

⚓ "YOUR ANCHOR IN REAL ESTATE" ⚓

NAVY TO NAVY HOMES

Buyer Consultation Guide

A STEP-BY-STEP COMPANION, FROM OUR FIRST CONVERSATION TO CLOSING DAY

MIKE MILLER, REALTOR®

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 *This guide follows the order of your home buying journey — start to finish.*



MEET YOUR REALTOR

Mike Miller, REALTOR®

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.

Track Record

9 homes / \$3,254,000 closed in 2025

1,800+ heroes served \$5M+ given back over the company's lifetime

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 Military Relocation Professional (MRP)
- 2025 Gold Key Certification

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 WAYPOINT 1 — THE BIG PICTURE

Your Home Buying Roadmap

Ten stages from picking your team to picking up the keys. Defaults shown are typical contract timelines — yours may vary.

1

REALTOR®

- Find someone you'll feel comfortable telling everything
- Make sure they understand your needs
- Make sure they're familiar with the type of loan you're using

2

Lender

- Shop around within 30 days
- Ask: do they pay closing costs? Are they charging you points?
- You must have a pre-approval letter before seeing properties



Pro tip

Get pre-approved before you fall in love with a home — it tells you exactly what you can comfortably offer.

3

Find Your Home

- No house is perfect — but as it becomes your home, it will become perfect
- It's a process of elimination
- Think through all potential exit plans

4

Contract (Cancel: 10 days • Loan app: 5 days)

- Binder deposit
- Closing cost & type of loan agreed
- Date of closing set

5

Inspection (Default 10 days • ~\$600-\$800)

- Days to complete any and all inspections
- Negotiating repairs (default 7 days)
- Price is based on square footage and other home features

6

WDO Inspection (~\$85-\$150)

- Required for all VA & FHA loans; optional for other loan types

- VA will not approve without a clear WDO report

7

Appraisal (Due within 3 days of loan app • ~\$600-\$800)

- If the home appraises below the agreed price, there are 4 paths forward: seller reduces price, buyer pays the difference, buyer & seller split the difference, or (depending on loan/contract) the binder may be redeemed if the contract is cancelled

8

Loan Approval (Usually ~25 days • Default 30 days)

- Make sure you provide every requested document — even if you already sent it

9

Final Walk-Through (Within 24 hours of closing)

- Confirm the home is in the same condition as when the contract was made
- Confirm all appliances per contract are present and repairs are complete

10

Closing

- Title company verifies funds and distributes them per the contract
- Bring ID — make sure it isn't expired
- Sign in blue ink
- Receive the keys to your house, garage, mailbox, and amenities — congratulations! 🎉

 WAYPOINT 2 — LET'S TALK CONSULTATION

What Matters to You

Fill this out together during our consultation — it becomes the filter every home gets run through.



Must-haves



Nice-to-haves



Deal-breakers



Preferred areas / commute



Budget range & loan type



Target move-in timeline



Anything else important to you

This page is designed to be filled in by hand during our meeting, so nothing important gets lost between our first conversation and your offer.

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Finding the Right Home

House hunting is a process of elimination. Every showing — whether it's a "no" or a "maybe" — gets you closer to the right yes.

Stage	What Happens
All Listings	Everything on the market that fits your search criteria
Shortlist	Homes that match your must-haves on paper
Showings	Homes we tour together and compare in person
Your Home	The one that becomes home — not necessarily perfect, but right for you

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WAYPOINT 4 — CONSIDERING NEW CONSTRUCTION?

8 Reasons You Need a REALTOR®

Buying directly from a builder? Here's what having your own representation gets you — at no extra cost.

1. The on-site agent works for the builder.

It costs you nothing extra to have your own representation, and the builder won't give you a better price if you don't have your own REALTOR®.

2. Navigating financing options.

Builders have preferred lenders, and sometimes it's beneficial to use them — sometimes it isn't.

3. Writing the offer.

I can help you understand what is and isn't included, and negotiate the best terms and incentives.

4. Negotiating confidently on your behalf.

Builders rarely cut list price (it affects community values), but an experienced agent knows what to ask for — and when a builder will actually move on price.

5. Knowing what fees to ask about.

HOA or CDD fees, capital contributions, and how the new home price compares to resale.

6. Knowing the best time to buy.

Builders have sales goals — an experienced REALTOR® knows when they're most motivated.

7. Guidance on inspections.

How to evaluate the report and the best way to negotiate repairs.

8. An advocate in your corner.

If an inspection issue — or worse, an appraisal issue — arises, you need an experienced agent working for you.

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 WAYPOINT 5 — GET YOUR FINANCIAL HOUSE IN ORDER

Loan Application Checklist

Below is what most lenders require to get you pre-approved.

Required for all home loans

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

May also 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

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



Pro tip

Send everything as one clean PDF per category — lenders move faster when documents aren't scattered across a dozen emails.

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WAYPOINT 6 — KNOW WHAT TO EXPECT

Understanding Your Costs

Estimated buyer's expense — a working worksheet we'll fill in together as your numbers firm up. This is an estimate only; actual costs vary based on proration of rent, taxes, HOA/CDD, city/county fees, insurance, and interest on the mortgage.

Monthly Payment Line Items

Line Item	Notes
Principal & Interest	Based on loan amount, rate, and term
Hazard Insurance	Monthly escrow portion
Flood Insurance	If applicable to the property
Taxes	Monthly escrow portion
CDD Fee	If the community has a Community Development District
Mortgage Insurance	PMI/MIP depending on loan type & down payment
HOA / Condo Fees	Set by the community, separate from your mortgage payment

Typical Closing-Cost Line Items

Line Item	Notes
Recording Fees (Deed & Mortgage)	Set by the county
Intangible Tax	$.002 \times \text{the loan amount}$
Note Stamps	$.0035 \times \text{the loan amount}$
Simultaneous Mortgage Title Insurance Policy	
Wood Destroying Organism (WDO) Report	~\$85–\$150
Appraisal Fee	~\$600–\$800
Credit Report(s)	Paid at loan application
Tax Service Fee	
Real Estate Brokerage Fee	
Mortgage Origination / Discount Charges	
Lender's Flood Certification Fee	
VA Funding Fee	If applicable
One-Year Home Warranty	
HOA/Condo Application, Transfer, Capital Contribution Fees	If applicable
Survey / Municipal Lien Search	

Line Item	Notes
Other Inspection Fees	

HOA — Homeowners 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 spent within the community.

CDD — Community Development District

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

Funds collected through a CDD can only be used within that community, nowhere else.

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 WAYPOINT 7 — VENDORS I TRUST

Your Trusted Team

You're welcome to use any company you prefer — these are trusted partners I work with regularly.

Lenders

Name	Company	Phone / Email	Website
Mike Wood	Broaden Mortgage	904-553-2306 mike@broaden.mortgage	www.broaden.mortgage
Kim Bourke	Atlantic Trust Mortgage	904-334-7070 kim@atmfl.com	www.atlantictrustmortgage.com
Eric Tan	VA Wholesale Mortgage	757-803-5017 eric@vawholesalemtg.com	www.vawholesalemtg.com

Home Inspectors

Company	Phone / Email	Website
HouseMaster (Atlantic Beach / Jax Beach)	850-480-5134 kyle.com@housemaster.com	housemaster.com
HouseScan Inspections	904-758-9225 admin@housescanfl.com	housescanfl.com
BiltRite Home Inspections	904-262-9855 development@biltriteqa.com	biltriteqa.com

Insurance

Name	Company	Phone / Email
Theo Hristopoulos	Goosehead Insurance	904-643-4489 theo.h@goosehead.com
Tommy Rhodes	Brightway Insurance	904-260-6811 tommy.rhodes@brightway.com
Sev Tamay	Goosehead Insurance	386-569-7174 sev.tamayo@goosehead.com
Diane Dearing	Sonic Insurance	904-265-8567 ddearing@sonicins.com

Home Warranty

Name	Company	Phone / Email
Trish Spivey	Fidelity National Home Warranty	904-716-0819 trish.spivey@fnf.com
Tracey Blalock	American Home Shield	904-429-8679 tracey.blalock@ahs.com

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★ A BONUS FOR THOSE WHO'VE SERVED

Homes for Heroes — Service Deserves Its Rewards®

Homes for Heroes was established shortly after 9/11 to say thank you to the nation's heroes. It's the largest nationwide network of affiliate real estate agents, lenders, and local businesses helping heroes save money buying, selling, or refinancing a home.

Eligible heroes: Firefighters/EMS, Law Enforcement, Military (Active, Reserve & Veterans), Healthcare Workers, and Teachers.

Average Hero Rewards® Savings

Home Purchase Price	Average Hero Rewards® Savings
\$200,000	\$1,400
\$300,000	\$2,100
\$500,000	\$3,500
\$750,000	\$5,250

No red tape, no hidden fees, no catch.

How It Works

- Step 1 — Sign up at homesforheroes.com
- Step 2 — Work with me as your specialist
- Step 3 — Buy, sell, or invest with me as your agent
- Step 4 — Receive your Hero Rewards

The Homes for Heroes Foundation

The Foundation awards Hero Grants to local nonprofits serving firefighters, law enforcement, military, healthcare workers, and teachers in dire need of housing or emergency financial assistance. 100% of dollars donated go directly to helping heroes. Learn more at 904Heroes.com.

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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

CALL OR TEXT

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“Serve others the way I’ve been called to serve.”

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