



THE SMART BUYER'S GUIDE

Your Step-by-Step Plan to Buying a Home Without Regret

Everything You Need to Know Before You Fall in Love With a House

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Before You Even Start Looking

Know Your Numbers

- Meet with a lender for a full pre-approval, not just a pre-qualification. I can connect you with a trusted lender.
- Understand your personal monthly comfort zone, not only the maximum amount you are approved for.
- Factor in property taxes, homeowners insurance, HOA fees, utilities, and ongoing maintenance.

PRO TIP: The right payment should feel sustainable - not stressful.

The 3 Biggest Buyer Mistakes

1. Falling in love before checking comparable sales and the home's true market position.
2. Skipping inspections simply to make an offer look stronger.
3. Letting emotion control negotiations or stretch the budget beyond a comfortable level.

Buying smart means balancing your heart with the numbers.

Questions to Answer Before Touring

- What are the three features your next home must have?
- What would be nice to have but is not a dealbreaker?
- Which locations support your work, family, and lifestyle?
- How long do you expect to stay in the home?
- What would make you walk away, even if you love the house?

What to Look for During Showings

- Roof age
- HVAC age
- Water stains or signs of moisture
- Window condition
- Layout functionality
- Neighborhood feel at different times of day

Ask Yourself

- Can I see myself living here on an ordinary Tuesday?
- Does this home support the way I actually live?
- Are the home's limitations things I can realistically live with or change?

Understanding the Offer Process

When we prepare an offer, we consider:

- Comparable sales
- Days on market
- Seller motivation
- Inspection strategy
- Appraisal protection
- Closing timeline

This isn't guesswork. It's strategy.

Inspections, Appraisals & What Happens Next

Inspection = Your protection

A professional inspection helps identify visible concerns and gives you a clearer understanding of the home's condition before moving forward.

Appraisal = The lender's protection

The appraisal helps the lender confirm that the home's value supports the loan amount. It is different from an inspection and does not replace one.

Negotiations may happen after the inspection. This is where preparation, clear communication, and experienced representation make a meaningful difference.

From Contract to Closing

- Contract and applicable review period
- Inspection period
- Financing and mortgage commitment
- Appraisal and title work
- Final walkthrough
- Closing day

You get the keys. You begin your next chapter.

Let's Make This Easy

Buying a home does not have to feel overwhelming. If you are thinking about buying within the next 3 to 12 months, let's map out your strategy now.

Your new home awaits. Let's make it happen together.

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