



Complete Guide to Buying a Home in Central Florida

Expert guidance and trusted results from Angel
Crowson and Peter Catalano,
The A Team of DASH Real Estate

Connecting Hearts to Homes

Proudly brokered by DASH Real Estate



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Welcome

Buying a home is one of life's most exciting milestones. It brings together dreams, planning, and investment into one unforgettable moment. Whether you are purchasing your first home, moving up, or finding the perfect place to retire, our goal as The A Team is to make the process clear, confident, and rewarding.



With decades of combined experience helping buyers throughout Volusia, Flagler, Seminole, Orange, and Lake Counties, our team brings two perspectives and one shared purpose, guiding you home with confidence.



We created this guide to be your step-by-step roadmap, full of local insight, proven strategies, and practical tools to keep you informed and ahead of the market.



Peter Catalano

Realtor®



Angel Crowson,

Broker Associate and
Team Lead



Ane Plate

Administrative
Assistant

Ready to begin your home search? Schedule your consultation today with The A Team of DASH Real Estate.

About The A Team of DASH Real Estate

The A Team is a dedicated partnership built on trust, expertise, and results. Led by Broker Associate Angel Crowson and Realtor® Peter Catalano, we combine deep Central Florida market knowledge with personalized strategies to help every client succeed.

Supporting our clients every step of the way is Ane Plate, Administrative Assistant, who keeps transactions organized and communication seamless. Her behind the scenes coordination ensures that each detail is handled efficiently from consultation to closing.

As part of DASH Real Estate, The A Team benefits from innovative tools, strong marketing resources, and a network of over 20 experienced agents. This connection gives our clients an advantage in today's fast-moving market.

Whether you are buying, selling, or investing, we bring the right people, tools, and experience to make every step seamless. Your goals are our mission.



Our mission is simple:

to connect hearts to homes through integrity, professionalism, and exceptional service.



The Home Buying Roadmap

Buying a home can feel complex, but our clear process keeps everything on track from start to finish. Here is what to expect when you work with our team:

01

Initial Consultation

We start with a conversation to understand your goals, budget, and preferred timeline. This meeting shapes our strategy.

02

Financial Preparation and Pre Approval

Before viewing homes, we connect you with trusted lenders who will help you determine your purchasing power. Preapproval strengthens your position when making an offer.

03

Home Search

We set up a personalized MLS search and explore both on market and off market opportunities.

04

Viewing Properties

We schedule and attend showings with you, providing feedback and answering questions about each property.

05

Making an Offer

When you find the right home, we prepare and submit a competitive offer designed to get the seller's attention.

06

Inspections and Appraisal

Once your offer is accepted, we schedule inspections to review the property's condition and an appraisal to confirm value. We help you interpret the results and negotiate any necessary repairs.

07

Closing and Move In

On closing day, we finalize paperwork, transfer ownership, and celebrate your new beginning.



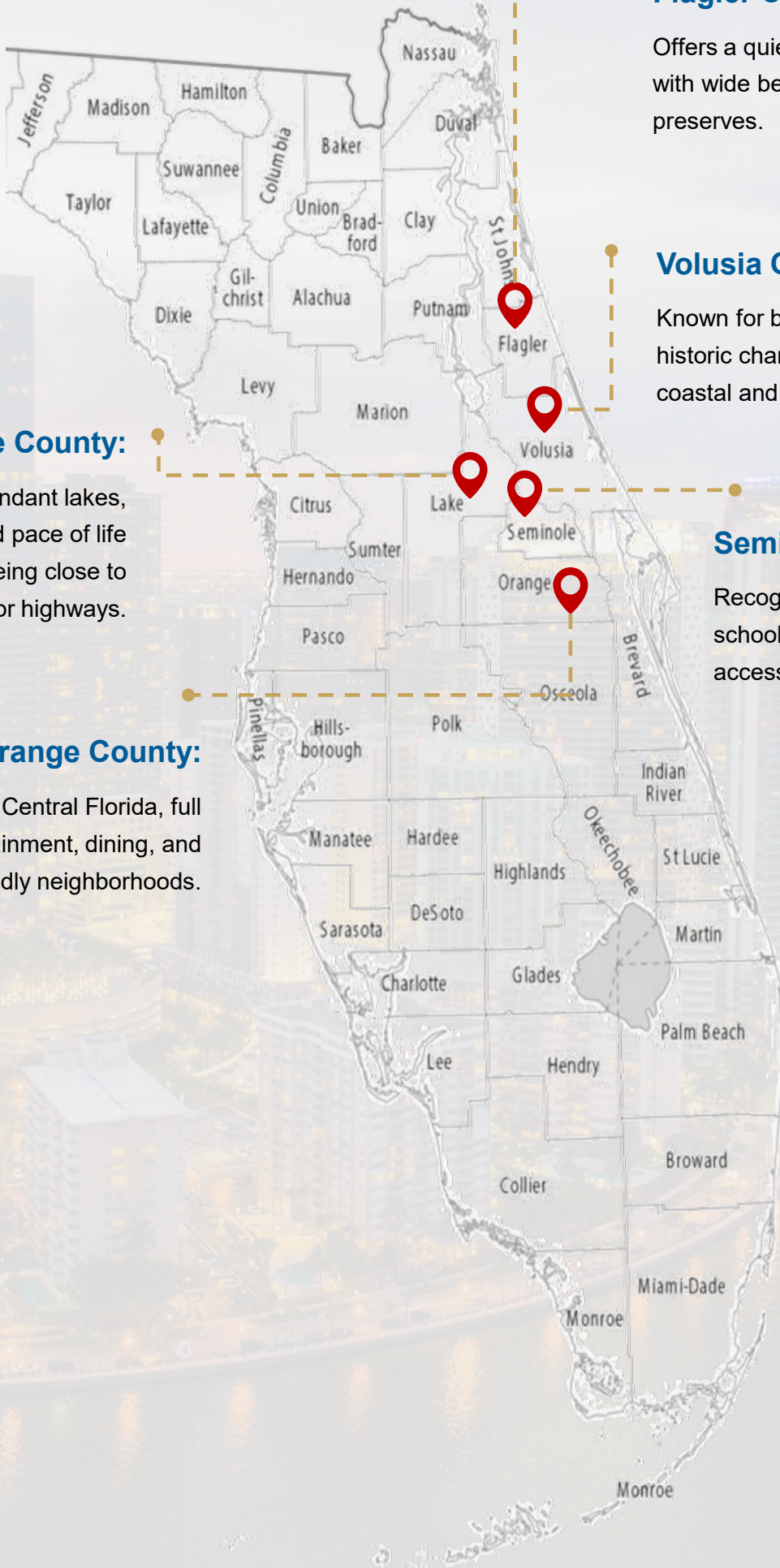
Central Florida Market Insights

Central Florida is a vibrant and diverse market. From oceanfront condos in Volusia County to lakefront homes in Lake County, there is a home for every lifestyle.

The market moves quickly, and desirable homes often receive multiple offers. Seasonal trends also influence the market, with spring and summer typically offering more listings, while fall and winter can present opportunities for motivated sellers.

Working with a local expert ensures you have the latest market data and neighborhood insights so you can act quickly and confidently.

Neighborhood Spotlights



Flagler County:

Offers a quieter coastal lifestyle with wide beaches and nature preserves.

Volusia County:

Known for beautiful beaches, historic charm, and a mix of coastal and inland communities.

Lake County:

Rolling hills, abundant lakes, and a relaxed pace of life while still being close to major highways.

Seminole County:

Recognized for excellent schools and convenient access to Orlando.

Orange County:

The heart of Central Florida, full of entertainment, dining, and family friendly neighborhoods.

Tips for Success in a Competitive Market

Be flexible with showing times and prepared to make quick decisions.



Have your preapproval ready before viewing homes.



Focus on both your needs and potential resale value.



Limit contingencies, when possible, to strengthen your offer.



Work closely with your agent to stay informed and proactive.



The right preparation and communication can make the difference between winning and losing your dream home.

Common Mistakes Buyers Make



Skipping preapproval, which can cause delays and missed opportunities.



Making large purchases during the buying process that affect loan approval.



Focusing only on purchase price instead of budgeting for closing costs, insurance, and maintenance.



Overlooking neighborhood trends and resale value.

Avoiding these mistakes will make your experience smoother and less stressful.



Financing Your Home

Financing is more than just finding a loan. It is about selecting the right option for your financial goals. Buyers can choose from conventional, FHA, VA, and USDA loans, each with different requirements and benefits. Down payment amounts vary, and some programs are available to assist with costs.

Interest rates, credit score, and debt to income ratio all affect your options. We connect you with trusted local lenders who explain your choices clearly and help you find the best fit.

Our team stays in touch with your lender from preapproval through closing to keep your purchase smooth and on schedule.

Working With Our Team

When you work with The A Team, you gain more than one point of contact, you gain a full team dedicated to your success.



Angel Crowson:

Broker Associate and Team Lead, brings strategy and experience to every negotiation. She oversees each step to ensure accuracy, consistency, and exceptional client care.



Peter Catalano:

Realtor®, provides personalized guidance throughout your home search. His communication, attention to detail, and deep local insight help you make confident decisions.



Ane Plate

Administrative Assistant, manages documents, timelines, and communications to keep your transaction smooth and organized from start to finish.

Together, our team delivers a complete real estate experience that combines expert advice, proactive service, and constant communication so you can move forward with confidence

Let our teamwork make your move seamless.

The A Team Buyer Toolkit

Your toolkit includes practical checklists and worksheets to keep your home buying process organized:

Mortgage Pre
Approval Checklist

Home Viewing
Scorecard

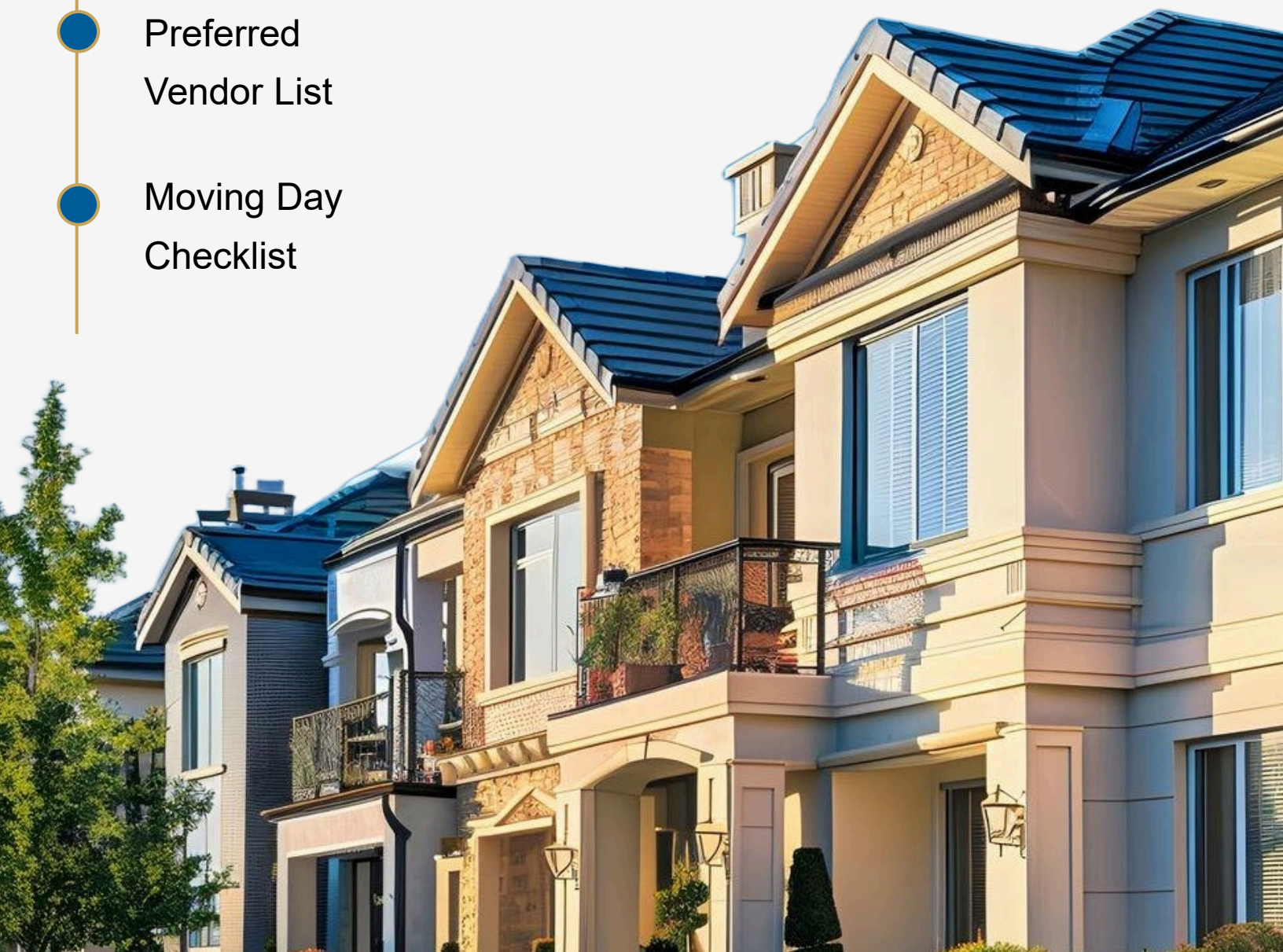
Closing Cost
Estimate Sheet

Preferred
Vendor List

Moving Day
Checklist



These tools will help you stay prepared from your first showing to move in day.



Buyer Toolkit Checklist

The A Team Buyer Toolkit Checklist

This checklist is designed to help you stay organized through every stage of your home buying process. Print this page or use it digitally to track your progress and keep everything on schedule.

Pre Approval and Financial Preparation



- Gather personal identification documents (license, Social Security card, etc.)
- Collect last two years of tax returns and W 2s
- Obtain 30 days of recent pay stubs
- Prepare bank statements for the last two months
- List all current debts, credit cards, and monthly payments
- Request a copy of your credit report
- Contact a lender for pre approval
- Save funds for down payment and closing costs
- Review estimated closing costs and expected monthly payment

Buyer Toolkit Checklist

Home Search and Viewing



- Determine your must haves and nice to haves
- Receive MLS listings from The A Team
- Schedule showings with your agent
- Bring your Home Viewing Scorecard to each showing
- Evaluate each property and take notes on condition, layout, and location
- Narrow down your top choices and review comparable sales

Buyer Toolkit Checklist

Making an Offer and Negotiations



- Choose your preferred home
- Review market analysis provided by The A Team
- Decide on offer price, contingencies, and closing date
- Submit offer and await seller response
- Negotiate counteroffers as needed
- Once accepted, sign purchase agreement

Buyer Toolkit Checklist

Inspections, Appraisal, and Loan Approval



- Schedule a home inspection
- Attend the inspection if possible
- Review the inspection report and negotiate repairs
- Schedule appraisal through lender
- Provide lender with any additional documentation requested
- Receive final loan approval

Buyer Toolkit Checklist

Preparing for Closing



- Review the Closing Disclosure statement
- Confirm homeowners insurance policy is active
- Arrange for utilities to be turned on at new home
- Perform a final walkthrough with your agent
- Obtain a certified check or wire funds for closing
- Bring ID and necessary documents to the closing appointment
- Sign all documents and receive your keys

Home Viewing & Closing Cost Toolkit

The A Team Home Viewing & Closing Cost Toolkit

Home Viewing Scorecard

Use this scorecard while touring homes to stay organized, compare properties, and record impressions. Bring a copy to each showing and complete it immediately after your visit for best accuracy.

Property Address: _____

Date Viewed: _____

MLS #: _____

Feature	Rating (1–5)	Notes
Location and Neighborhood		
Curb Appeal		
Floor Plan and Layout		
Kitchen		
Bedrooms		
Bathrooms		
Storage Space		
Outdoor Space		
Condition of Home		
Natural Light		
Noise Level		
Overall Impression		

Would I consider making an offer?

Yes No

Top Three Pros:

01 _____

02 _____

03 _____

Top Three Cons:

01 _____

02 _____

03 _____

General Notes:

Closing Cost Estimate Sheet

Closing costs generally range from 2 to 5 percent of the purchase price. Use this worksheet to estimate your expenses and prepare accordingly.

Purchase Price: \$ _____

Estimated Closing Date: _____

Loan Type: Conventional FHA VA USDA

Expense	Description	Estimated Cost
Loan Origination Fee	Charged by the lender to process your loan	\$ _____
Appraisal Fee	Professional assessment of property value	\$ _____
Home Inspection	Review of property condition by a certified inspector	\$ _____
Survey	Property boundary verification	\$ _____
Title Search and Title Insurance	Ensures clear ownership and protects against disputes	\$ _____
Attorney or Settlement Fee	Fee for preparing and recording closing documents	\$ _____
Recording Fees	County fees for recording the deed and mortgage	\$ _____
Prepaid Taxes	Portion of annual property taxes due at closing	\$ _____
Prepaid Homeowner's Insurance	Initial payment for your insurance policy	\$ _____
HOA Fees (if applicable)	Dues or transfer fees for homeowner associations	\$ _____
Escrow Reserves	Lender's required funds for taxes and insurance	\$ _____
Other (specify)		\$ _____

Estimated Total Closing Costs: \$ _____

Pro Tip: Keep a 5 percent buffer of your purchase price available to cover any unexpected closing expenses or adjustments.

Moving Day Master Checklist

The A Team Moving Day Master Checklist

Stay organized and make your move stress free

Use this checklist to plan, pack, and transition smoothly into your new home. Keep it handy as a printed copy or digital list so you can check off each step as you go.

Four Weeks Before Moving



- Schedule professional movers or reserve a rental truck
- Begin decluttering each room and donate or sell unwanted items
- Gather moving boxes, packing tape, bubble wrap, and markers
- Start packing non essential items (seasonal clothes, décor, etc.)
- Notify your children's schools of the upcoming address change
- Research utility providers for your new home
- Arrange time off work if needed for moving day
- Create a folder for contracts, receipts, and moving documents

Moving Day Master Checklist

Two Weeks Before Moving



- File a change of address with USPS, banks, and credit cards
- Update address for subscriptions, memberships, and deliveries
- Contact current and future utility providers to transfer or set up service
- Confirm moving date and arrival time with your movers
- Plan meals to use up perishable food items
- Begin packing fragile and specialty items carefully
- Arrange pet transportation or boarding if necessary
- Back up important computer files or photos

Moving Day Master Checklist

One Week Before Moving



- Pack an essentials box with toiletries, medications, basic tools, and important documents
- Label all boxes clearly by room and contents
- Confirm parking and access for the moving truck at both locations
- Dispose of or safely store hazardous materials movers will not take (paint, propane, etc.)
- Clean appliances and defrost your refrigerator if needed
- Schedule a cleaning service for your old home if required
- Review final arrangements with your moving company

Moving Day Master Checklist

Moving Day



- Conduct a final walkthrough of your old home to ensure nothing is left behind
- Keep valuables, important papers, and personal electronics with you
- Verify utilities are active in your new home
- Take meter readings at both homes for your records
- Check that all boxes and furniture are unloaded into the correct rooms
- Assemble beds and set up essential furniture first
- Introduce yourself to your new neighbors
- Keep The A Team's contact info handy for any local recommendations

Pro Tip:

Take photos of your old home after cleaning and your new home before unpacking for easy documentation of condition.

Buyer Toolkit Checklist

After You Get the Keys



- Change locks or update security codes
- Set up mail forwarding with USPS
- Deep clean or paint before moving in if needed
- Unpack essentials and label remaining boxes
- Meet your new neighbors
- Keep in touch with The A Team for future needs or referrals

After You Get the Keys

Closing is not the end of our relationship.

We remain available for advice, local recommendations, and market updates.

Many of our clients return when it is time to buy or sell again because they trust The A Team to guide them with care and integrity.



Frequently Asked Questions

? **How long does the buying process take?**

Most closings take 30 to 45 days once an offer is accepted.

? **Do I need to be preapproved before viewing homes?**

Yes. Preapproval shows sellers that you are ready to buy and gives you an edge in competitive markets.

? **What happens after my offer is accepted?**

We will guide you through inspections, appraisal, and closing paperwork step by step.

? **Can you recommend local service providers?**

Absolutely. We maintain a trusted list of lenders, inspectors, movers, and more in our Buyer Toolkit.



Glossary of Real Estate Terms



Appraisal:

A professional estimate of a home's market value.

Closing Costs:

Fees paid at the end of a transaction, usually 2 to 5 percent of the purchase price.

Contingency:

A condition that must be met for a contract to move forward.

Earnest Money:

A deposit showing good faith when making an offer.

Escrow:

A neutral third party that holds funds and documents during the transaction.

Title Insurance:

Protects buyers and lenders against potential title issues.

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The A Team of DASH Real Estate

Your A Team of DASH Real Estate



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Connecting Hearts to Homes

Why Choose The A Team

Every buyer deserves a team that treats their goals like their own. That is what we do every day.

- ◆ Personalized attention from a full-service team, not just one agent
- ◆ Proven results across Volusia, Flagler, Seminole, Orange, and Lake Counties
- ◆ Access to DASH Real Estate's advanced marketing and technology
- ◆ Step by step communication from consultation to closing
- ◆ • Ongoing support long after you get your keys

*Ready to find
your home?*

 (386) 624 6983

 theateamflrealtors.com



Next Steps

Buying a home should feel exciting, not overwhelming. Let's start your path to homeownership with a strategy session designed around your goals.



Schedule your consultation today with The A Team of DASH Real Estate.

Angel Crowson or Peter Catalano

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