comfort level.

A smart offer may include:

- The right offer price
- A realistic closing date
- A strong escrow deposit
- A solid financing pre approval
- A reasonable inspection period
- A strategic seller concession request, if needed
- Protection through contract deadlines
- A plan for appraisal risk
- And clear terms

My goal is to help you compete when needed, negotiate when possible, and protect your interests throughout the process.

Step 6

Understand Inspections

The home inspection is one of the most important parts of the buying process.

A home may look beautiful during a showing, but inspections help reveal what may be happening behind the walls, on the roof, in the attic, with plumbing, electrical, HVAC, appliances, drainage, windows, and more.

In Florida, buyers may also need additional inspections such as a wind mitigation inspection, 4-point inspection, termite/WDO inspection, roof inspection, mold inspection, sewer/septic inspection, well water inspection, or pool inspection, depending on the property.

These inspections can help you better understand the condition of the home, possible insurance requirements, repair concerns, and future costs before moving forward.

As a Realtor® with hands-on home improvement knowledge, I help you look at inspection findings with practical eyes.

Not every issue is a deal breaker. Some repairs are normal. Some are negotiable. Some may affect insurance, financing, safety, or future costs.

The goal is to understand the condition of the home before moving forward.



Step 7



Appraisal and Financing

If you are getting a mortgage, your lender will usually require an appraisal. The appraisal helps the lender determine whether the home supports the purchase price.

If the appraisal comes in at or above the contract price, the process usually continues forward. If the appraisal comes in low, we review your options based on your contract, loan type, appraisal contingency, seller position, and deadlines.

An appraisal contingency can help protect the buyer by giving them options if the home does not appraise for the agreed purchase price, depending on the terms and deadlines written in the contract.

The financing deadline is also very important because it gives the buyer a specific period of time to secure loan approval.

During this period, it is important to stay in close communication with your lender, provide requested documents quickly, and understand what must happen before the deadline expires.

This is another reason why offer strategy matters before you go under contract. A smart offer considers appraisal risk, financing timelines, and buyer protection from the beginning.



Step 8



Closing Costs and Cash Needed to Buy

Many buyers focus only on the down payment, but the total cash needed to buy a home may include more than that.

You may need funds for:

- Escrow deposit
- Inspections
- Appraisal
- Down payment
- Closing costs
- HOA application or transfer fees
- Moving expenses
- Utility deposits or connection fees
- Possible improvements after closing

After you submit your application for pre-approval, your lender can give you a clearer estimate of how much money you may need to close, including your down payment, closing costs, and other required funds.

If you do not have the full amount saved, you may be able to explore options such as receiving a gift from a family member, using retirement funds like a 401(k), down payment assistance, or negotiating seller concessions in the contract to help with closing costs.

Depending on the market and the property, it may be possible to negotiate seller concessions to help with closing costs. This depends on the seller, the property, the loan type, and how the offer is structured.

Step 9



New Construction Vs. Resale Houses

New construction can be a great option in Central Florida, especially in growing areas like St. Cloud, Kissimmee, Davenport, Clermont, Haines City, Lake Nona, and surrounding communities.

Builders may offer incentives such as closing cost assistance, rate buy-downs, appliance packages, design upgrades, or lower deposits. However, builder contracts are different from standard resale contracts, and the builder's sales representative works for the builder.

This is why having your own Realtor® matters. Before visiting a builder community, registering online, or giving your personal information to a builder, speak with your Realtor® first. In some cases, if you visit unrepresented, the builder may not allow you to use your Realtor® later.

Resale homes can also offer great value because some already include upgrades such as a pool, fence, upgraded kitchen, appliances, window treatments, or landscaping. With resale, you may also have a clearer idea of taxes, utilities, HOA fees, and monthly costs.

With new construction, taxes may not be fully established yet and may increase the following year once the home is assessed as completed property. I help you compare builder incentives, lot premiums, HOA/CDD fees, upgrades, taxes, timelines, contract terms, and resale value so you can choose the best option for you and your family.



Step 10



Final Walkthrough and Closing Day

Before closing, we complete a final walkthrough to confirm the home is in the expected condition and that any agreed-upon items were completed.

Then you review your final closing numbers with the lender and title company. Once documents are signed and funds are received, you officially become the homeowner.

Closing day is exciting, but it is also the result of careful preparation, smart decisions, and the right guidance from beginning to end.



Ready to Start Your Home Buying Journey?

Let's talk about your goals, your timeline, your budget,
and what kind of home makes sense for your life.

During your consultation, I will introduce you to my Smart Prep to Buy™ System and connect you with trusted lenders who can help you understand your buying power, loan options, estimated monthly payment, down payment, closing costs, and next steps.

01 **SCHEDULE A CALL WITH SHERIAN**

We start with a simple conversation about your goals, timeline and what you want in your next home.

02 **GET PRE-APPROVED**

I connect you with trusted lenders so you can understand your buying power and know what price range makes sense before you start shopping.

03 **CREATE YOUR BUYER POWER PLAN**

Together, we review your pre-approval, budget comfort, loan options, estimated cash needed, preferred areas, and buying strategy so you can move forward with clarity and a strong offer strategy.

04 **START SEARCHING FOR HOMES**

You will have direct guidance from Sherian Rodriguez throughout the process, from your first home search to offer strategy, inspections, appraisal, contract deadlines, and closing day.

CONTACT DETAILS

Call Direct: (407) 235-2247
Work Number: (407) 906 -2251
homesbysherian@gmail.com

OFFICE HOURS

M - F 10:00am - 7:00pm EST

WEBSITE

SherianRodriguez.com

SOCIAL MEDIA

[@sherianrodriguezrealtor](https://www.instagram.com/sherianrodriguezrealtor)

SCAN HERE TO BOOK A CALL



Testimonials



KISSIMMEE, FL

I just couldn't imagine working with any other realtor. Sherian helped me get my first home and 2 years later she helped me sell it and get a new one. She goes above and beyond. Very responsible and the communication is A+.

I recommend her 100 %"

NEW CONSTRUCTION - ST CLOUD, FL

Sherian is the BEST!!! Helped me find a house in one day!!! That's unheard of!!! And Sherian was there since day one all the way till I closed on my house!!! She also showed up to my closing which not too many realtors do!!! If you need to buy a house, work with Sherian, you will not regret it!!! I will definitely recommend her to anyone looking for a realtor!!! Thank you Sherian!!! I'm loving my house!!!



POINCIANA, FL

"Sherian guided us from the beginning and helped us understand the buying process clearly. She was patient, knowledgeable, and helped us feel confident getting pre approved when we thought we couldn't. We finally bought our first house in Poinciana for our daughters with a huge back yard and fenced for them to play. I can't be more grateful for her.

I refer her to everyone"



Let's Get Started!

Your path to homeownership can begin with one simple conversation.

You can continue paying rent and helping someone else build wealth, or you can take the first step toward investing in yourself, your family, and your future. Whether you are ready to buy now or simply want to prepare for the future, this call will give you guidance, direction, and a better understanding of what may be possible for you.

Take action today. Your family deserves stability, your children deserve a place to grow, and you deserve a home you can finally call your own.

"I know how overwhelming buying a home can feel, especially when you are unsure where to start, what you can afford, or what steps to take first. You do not have to figure it out alone. Real estate is my passion and my expertise, and guiding buyers through the process is what I love to do. Seeing you and your family walk into a home you can finally call your own is my greatest reward. Schedule your call today, and let me help you create a plan to make your dream of buying a home possible."

Sherian



Additional services we offer for our buyers and sellers:



AFFORDABLE

P R O P E R T Y E X P E R T S

Transform Your Home Without Overpaying

INTERIOR AND EXTERIOR HOUSE PAINTING
CABINETS REPAINTING • PRESSURE WASHING

INTERIOR & EXTERIOR PAINTING

With over 20 years of experience, we deliver smooth, consistent, long-lasting finishes that instantly improve how your home looks and feels.

CABINET REPAINTING

We repaint your cabinets to give them a modern, like-new appearance without the cost, time, and hassle of full replacement.

PRESSURE WASHING

Dirt, mold, and buildup don't just look bad, it damage your surfaces over time. Our professional cleaning restores your property's appearance.