



BUYER CONSULTATION

Your guide to buying a home in Northeast Florida

Everything we'll walk through together — the process, the people, the paperwork, and what to expect from today to closing day.

Mike Miller

REALTOR® · ABR · MRP · NAVY TO NAVY HOMES

904.977.8200 · mikem@navytonavy.com
heroesmovewithmike.com

Serve others the way I've been called to serve.





WHAT'S IN YOUR PACKET

Buyer packet check-list

Use this as your table of contents. Check each item off as we cover it today, and keep the folder — you'll reach for it again at contract, inspection, and closing.

- | | |
|--|--|
| ☐ Folder | ☐ Realtor resume |
| ☐ Business card | ☐ Lenders |
| ☐ Contact form | ☐ Estimated closing cost |
| ☐ Home buyer process | ☐ Loan application check-list |
| ☐ Homes for Heroes flyer | ☐ Insurance companies |
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| ☐ Hero Rewards disclosure | ☐ Home inspectors |
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| ☐ Important to me (2) | ☐ Title & closing attorneys |
| ☐ PASA sample | ☐ New construction |
| ☐ Meet your REALTOR® | |

BUYER PACKET



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SL 3588192
EQUAL HOUSING



MIKE MILLER · REALTOR® SINCE 2024

Built through hard work and service

My path to real estate was built through hard work and service. I spent years in the oilfields and construction, followed by service in the U.S. Army, where I learned discipline, accountability, and the importance of protecting what matters most.

Today, I'm a Realtor® with Navy to Navy Homes, focused on helping buyers navigate the home-buying process with clarity and confidence. As an Accredited Buyer's Representative (ABR) and Military Relocation Professional (MRP), I advocate for my clients, communicate clearly, and guide them every step of the way.

Buying a home is a major life decision, and I take that responsibility seriously. My goal is simple: serve with integrity and help you make smart, informed decisions you can feel good about.

Faith. Integrity. Service.

INDUSTRY & COMMUNITY INVOLVEMENT

Northeast Florida Association of REALTORS® (NEFAR), 2024 – present

Beaches Council, 2022 – present

Florida REALTORS®, 2023 – present

National Association of REALTORS®, 2023 – present

PROFESSIONAL DEVELOPMENT

2023 Florida Real Estate Sales Associate

2025 Gold Key Certification

2025 Military Relocation Professional (MRP)

ABR Accredited Buyer's Representative

EXPERIENCE

24 families

CLOSED · 2025 – 2026 YTD

\$8.4M

SALES VOLUME · 2025 – 2026 YTD

\$54,000

HERO REWARDS GIVEN BACK TO MY CLIENTS

2026 YTD 15 closed · \$5,184,203 · \$35,000 given back

2025 9 closed · \$3,254,000 · \$19,000 given back

Homes for Heroes nationwide: 1,800+ heroes served · \$5M+ given back, company lifetime



MEET YOUR REALTOR



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Home buyer process

REALTOR®

- Find someone you will be comfortable telling them everything
- Make sure they understand your needs
- Make sure they are familiar with the type of loan you are using

Lender

- Shop around, within 30 days
- Do they pay closing cost
- Are they charging you points
- Must have pre-approval letter before seeing properties

Find your home

- No HOUSE is perfect, but as it becomes your HOME it will become perfect
- Process of elimination
- Think about all potential exit plans

Contract

Cancel default 10 days ·
Loan app default 5 days

- Binder · Closing cost · Type of loan · Date of closing
- Canceling contract (default 10 days)
- Loan application (default 5 days)

Inspection

Default 10 days · Est.
\$600-\$800

- Days to do any and all inspections (default 10 days)
- Negotiating repairs (default 7 days)
- Price based on sqft & other features of the home. Estimated \$600-\$800

WDO inspection

Est. \$85-\$150

- Required for all VA & FHA loans, optional for other types
- VA will not approve without a clear WDO report

Appraisal

Est. \$600-\$800

- Should be paid for within 3 days of loan application
- If home appraises for less than agreed purchase price there are 4 options: seller comes down on purchase price, seller pays the difference, buyer pays the difference, seller & buyer split the difference. Depending on the loan and contract the binder may be redeemed if contract is cancelled

Loan approval

Default 30 days

- Can usually get done within 25 days (default 30 days)
- Make sure you provide all documents, even if you already sent them

Final walk through

Within 24 hours of closing

- Checking to make sure the house is still in the same condition when contract was made, all appliances per contract are there and repairs done

Closing

- Title company will verify funds & distribute according to contract
- Bring IDs — make sure they are not EXPIRED · Sign in blue ink
- Receive the house, garage, mailbox and amenity keys to your home

Congratulations — welcome home.

BUYER PROCESS



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Process of elimination

We start wide and narrow with every showing. Each level filters out what doesn't fit, so by the end the decision is clear — not forced.

LEVEL 1 • EVERYTHING ON THE MARKET

Area, price range & loan type

Commute to base, school zones, what the pre-approval supports.

LEVEL 2 • MUST-HAVES

Bedrooms, bathrooms, square feet, yard

The non-negotiables from your "Important to me" list.

LEVEL 3 • CONDITION & COSTS

Age, roof, HVAC, HOA/CDD fees, exit plan

What it costs to own, not just to buy — and how easily it resells or rents.

LEVEL 4 • THE ONE

The home that feels right

No house is perfect — as it becomes your home, it will be.



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YOUR WISH LIST

Important to me

Write it down before we look at a single house. Needs on the left, wants on the right — we'll come back to this list at every showing.

MUST HAVE

This image shows a single sheet of cream-colored paper with horizontal ruling lines. The lines are evenly spaced and extend across the width of the page. There is no handwriting or other markings on the paper.

NICE TO HAVE

This image shows a single sheet of white paper with horizontal blue ruling lines. The lines are evenly spaced and run across the width of the page. There is no handwriting or other markings on the paper.

DEAL BREAKERS

IMPORTANT TO ME



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SELLER / BUYER / RENTER

Contact form

ABOUT YOU

Full name _____
Phone _____
Email _____
Current address _____
Referred by _____

IF YOU'RE BUYING

Price range _____
Target monthly payment _____
Preferred areas _____
Beds _____ Baths _____ Sq ft _____
Pre-approved Yes / No
Open to new construction Select

ANYTHING ELSE I SHOULD KNOW

CO-BUYER / SPOUSE

optional

Full name _____
Phone _____
Email _____
I'm looking to Select
Timeline Select

IF YOU'RE SELLING

Property address _____
Est. mortgage balance _____
When would you like to list _____
Buying another home Yes / No
Appliances staying _____
Why are you moving _____

CONTACT FORM



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YOU CAN USE ANY COMPANY YOU PREFER

Lenders

Trusted partners who know VA loans and PCS timelines. Shop around within a 30-day window so your credit is only pulled once.

Broaden Mortgage

Mike Wood

BROADEN MORTGAGE

904-553-2306 · mike@broaden.mortgage
www.broaden.mortgage

Atlantic Trust Mortgage

Kim Bourke

ATLANTIC TRUST MORTGAGE

904.334.7070 · kim@atmfl.com
www.atlantictrustmortgage.com

VA Wholesale Mortgage

Eric Tan

VA WHOLESALE MORTGAGE · VETERAN-OWNED

757.803.5017 · eric@vawholesalemtg.com
www.vawholesalemtg.com

LENDERS



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GET PRE-APPROVED

Loan application check-list

Getting your financial house in order is key before finding the right home. Below you'll find what most lenders require to get you pre-approved.

DOCUMENTATION REQUIRED FOR ALL HOME LOANS

- | | |
|---|--|
| ☐ W-2 forms for last 2 years | ☐ Homeowners insurance |
| ☐ Paycheck stubs, last 60 days | ☐ Retirement account statements |
| ☐ Bank statements, all deposit accounts, previous 2 months (all pages) | ☐ 401(k) plans · mutual fund accounts |

DOCUMENTS THAT MAY BE REQUIRED

Self employed:

- ☐ Signed 2 years personal & business tax returns
- ☐ Signed profit & loss statement covering previous tax filing year to current
- ☐ Balance sheet

Sold your previous home in the last 12 months:

- ☐ Copy of executed final ALTA

DOCUMENTS REQUIRED FOR A VA LOAN

- ☐ Copy of the Certificate of Eligibility
- ☐ Copy of your DD214
- ☐ Veteran / service member's nearest living relative — name, address, phone number

LOAN APPLICATION



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ESTIMATED BUYER'S EXPENSE

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PROPERTY _____ DATE PREPARED _____

BUYER _____

Purchase Price \$ _____

MONTHLY PAYMENTS

Principal & Interest \$ _____ Basic Mortgage \$ _____

Hazard Insurance _____ MIP/USDA/VA Funding Fee \$ _____

Flood Insurance _____ Total Mortgage \$ _____

Taxes _____ For _____ years @ _____ %

CDD Fee _____

Mortgage Insurance _____

TOTAL MONTHLY PAYMENT \$ _____

HOA/Condo Fees _____

Recording Fees: Deed \$ _____ Mortgage \$ _____ Total \$ _____

Intangible Tax @ .002 times the Loan Amount _____

Note Stamps @ .0035 times the Loan Amount _____

Simultaneous Mortgage Title Insurance Policy _____

Title Insurance Endorsements _____

Wood Destroying Organism Report _____

Appraisal Fee _____

Credit Report(s) (paid at loan application) _____

Tax Service Fee _____

Inspection and Reinspection Fees _____

Real Estate Brokerage Fee _____

Real Estate Broker Only Fee _____

Closing Attorney/Settlement Fee _____

Buyer's Courier Fees _____

Mortgage Origination Charges _____

Mortgage Discount _____

Lender's Flood Certification Fees _____

Mortgage Transfer and Assumption Charges _____

Title Search _____

VA Funding Fee _____

One Year Home Warranty _____

Association/Condo Application/Transfer and Statement Fee _____

Association/Condo Capital Contribution/Reserve Fee _____

Lender- Required Condo Questionnaire Fee _____

Survey _____

Municipal Lien Search _____

Other INSPECTION FEES _____

ESTIMATED CLOSING EXPENSES (A) \$ _____

ESTIMATED PREPAIDS

_____ Mos. Hazard Insurance @ _____

_____ Mos. Property Taxes (including CDD fees) @ _____

_____ Mos. Flood Insurance @ _____

_____ Mos. Mortgage Insurance @ _____

Prepaid Mortgage Insurance Premium (MIP) (1st yr.) _____

Prepaid Interest _____

ADD ESTIMATED PREPAIDS (B) \$ _____

Prorated HOA/Condo/CDD Fees (C) \$ _____

ADD DOWN PAYMENT (Includes Binder) (D) \$ _____

LESS BINDER DEPOSIT OF \$ (E) (\$ _____)

ESTIMATED BALANCE DUE AT CLOSING (Not including prorations) (A+B+C+D less E) (F) \$ _____

THIS IS AN ESTIMATE ONLY. ESTIMATES MAY VARY DUE TO PRORATION OF RENTS, TAXES, HOA/CONDO/CDD FEES, CITY/COUNTY FEES, INSURANCE, INTEREST ON MORTGAGE AND OTHER FACTORS.

BUYER CLOSING COST

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Home inspectors

Schedule within the inspection period (default 10 days). Expect \$600–\$800 depending on square footage; WDO runs \$85–\$150 and is required for VA and FHA loans.

HouseMaster

HouseMaster

ATLANTIC BEACH · JACKSONVILLE BEACH

850.480.5134 · kyle.com@housemaster.com

housemaster.com/atlantic-beach-jacksonville-beach-fl

HouseScan Inspections

HouseScan Inspections

JACKSONVILLE

904.758.9225 · admin@housescanfl.com

housescanfl.com

BiltRite Home Inspections

BiltRite Home Inspections

JACKSONVILLE

904.726.9855 · development@biltriteqa.com

biltriteqa.com

HOME INSPECTORS



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YOU CAN USE ANY COMPANY YOU PREFER

Insurance companies

Your lender will need a homeowners policy bound before closing. Get quotes early — Florida wind and flood coverage can change your monthly payment.

Goosehead Insurance

Theo Hristopoulos

GOOSEHEAD INSURANCE

904.643.4489 · theo.h@goosehead.com

www.goosehead.com

Brightway Insurance

Tommy Rhodes

BRIGHTWAY INSURANCE

904.260.6811 · tommy.rhodes@brightway.com

www.brightwayjasonwells.com

Sonic Insurance

Diane Dearing

SONIC INSURANCE

904.265.8567 · ddearing@sonicins.com

www.sonicins.com

INSURANCE



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Home warranty

A one-year home warranty covers major systems and appliances after closing. It can be negotiated into the contract as a seller-paid item.

**Fidelity National
Home Warranty**

Trish Spivey

FIDELITY NATIONAL HOME WARRANTY

904.716.0819 · trish.spivey@fnf.com

**American Home
Shield**

Tracey Blalock

AMERICAN HOME SHIELD

904.429.8679 · tracey.blalock@ahs.com

WHAT A HOME WARRANTY TYPICALLY COVERS

HVAC system

Water heater

Electrical system

Plumbing & stoppages

Kitchen appliances

Washer & dryer

HOME WARRANTY



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Title companies & closing attorneys

The title company runs the lien check, collects all monies, and is where everyone meets on closing day to sign.

Southern Capital Title

Brandy Martin

ESCROW OFFICER / BUSINESS DEVELOPMENT · SOUTHERN CAPITAL TITLE

O 904.801.3273 · C 904.524.6281 · brandy@southerncapitaltitle.com

www.southerncapitaltitle.com

6620 Southpoint Dr. S, Ste 210, Jacksonville 32216 · 101 Rio Del Mar, St. Augustine 32080 · 97 Orange St, St. Augustine 32084

Landmark Title

Nikki Causey

LANDMARK TITLE

904-717-9784 · nikki@landmarktitle.com

TITLE & CLOSING



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KNOW BEFORE YOU OFFER

HOA & CDD fees

Two different fees, two different rules. Both affect your monthly payment, and both must be disclosed before you sign.

HOA

Home Owners Association

An organization in a subdivision, planned community, or condominium building that makes and enforces rules for the properties and residents.

Funds collected through an HOA can be used for anything the community decides — it does not have to be for the community.

CDD

Community Development District

A special-purpose government that handles infrastructure — maintaining roads, landscaping, and community buildings for the homeowners in that district or area.

Funds collected through a CDD can only be used in the community and nowhere else.

HOA & CDD



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8 reasons you need a REALTOR® when buying new construction

- 01 **The agent working in the community works for the builder.** It does not cost you extra to have your own representation, and the builder will not give you a better price if you don't have your own REALTOR®.
- 02 **A REALTOR® can help you navigate the financing options.** Builders have preferred lenders, and sometimes it is beneficial to you to use their lender.
- 03 **Your REALTOR® can assist in writing the offer.** They can help you understand what is and is not included in your purchase and assist in getting you the best terms and incentives.
- 04 **A REALTOR® can negotiate confidently on your behalf.** Most often a builder will not want to reduce the price of homes as it affects values in the community, but an experienced agent knows what to ask for to get the best deal and possible upgrades — and the circumstances in which the builder will reduce the price.
- 05 **A REALTOR® will know what fees to ask about.** Does the community have HOA or CDD fees, capital contributions, and so on? They can also help you compare the price of a new home with resale properties to make sure you are getting the best deal.
- 06 **A REALTOR® knows the best time to buy.** In addition to knowing the local market, they know when builders are eager to meet sales goals and most motivated.
- 07 **An experienced REALTOR® can advise you on appropriate inspections,** how to evaluate the report, and the best way to negotiate repairs.
- 08 **A REALTOR® can advocate and stand up for you.** If an inspection item or, even worse, an appraisal issue arises, you will need an experienced agent working on your behalf.



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Service Deserves Its Rewards®



Firefighters



Law
Enforcement



Military
Active, Reserves
and Veterans



Healthcare
Workers/EMS



Teachers

FAQ's

WHAT IS HOMES FOR HEROES ?

Homes for Heroes was established shortly following the tragic events of 9/11 as a way to give back and say "Thank You" to our nation's heroes. We are the largest nationwide network of affiliate real estate agents, lenders and local businesses providing easy ways for heroes to save significant money when buying, selling or refinancing a home; or when making every day home-related purchases.

HOW DO I SAVE MONEY?

When heroes work with our affiliated real estate agent and lending specialists or local businesses they receive Hero Rewards® :

BUY AND/OR SELL A HOME

and receive Hero Rewards after your transaction.

REFINANCE

a mortgage and receive reduced lending fees.

LOCAL BUSINESS AFFILIATES

provide special hero discounts.

Average Hero Rewards® Savings:

HOME PURCHASE
PRICE

HERO REWARDS

\$200,000

\$1,400

\$300,000

\$2,100

\$500,000

\$3,500

\$750,000

\$5,250



NO RED TAPE NO HIDDEN FEES NO CATS

STEP
1

Sign up at www.homesforheroes.com

STEP
2

Work with me as your specialist(s)

STEP
3

Buy, Sell, or Invest with me as your agent.

STEP
4

Receive your Hero Rewards!

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The Homes for Heroes Foundation

MISSION

Help heroes in dire need as it pertains to housing or emergency financial assistance:



Firefighters/EMS



Law
Enforcement



Military



Healthcare
Professionals



Teachers

HOW WE AWARD GRANTS

Because we believe in thinking nationally and acting locally, the Foundation awards Hero Grants to local nonprofit charities serving our heroes in need. To make the most meaningful impact on our hero communities, only nonprofits nominated by Homes for Heroes, Inc., local affiliate real estate and mortgage specialists are considered for Grant awards.

THE HOMES FOR HEROES CORPORATE COMMITMENT

To expand its circle of giving, Homes for Heroes, Inc., donates a portion of its earnings to the Homes for Heroes Foundation. Every time a hero buys or sells a home using the Homes for Heroes program, they are helping heroes in need.

Homes for Heroes, Inc., has also committed to covering all Foundation expenses. That means 100% of the dollars donated will be used to help heroes.

Visit: 904Heroes.com



Room for questions, addresses to look at, and anything you want to remember from today.

This image shows a full page of white paper with horizontal blue or grey ruling lines, typical of notebook paper. The lines are evenly spaced and run across the width of the page. There is no handwriting or other markings on the paper.

NOTES



YOUR NEXT STEP

Let's build your plan together.

Pick a time that works for you. In about 45 minutes we'll walk through this guide, talk about what matters most to you, and map out a plan that fits your timeline. In person at my office or by video, wherever you are.

BOOK YOUR FREE BUYER CONSULTATION

calendly.com/mikem-navytonavy/buyer-consultation

VISIT MY WEBSITE

heroesmovewithmike.com

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