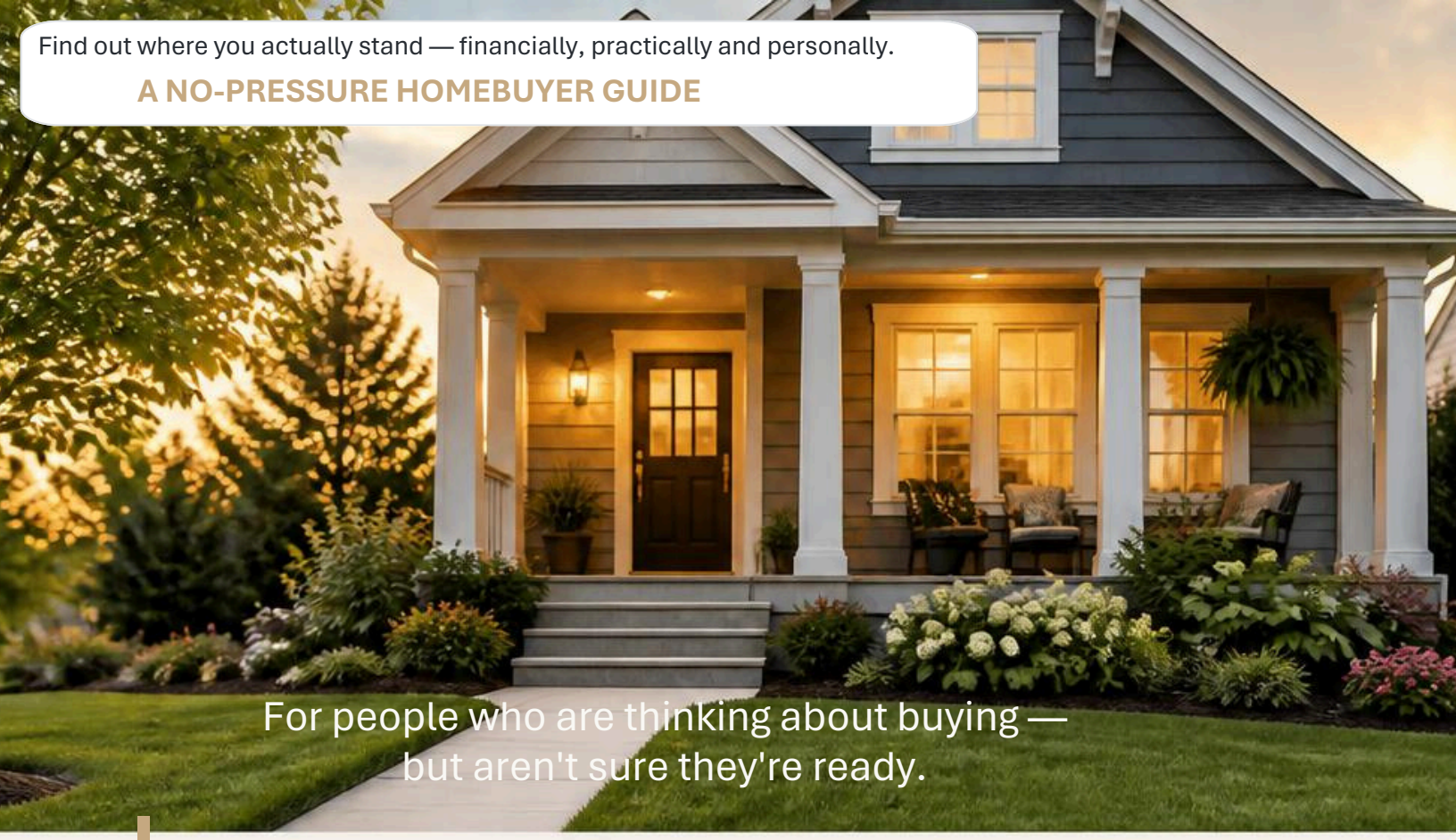
Find out where you actually stand — financially, practically and personally.

A NO-PRESSURE HOMEBUYER GUIDE



For people who are thinking about buying — but aren't sure they're ready.

BEFORE YOU START TOURING HOMES

Should I Buy a Home Yet?



BIG GEORGE

Central Florida Homebuyer Education

No pressure. No obligation to buy. Just information.

START HERE

You don't need to be ready. You need to know where you stand.

BUYING ISN'T AUTOMATICALLY THE RIGHT MOVE

Homeownership can be a great goal, but the right timing depends on your finances, lifestyle, plans and comfort level.

THIS GUIDE IS NOT HERE TO TALK YOU INTO A HOUSE

It is designed to replace uncertainty with information so you can decide whether your next step is to buy, prepare, or simply keep learning.

Think of this guide like a flashlight down a dark hallway.

You don't have to walk all the way down it today.
You should be able to see what's ahead.

QUICK CHECK

How close are you to buying?

Mark YES, NOT SURE or NO. This is not a test — it's a starting point.

☐	I expect to stay in the area for the foreseeable future.	◯ YES ◯ NOT SURE ◯ NO
☐	I have reasonably stable income.	◯ YES ◯ NOT SURE ◯ NO
☐	I know what monthly housing payment feels comfortable.	◯ YES ◯ NOT SURE ◯ NO
☐	I have some money available for a purchase.	◯ YES ◯ NOT SURE ◯ NO
☐	I have a general idea of my credit situation.	◯ YES ◯ NOT SURE ◯ NO
☐	I know the areas where I would consider living.	◯ YES ◯ NOT SURE ◯ NO
☐	I can name my three biggest priorities in a home.	◯ YES ◯ NOT SURE ◯ NO
☐	I'm willing to speak with a lender just to understand my options.	◯ YES ◯ NOT SURE ◯ NO

DON'T COUNT POINTS

The goal is to notice where the question marks are. Those are the areas to investigate before shopping.

Three perfectly acceptable stages

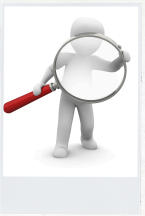
READY TO EXPLORE

Mostly YES? You may be closer than you think. Your next step is getting real numbers and narrowing your priorities.



INFORMATION STAGE

Several NOT SURE answers? Perfect. Replace the question marks with information before making decisions.



PREPARATION STAGE

Several NO answers? That doesn't mean homeownership is off the table. It means you've identified what needs attention first.



The goal isn't to buy fast. The goal is to buy prepared.

QUESTION 1

Why are you thinking about buying?



There is no correct answer. The important part is knowing YOUR reason.

- [ ] I want more space.
- [ ] I'm tired of renting.
- [ ] I want stability / control over my home.
- [ ] My household is changing.
- [ ] I'm relocating.
- [ ] I want to build long-term ownership.
- [ ] I found an area or lifestyle I want.
- [ ] Other:

WHAT WOULD OWNING A HOME CHANGE FOR YOU?

QUESTION 2

Is buying right for you right now?

BUYING MAY FIT IF...

You want stability
You expect to stay awhile
You can handle ownership costs
Your payment feels comfortable
You value control over your space

WAITING MAY FIT IF...

Your plans may change soon
Income is uncertain
Savings need rebuilding
The payment would stretch you
You simply aren't ready for the responsibility

IMPORTANT

Renting is not automatically “throwing money away,” and buying is not automatically the better choice. The better choice is the one that fits your situation.

What would have to be true for you to feel comfortable buying?

QUESTION 3

What payment actually feels comfortable?

Start with your life — not a listing price.

PRINCIPAL + INTEREST

Loan payment



PROPERTY TAXES

Local taxes



HOME INSURANCE

Homeowners coverage



HOA / CDD

Community costs, if applicable



MORTGAGE INSURANCE

If applicable



HOMEOWNERSHIP BUFFER

Maintenance / unexpected costs



MONTHLY PAYMENT THAT FEELS COMFORTABLE

$ _____

MONTHLY PAYMENT THAT WOULD FEEL TOO TIGHT

$ _____

BUYER TIP

A lender can translate your comfortable payment into a realistic purchase range.

QUESTION 4

How much cash might you actually need?

DOWN PAYMENT

20% is not a universal requirement. Available options depend on loan type, qualifications and property. 3.5% for FHA or $O if usng Down Payment Assistance Programs.

CLOSING COSTS + PREPAIDS

Budget for transaction costs and items such as insurance/tax escrows as applicable. Ask for an estimate early.

RESERVES

Keeping money after closing can matter just as much as getting the keys. Homeownership comes with surprises.

CASH I COULD COMFORTABLY USE TOWARD A PURCHASE

$

CASH I WANT TO KEEP IN RESERVE

$

QUESTION 5

What does financing look like for you?

PREAPPROVAL = INFORMATION

Talking with a lender can help you understand credit, income, debt, assets, loan options, payment and cash to close. **It does not force you to buy a home.**

QUESTIONS WORTH GETTING ANSWERED

- [ ] What purchase range fits my comfortable payment?
- [ ] How much cash should I plan for?
- [ ] What loan types should I compare?
- [ ] Is there anything in my credit or debt I should address first?
- [ ] What should I avoid doing before closing?

IF YOU'RE NOT READY

A good financing conversation can also give you a preparation plan instead of a rejection.

QUESTION 6

What kind of home actually fits your life?

MUST HAVE	WOULD LOVE	DEAL BREAKER

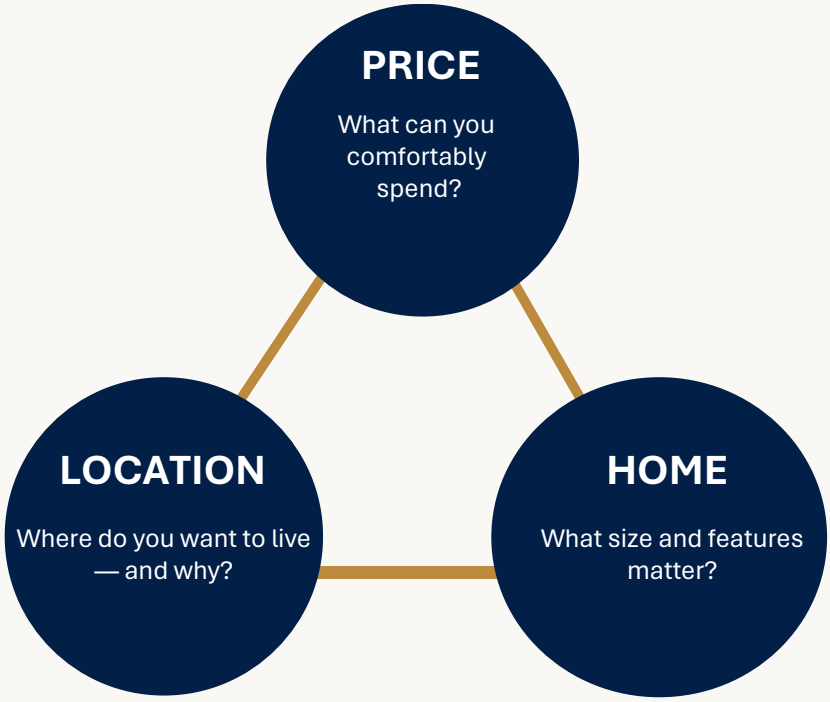
If you could only have THREE things, what would they be?

1. _____
2. _____
3. _____

REALITY CHECK

PRICE • LOCATION • HOME

Which matters most to you?



When the market won't give you all three, one lever usually has to move.

THE MARKET ISN'T JUDGING YOUR BUDGET

It is simply showing you which combinations of price, location and home are available today.

MY #1 PRIORITY

_____

MY #2 PRIORITY

_____

MOST FLEXIBLE

_____

QUESTION 7

What's your next step?

READY NOW

Get real financing numbers, define your search area and priorities, then begin comparing homes.

GETTING READY

Build savings, work on financing questions, clarify your timeline and learn the market without pressure.

NOT YET

Keep the goal on the radar. You can learn now so you are not starting from zero when your timing changes.

Circle one: READY NOW GETTING READY NOT YET

The right next step is the one that gives you more clarity.

STILL NOT SURE IF YOU'RE READY?

Good.

You don't need to be ready to buy a house to have a conversation with me.

SCHEDULE A 15-MINUTE HOMEBUYER GAME PLAN



Call or Text: (727) 542-7773
Email: George.Kokoris@lennar.com

Click My picture or Scan the QR Code
to Schedule an appointment

Whether you're three months away, next year, or simply trying to understand what's possible — let's figure out where you actually stand.

No pressure. No obligation to buy. Just information.

A FINAL NOTE

Education first. Decisions second.

THIS GUIDE IS GENERAL EDUCATION

Every buyer's financial situation, loan eligibility, taxes, insurance, community costs and purchase terms are different.

VERIFY THE NUMBERS

Work with the appropriate lender, insurance professional, tax professional, real estate professional, attorney or other qualified professional for advice specific to your situation.

MARKET INFORMATION CHANGES

Avoid making a decision based only on headlines or old statistics. Use current numbers that apply to the home and financing you're considering.



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