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Business

GERALDINE SANGSLAND

Luxury Real State

BUILDING TRUST, DELIVERING VALUE,
AND DRIVING RESULTS SINCE 2000.





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STEP 1: FINANCIAL PREPARATION

Buying a home is a major financial commitment, so preparation is key. Before shopping for homes or comparing loan options, it's important to understand your financial position.

Down Payment

Many buyers believe they need 20% down, but that isn't always true. Depending on the loan type, options may include:

- Conventional loans: as little as 3% down
- FHA loans: 3.5% down
- VA & USDA loans: 0% down for qualified buyers
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While a larger down payment can lower your monthly payment and eliminate private mortgage insurance (PMI), there are flexible options available for many buyers.

Closing Costs

Plan to save approximately 3%–6% of the purchase price for closing costs. These typically include appraisal fees, title insurance, lender fees, and prepaid items. Your lender will provide a Closing Disclosure before closing so you know exactly what to expect.

Credit & Debt-to-Income Ratio (DTI)

Your credit score and DTI play a major role in loan approval.

- Most lenders prefer a credit score of 620+
- A score above 720 often qualifies for the best rates
- DTI is calculated by dividing monthly debt by gross monthly income
- In most cases, lenders look for a DTI of 50% or less

Avoid taking on new debt during this time, and review your credit early to correct any errors.

STEP 2: UNDERSTANDING THE SANTA ROSA BEACH MARKET

Santa Rosa Beach offers a wide range of homes and lifestyles:

- Condos, townhomes, single-family homes, and luxury properties
- Neighborhoods from laid-back Blue Mountain Beach to upscale 30A communities
- Prices ranging from mid-\$400,000s to multi-million-dollar estates

Value isn't always about the lowest price. Sometimes the best opportunities are:

- Homes slightly off the beach
- Properties with renovation potential
- Areas with strong long-term appreciation

Understanding location, amenities, and long-term value is key to buying smart.

STEP 3: GET PRE-APPROVED & START SEARCHING

Getting pre-approved gives you clarity, confidence, and a competitive edge. Pre-approval typically requires:

- Bank statements
- Pay stubs or tax returns
- Employment verification

Most pre-approvals are valid for 60–90 days.

Loan Options to Consider

- Conventional Loans – popular and flexible
- FHA Loans – lower credit requirements
- VA Loans – no down payment for eligible veterans
- USDA Loans – 0% down for qualifying rural areas

Set up saved searches so you're notified when homes matching your criteria hit the market.

STEP 4: MAKING AN OFFER

Once you find the right home, your offer will include:

- Purchase price
- Financing terms
- Earnest money deposit (typically 1%–2%)
- Contingencies (inspection, appraisal, financing)

The seller can accept, reject, or counter your offer. Negotiations are common, and your agent helps manage strategy, timing, and communication.

STEP 5: INSPECTIONS, APPRAISAL & ESCROW

During the 30–45 day escrow period, several steps occur:

Home Inspection

An inspector evaluates the property's systems, structure, and safety. If major issues arise, you can:

- Request repairs
- Ask for credits
- Negotiate price
- Walk away if contingencies allow
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Appraisal

Required by lenders to confirm value. If the appraisal comes in low, options include renegotiation or contesting the appraisal.

Final Preparations

- Secure homeowners insurance
- Coordinate utilities
- Schedule movers
- Maintain communication with your lender and agent

STEP 6: CLOSING DAY

Before closing, you'll complete a final walkthrough to ensure the home is in agreed-upon condition. At closing, you'll sign documents, finalize the transaction, and receive the keys to your new home.

WHAT WE OFFER

01.

**STRATEGIC
CONSULTING**

02.

**DIGITAL
SOLUTIONS**

03.

**ONGOING
SUPPORT**



GERALDINE SANGSLAND
REALTOR®

READY TO TAKE THE NEXT STEPS?

Buying a home is more than a transaction — it's a major life decision. Whether you're just starting to explore options or ready to make a move, having the right guidance can make all the difference.

I work closely with my clients to provide clarity, strategy, and calm guidance through every step of the process. You don't have to figure this out on your own.

If you'd like to talk through your goals, timeline, or financing options, I'd love to connect.

Schedule some time with me

Book a time that works for you:

https://geraldine30arealtor.expportal.com/meeting/844770728759092/geraldine_sangsland

Or text me directly at 850-400-4253
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