FREE GUIDE · BRITTANNY FERGUSON, SENIOR LOAN OFFICER

Florida Homebuyer *Starter Kit*

You don't need to know everything about mortgages. You just need someone who can help you figure it out.

> *Clear answers, genuine support, and one trusted lender with you every step of the way.*



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Welcome, future homeowner

Buying a home is a big step, and it's normal to have more questions than answers at the start. I put this kit together so you can get organized at your own pace, with no pressure and no jargon.

Work through the pages that fit where you are today. When you're ready, bring your notes to a quick call and we'll look at your situation together.

Brittanny

What's inside

1. "Am I Ready?" checklist
2. Monthly budget worksheet
3. Document gathering list
4. Florida down payment assistance guide
5. Florida condo buyer tips
6. Your next steps

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Loans for Florida properties only. Not a commitment to lend. Programs subject to eligibility and approval.

STEP ONE

"Am I Ready?" *Checklist*

Check off what you have today. Anything left open is just something to plan for, and we can work through it together.

Credit

- [ ] Pull your free credit reports
  From AnnualCreditReport.com, the official free source
- [ ] Look for errors and dispute anything that's wrong
- [ ] Keep paying every account on time
- [ ] Not sure where your score stands?
  Requirements vary by loan program. We'll review your credit together.

Savings

- [ ] Money set aside for a down payment
  How much you need depends on the program
- [ ] Funds for closing costs
- [ ] A cushion left over after closing
- [ ] Gift funds from family, if any
  These need documentation, so tell me early

Income & job

- [ ] You can show your recent income history
  Lenders often look at the last two years
- [ ] You know how you're paid
  Salary, hourly, commission, bonus, self-employed or other
- [ ] Any job changes are noted
  Changes aren't a deal-breaker. Let's talk them through.

Debts

- [ ] List your monthly payments
  Car, student loans, credit cards, support and others
- [ ] Hold off on new credit or big purchases until after closing
- [ ] Ask how your debts fit
  Limits vary by program. We'll review the numbers together.

Documents

- [ ] Photo ID for everyone on the loan
- [ ] Recent pay stubs and W-2s
- [ ] Recent bank statements
- [ ] Tax returns, if you're self-employed or have other income

See the full Document Gathering List on page 4.

Not checking every box yet? That's okay. Many buyers start planning months ahead. We can build a simple plan for credit, savings and documents so you're ready when the right home is.

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KNOW YOUR NUMBERS

Monthly Budget *Worksheet*

Fill in your own numbers to find a housing payment that feels comfortable, before you start shopping.

Monthly income (take-home)

Your take-home pay	$ _____
Co-borrower take-home pay	$ _____
Other regular income	$ _____
A. Total monthly income	**$ _____**

Monthly savings goals

Emergency fund	$ _____
Down payment & closing costs	$ _____
Retirement / other goals	$ _____
C. Total savings	**$ _____**

Monthly expenses (not rent)

Utilities, phone & internet	$ _____
Groceries & household	$ _____
Car payment, gas & insurance	$ _____
Student loans	$ _____
Credit card payments	$ _____
Child care & support	$ _____
Health & insurance	$ _____
Subscriptions & fun	$ _____
Other	$ _____
B. Total expenses	**$ _____**

My comfortable housing payment

A – B – C. Think all-in: principal, interest, property taxes, homeowners insurance and any HOA or condo dues.

$ _____ / month

Turn your number into a price range

Use the mortgage calculator on my website to try different home prices, down payments and terms. You enter every number yourself, including the interest rate, and nothing you type is saved or sent.

askforbrittanny.pages.dev/calculators

This worksheet is for your own planning. It isn't a loan approval, and the payment you're comfortable with may differ from what a lender approves. Property taxes, insurance and dues vary by home.

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GET ORGANIZED

Document *Gathering List*

The paperwork lenders most often ask for, so you can gather it once. Your loan may need more or fewer items.

Identity

- [ ] Government-issued photo ID for everyone on the loan
- [ ] Social Security number for each borrower
  Provide it through the secure application, never by regular email

Income (employees)

- [ ] Pay stubs covering the most recent 30 days
- [ ] W-2s for the last 2 years
- [ ] Federal tax returns, if requested
  Often needed for commission, overtime, bonus, rental or other income
- [ ] Offer letter, if you're starting a new job
- [ ] Benefit award letters, if they apply
  Social Security, pension, disability or VA

Assets

- [ ] Bank statements for the last 2 months
  All pages, including blank ones
- [ ] Retirement and investment statements, if you'll use them
- [ ] Gift letter and donor documentation, if family is helping
- [ ] Proof of your escrow deposit
  Copy of the check or wire confirmation, plus the statement showing it leave your account

Debts & history

- [ ] Explanations for recent credit inquiries or late payments, if asked
- [ ] Divorce decree or support orders, if they apply
- [ ] Bankruptcy or foreclosure paperwork, if it applies
- [ ] Rental history or landlord contact, if asked

Military & veterans

- [ ] Certificate of Eligibility (COE) or DD-214
  Your loan officer can often request the COE for you

About the home (after you have a contract)

- [ ] Fully signed purchase contract and addenda
- [ ] Homeowners insurance agent contact
- [ ] Condo or HOA management contact

Self-employed? You'll usually need different income documents. Ask me for the Self-Employed Documents checklist. Please don't email Social Security numbers or full account numbers. Ask for a secure upload link.

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HELP WITH YOUR DOWN PAYMENT

Florida Down Payment *Assistance Guide*

Programs to ask about. Funds and eligibility change, so always check current availability before you count on one.

Florida Hometown Heroes Program

FLORIDA HOUSING

- For eligible full-time workers employed by a Florida-based employer (health care, school staff, first responders, public safety and court employees, child care), plus military servicemembers and eligible veterans.
- Up to 5% of the first mortgage loan amount, from $10,000 up to $35,000, toward down payment and closing costs.
- A deferred second mortgage with no monthly payment. It isn't forgivable and is repaid when you sell, refinance, transfer the deed or stop living in the home.

Florida Assist (FL Assist)

FLORIDA HOUSING

- Up to $10,000 with FHA, VA, USDA and conventional loans.
- A deferred, non-amortizing second mortgage with no monthly payment. It isn't forgivable and becomes due when you sell, transfer, refinance, pay off the first mortgage or move out.

Florida Homeownership Loan Program (FL HLP)

FLORIDA HOUSING

- $12,500 second mortgage with a 30-year term.
- Unlike FL Assist, it has a monthly payment, which can count in your debt-to-income review.

HFA Preferred & HFA Advantage PLUS second mortgage

FLORIDA HOUSING

- 3%, 4% or 5% of the total loan amount, as a forgivable second mortgage forgiven 20% a year over 5 years.
- Available only with Florida Housing's conventional HFA Preferred or HFA Advantage first mortgages.

Good to know

Florida Housing's down payment help is only used together with its first mortgage, and is offered through participating lenders. It has credit, income, purchase-price and homebuyer education requirements, and most programs are for first-time buyers. **Local programs:** through the State Housing Initiatives Partnership (SHIP), every Florida county and many cities receive funds that can include down payment and closing cost help. Contact your local SHIP office for what's open now.

Ask me which programs fit your situation.

Source: Florida Housing Finance Corporation, floridahousing.org: Homebuyer Overview, Hometown Heroes, SHIP. Checked October 23, 2026. Program terms, limits and funding can change at any time. There is no cost to apply for Hometown Heroes; avoid anyone who charges an upfront fee to apply.

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BUYING A CONDO?

Florida Condo *Buyer Tips*

Condos have their own rules. Use this list before and after you make an offer so the building doesn't surprise you late in the deal.

Before you offer

- [ ] Ask about the building's milestone inspection and structural integrity reserve study (SIRS) status
- [ ] Ask about current or planned special assessments
  How much, what for, and the payment schedule
- [ ] Ask the monthly HOA dues and what they include
- [ ] Check rental, pet and vehicle rules
  Especially if you might rent it out later
- [ ] Send me the listing
  So I can check whether the building is likely to fit the loan program you're using

Documents to request

After you have a contract. Your Realtor or attorney can help you request these and confirm your document review period.

- [ ] Declaration, bylaws, and rules and regulations
- [ ] Current year budget and reserve information
- [ ] Most recent SIRS, if required
- [ ] Milestone inspection reports, if required
- [ ] Recent board meeting minutes
  Look for repairs, assessments, insurance and legal issues
- [ ] Master insurance policy summary
- [ ] Frequently asked questions and answers sheet

Financing & insurance

- [ ] Your lender sends the condo questionnaire to the association
  The answers help determine which loan programs work
- [ ] Get an HO-6 (condo unit) insurance quote
- [ ] Ask about flood insurance and the building's flood zone
- [ ] Watch for litigation, budget or insurance issues that come up in review

Is your condo document review period ending? Ask your Realtor or attorney for the exact deadline in your contract.

General information only. This is not legal advice. For questions about condo documents, contracts or deadlines, talk with a Florida real estate attorney or your Realtor.

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THE CLEAR PATH HOME

Your *Next Steps*

Here's what working together looks like, from your first question to closing day.

1

Talk

Book a 30-minute call. Tell me your goals, your timeline and what's on your mind. No question is too basic.

2

Plan

We look at your income, credit and savings together, so you know what feels comfortable and which programs may fit.

3

Pre-approve

Pre-approval in as little as 24 hours once your documents are in, with a call and an email walking you through your loan options, down payment and estimated monthly payment.

4

Shop

I work alongside your Realtor and update your letter for each offer.

5

Close

I stay on top of the details through underwriting and keep you updated, so closing day is about getting your keys.

BOOK A CALL WITH ME

viato.ai/book/u/brittanny-ferguson/intro-call

START MY SECURE APPLICATION

Secure application portal (link)

Call or text **954-990-3163** · brittanny.ferguson@libertyml.com

Pre-approval is not a commitment to lend. Timing depends on receiving complete documents. All loans are subject to credit approval, underwriting guidelines, property eligibility and program availability.

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