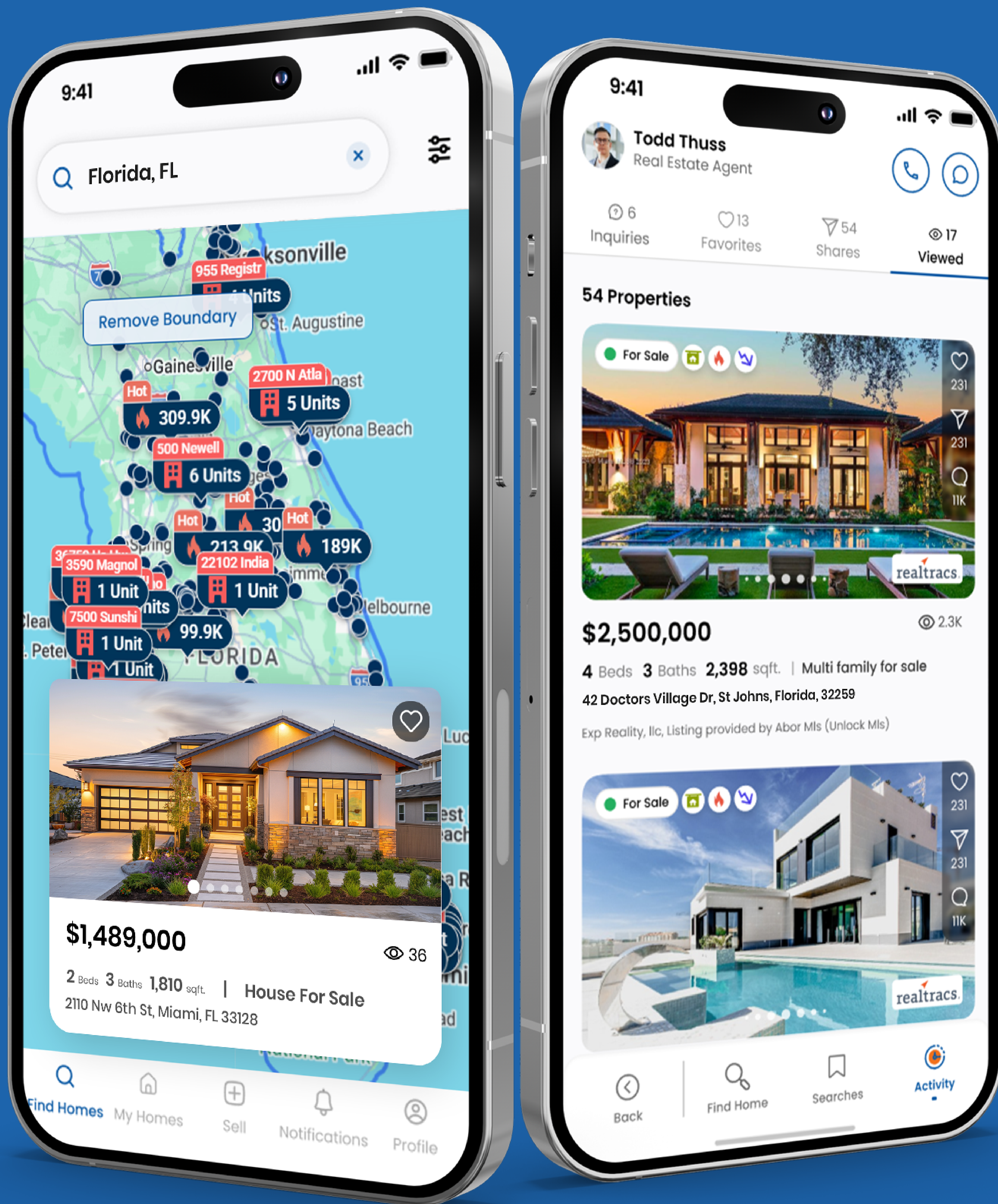


# Buy Your Home with Houzeo



Scan the QR  
to Download  
the App



Houzeo is a 100% online real estate marketplace. From listing to closing, Houzeo technology makes home selling and buying the easiest it has ever been. Users can list their homes for a flat fee, connect with local real estate pros, and find their dream home on Houzeo.com.

Founded in Manhattan, New York, with additional offices in Charlotte, North Carolina (US), and Mumbai, India, Houzeo is led by our founder, Amit Dhameja. With an Ivy League MBA and a background in finance, real estate, and tech, Mr. Dhameja spearheads this profitable startup.

## The Houzeo Universe

**Houzeo's product universe includes a wide range of products and services, including:**

### IntelliList Listing

List your home fast with the right paperwork based on your property's location!

### Houzeo Dream Homes

Find your dream home, make offers, and begin your mortgage pre-approval journey.

### Home Worth Calculator

Estimate your property's current market value for free

### Houzeo Showings

Schedule and manage verified buyer and agent showings

### Houzeo Offers

Manage, compare, and counter property offers. Request the highest and best offers in seconds

### Closing Costs Calculator

Estimate buyer and seller expenses for closing day with precision

### Houzeo DigiTransact

Simplify your home sale with seamless tasks, milestones, and smart reminders.

### Mortgage Calculator

Estimate monthly payments and view amortization schedules for free.

### Cost of Living Calculator

Compare city or state expenses to make informed relocation decisions.

# THINGS TO REMEMBER

## WHEN BUYING A HOUSE IN FLORIDA

### 1. Assess Your Finances & Set Your Budget

- Check your income, savings, debts, and credit score
- Use an online tax calculator to estimate your property tax
- Apply for the Florida Homestead Exemption if it's your primary home
- Get quotes for hurricane and flood insurance
- Check the HOA fees for a home that's part of an HOA
- Budget for utilities, transportation, and grocery costs
- Set your budget, keeping all expenses in mind

### 2. Get Mortgage Pre-Approval

- Research lenders familiar with Florida's housing programs
- Compare interest rates, loan types, and terms
- Ensure the lender is licensed to operate in Florida
- Get a pre-approval letter to make your offer stand out
- Check your eligibility for the Florida Housing Finance Corporation (FHFC)
- Explore the Florida Hometown Heroes programs
- Look for down payment assistance programs or tax breaks

# THINGS TO REMEMBER

## WHEN BUYING A HOUSE IN FLORIDA

### 3. Define Your Needs & Preferred Locations

- Decide if you need a primary or vacation home or an investment property
- Check hurricane evacuation routes for coastal or high-risk properties
- Research safety, amenities, and future developments in neighborhoods
- Look into school ratings, transportation, and community resources

### 4. Search for Homes & Evaluate Hazards

- Check Florida MLS listings to search for homes
- Browse through FSBO listings in Florida to avoid agent fees
- Attend open houses to evaluate the property in person
- Verify if the house is in a FEMA flood zone (AE, VE, etc.)
- Ensure that the HOA's regulations match your lifestyle

### 5. Search for Homes & Evaluate Hazards

- Include contingencies for inspection and financing in the offer
- Ensure your offer is competitive in Florida's hot market
- Keep 1% to 3% of the purchase price for the earnest money deposit

# THINGS TO REMEMBER

## WHEN BUYING A HOUSE IN FLORIDA

### 6. Conduct Inspections & Appraisal

- Schedule a general home inspection
- Check for mold and pest issues
- Schedule a wind mitigation inspection
- Schedule a 4-point inspection
- Conduct inspections for flood risk, seawalls, and septic systems
- Schedule the home appraisal required by your lender

### 7. Secure Insurance

- Obtain homeowners insurance
- Purchase flood insurance if the house is in a FEMA flood zone
- Get windstorm or hurricane insurance if the house is in a coastal area

### 8. Review Disclosures & HOA Documents

- Check the flood history disclosure form, required by Florida law since 2024
- Look for previous flood claims or federal disaster assistance
- Review HOA governing documents (CC&Rs, rules, and fees)

# THINGS TO REMEMBER

## WHEN BUYING A HOUSE IN FLORIDA

### 9. Finalize Financing & Prepare for Closing

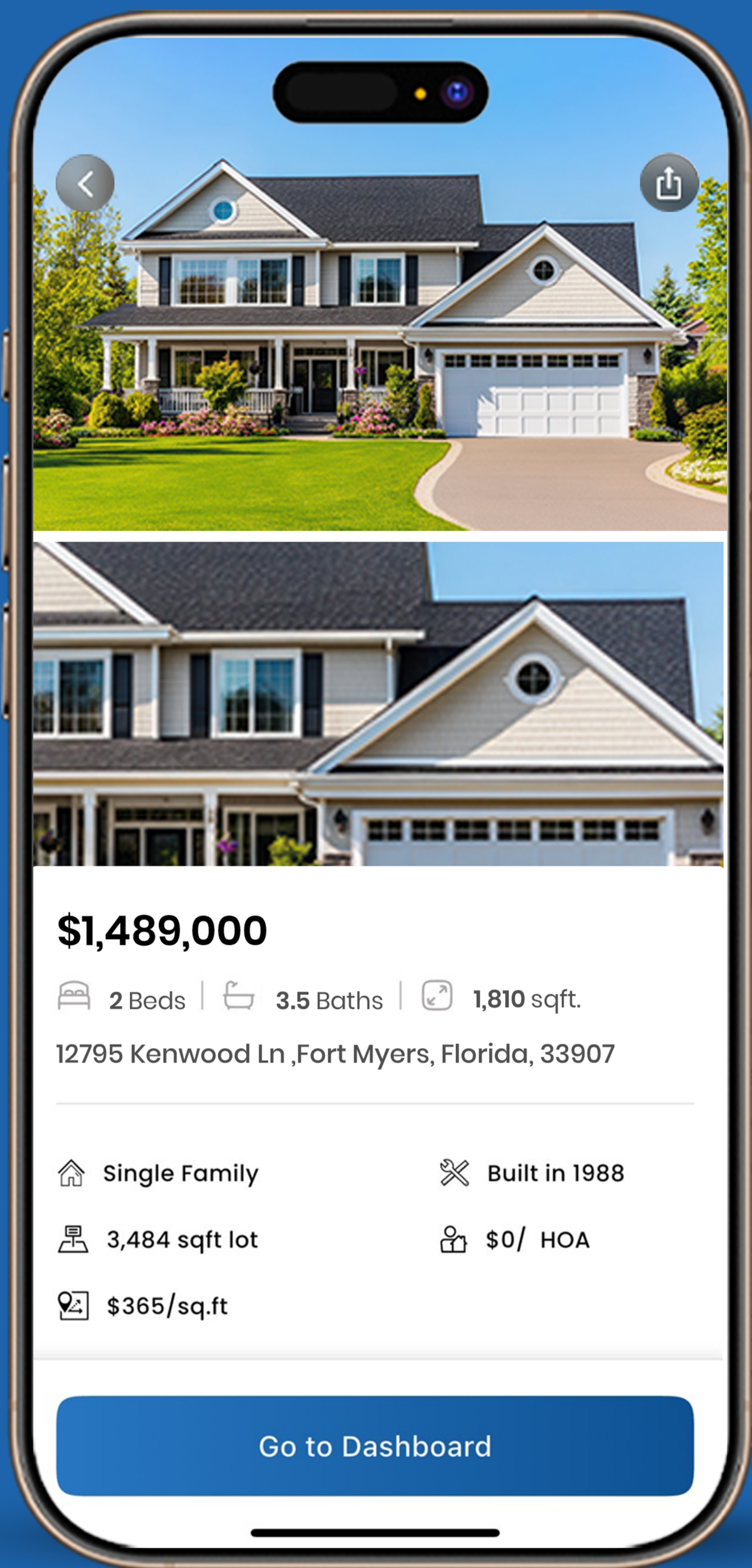
- Finalize your loan terms and lock in your mortgage rate
  - Ensure all fees and costs are correct in the Closing Disclosure
  - Carry out a final walkthrough of the house
- 

### 10. Closing Day

- Ensure you have a valid ID and funds for closing costs
  - Sign all required documents and get the property keys
  - Collect any HOA or warranty information if applicable
- 

### 11. After Closing

- Change all locks and security codes to ensure your safety
- Set up the electric, water, gas, and internet services
- Change your address with the post office and other relevant agencies



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