

BUYER GUIDE



by Carolina Taborda



Hi, I'm Carolina

6 YEARS
EXPERIENCE

27 MILLION IN
SALES



As a Central Florida Realtor, wife, and mom, I know that buying a home is about so much more than bedrooms, bathrooms, and square footage—it's about finding a place where life happens.

Whether you're a first-time buyer, relocating to the Orlando area, upgrading for a growing family, or searching for more space to live the lifestyle you love, I'm here to guide you every step of the way. My goal is to make the process feel clear, stress-free, and empowering so you can make confident decisions along the way.

As a local market expert, I combine in-depth knowledge of Central Florida communities with personalized service tailored to your unique goals. I believe in honest communication, strong advocacy, and building lasting relationships that extend well beyond the closing table.

When I'm not helping clients, you'll find me spending time with my husband and son, tending to our garden and chickens, baking homemade bread, or exploring all that Central Florida has to offer.

I look forward to helping you find a home—and a community—you'll love.

Serving: Seminole, Orange, Lake, Volusia and Osceola counties

Specializing in: First time home buyers, new constructions, short sales, sellers, vacant land

TEXT "HOME" to 832-349-8266

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

SCAN TO SEE MY 5 STAR REVIEWS



TEAMWORK



I'm a firm believer that you're only as strong as your team is. That's why I pride myself in partnering with key professionals to help me elevate the homebuying experience. Tammy Powers is my number one choice for mortgage lenders. As a Senior Mortgage Advisor, Tammy is very experienced in helping clients structure their personal finances. She helps them determine the best options for purchasing a new home or refinancing an existing one. She will walk you through all of your options and develop a plan of action. Reach her via email at: tpowers@waterstonemortgage.com



Taz Chinquee
SHOWING
ASSISTANT



Kristi Wood
TRANSACTION
COORDINATOR

2 additional key players who I truly could not do without are these two ladies. Taz ensures we can get you into with ease while Kristi keeps us on schedule with meeting all of our contract deadlines. Although they'll be working behind the scenes and you may not have much contact with them, they really do keep our ship afloat!

THE ROADMAP TO HOME

1. Save for your down payment & closing costs
2. Talk with a lender and get your credit checked
3. Submit Docs and get preapproved for a home loan
4. Meet with me and establish your search criteria
5. Begin the online home search

6. Schedule showings and tour property

7. Submit an offer

Upon Acceptance

8. Wire your escrow deposit

9. Schedule your home inspection

10. Shop for homeowners insurance

11. Appraisal results and next steps

12. Final loan documents

13. Final walk through

14. Closing Day

THE COSTS



Inspections

Home inspection: \$300-400

Pool Inspection: \$100-200

Septic inspection: \$400-500

Well inspection: \$400-700

Water Testing: \$200-300

Insurance inspections:

4 point: \$125

Wind Mitigation: \$125

*It is important to note that you may not need ALL of these inspections and that these are rough estimates.

Appraisal

\$695-1400 depending on the size of the home

Closing Fees

Lenders usually estimate these fees to be around 3% of the purchase price.

AFTER OFFER ACCEPTANCE

Once the seller has accepted your offer, both parties sign a sales agreement and you're officially under contract.

PUT YOUR DEPOSIT INTO AN ESCROW ACCOUNT

Your earnest money deposit will be put into an escrow account that is managed by a neutral third party (typically a title company or bank) who holds the money for the duration of the escrow period. They will manage all the funds and documents required for closing, and your deposit will go towards your down payment which is paid at closing.

SCHEDULE A HOME INSPECTION

Home inspections are optional but highly recommended to make sure that the home is in the condition for which it appears. Inspections are typically completed within 10-14 days after signing the sales agreement.

RENEGOTIATE IF NECESSARY

The home inspection will tell you if there are any dangerous or costly defects in the home that need to be addressed. You can then choose to either back out of the deal completely, ask for the seller to make repairs, or negotiate a lower price and handle the repairs yourself.

COMPLETE YOUR MORTGAGE APPLICATION

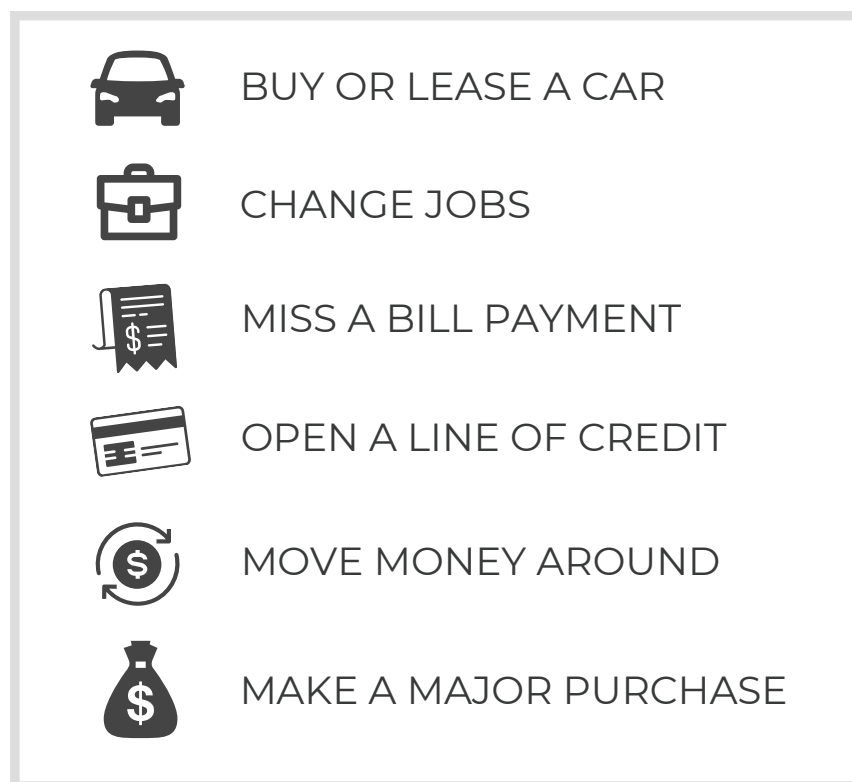
Once you've come to an agreement on the final offer, it's time to finalize your loan application and lock in your interest rate if you haven't done so already. You may need to provide additional documentation to your lender upon request.

ORDER AN APPRAISAL

An appraisal will be required by your lender to confirm that the home is indeed worth the loan amount. The appraisal takes into account factors such as similar property values, the home's age, location, size and condition to determine the current value of the property.

WHAT NOT TO DO DURING THE BUYING PROCESS

It's extremely important not do any of the following until after the home buying process is complete:



*Any of these types of changes could jeopardize your loan approval. It's standard procedure for lenders to also do a final credit check before closing.

FINAL STEPS

Insurance Requirements

Most lenders require both homeowner's insurance and title insurance. Homeowners insurance protects your home and possessions against damage and theft, while title insurance protects the lender and/or homeowner from financial loss against claims regarding the legal ownership of a home. Policies vary so it's recommended to get quotes from multiple companies to compare price, coverage and limits.

Closing Disclosure

At least 3 days before closing, lenders are required to provide you with a Closing Disclosure with your final loan terms and closing costs for you to review. Closing costs for the buyer typically range from 2-5% of the purchase price, which can include lender fees, lender's title insurance, and HOA dues if applicable.

Final Walk through

Within 24 hours of closing we will do a final walk through of the home before signing the final paperwork. This last step is to verify that no damage has been done to the property since the inspection, that any agreed upon repairs have been completed, and that nothing from the purchase agreement has been removed from the home.

Next Step: Closing!

On the day of closing you'll be going over and signing the final paperwork, and submitting a cashier's check (or previously arranged wire transfer) to pay the remaining down payment and closing costs.

CLOSING CHECKLIST

- ✓ Wire your final funds
- ✓ Bring a government Issued Photo ID
- ✓ Bring 2nd form of ID



Enjoy your new home!

WHAT MY CLIENTS ARE SAYING

Carolina is an actual godsend. Buying my first home was a process I definitely didn't understand and didn't prepare for; I had no idea what I was getting myself into. Carolina became my best friend day one. She walked with me every step of the way, gave me tons of advice/tips, and did everything possible so that this experience was the best it could be for me.

Levy M ★★★★★



Carolina is extremely professional and has a can do attitude. She is on top of everything and goes out of her way to get things done. Throughout the whole home buying process she was there to help guide us and get everything scheduled. She was a pleasure to work with and I wouldn't hesitate to refer her to anyone buying or selling a home.

Heather S ★★★★★

We have tried multiple times to engage my mother in selling her home with no success. Carolina came in and spent time walking my Mom through the process, answering questions and providing support along the way. As someone who works in client service, you want to feel like you are their only client and that is definitely how Carolina made us feel. Happy to say the house sold in a weekend and Mom is comfortable in her new home. If you are looking to sell your home, definitely contact Carolina.

Rod U ★★★★★



KEY TERMS

Appraisal

Assessment of the property's market value, for the purpose of obtaining a mortgage and performed by a licensed appraiser.

Assessed Value

Value placed upon property for property tax purposes by the tax collector.

Closing Costs

Expenses incidental to a sale of real estate, such as loan fees, appraisal fees, and title insurance.

Contingency

Certain criteria that have to be met in order to finalize the sale.

Debt-to-income ratio

The percentage of an individual's monthly gross income relative to the amount of debt owed.

Earnet Money Deposit

A good faith deposit the buyer makes with an offer to show that you are serious about buying the property. In exchange, the seller agrees to stop marketing the property.

Final Walkthrough

The buyer reviews the house just before closing to make sure everything is in the same condition and that all home inspection items are fixed.

Inspection

An expert conducts a formal review of the property to find visible issues that need to be repaired. Buyers typically make their offers contingent on an inspection, but sellers can conduct a pre-offer inspection to appeal to buyers. The buyer may choose to do additional inspections like radon and a sewer scope.

Lien Search

A background check on the property and the seller to ensure there are no outstanding debts or claims upon the property.

Pre-approved

Advanced approval from a bank or other lending institution for a home mortgage.

Title Insurance

Insurance to protect the buyer and lender against losses arising from disputes over the ownership of a property.





Buy with Confidence