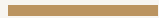


A PRACTICAL GUIDE FOR SOUTH FLORIDA BUYERS

Before you tour a new-construction home

Five decisions that help you compare communities, builder offers, financing, and contract terms with clearer numbers.



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Start with these three questions

- Where do you want to live, and what is your realistic all-in monthly budget?
- Do you need a move-in-ready home, or can you wait for construction?
- Who should be introduced or registered before you visit the model home?

How to use this guide: Take it to each community. Ask for written numbers and compare homes on the same basis. A builder's availability, incentives, fees, and registration rules may change.

Five checks before you commit

1**Confirm the full price**

Ask for the specific home or lot price, lot premiums, structural options, design upgrades, HOA or CDD charges, taxes, insurance estimates, and closing costs.

2**Compare the monthly payment**

Request a written loan estimate from a lender. Compare rate, APR, points, mortgage insurance, taxes, insurance, and HOA or CDD charges. A lower introductory rate may change later.

3**Get incentives in writing**

Ask which homes and financing choices qualify for credits, rate buydowns, or upgrades. Check expiration dates and whether using a preferred lender is required.

4**Understand the timeline**

Distinguish a completed home from one under construction. Ask what can delay closing, how a delay is handled, and which dates are estimates versus contract terms.

5**Read the contract and warranty**

Review deposit terms, cancellation rights, inspections, change orders, warranty coverage, exclusions, and how to submit a warranty claim. Seek legal advice on contract questions.

Before the first visit: If you want a licensed broker involved, ask the builder about its buyer registration process before you contact a sales office or tour. Rules vary by builder and community; prior contact can affect referral eligibility.

Community comparison sheet

Use one copy per home. Keep a dated price sheet and the written incentive terms with your notes.

Community / builder / sales contact

Address, plan, lot and estimated completion

Base or listed price + lot premium + selected upgrades

Estimated closing costs and any builder credits

HOA / CDD / taxes / insurance estimates

Loan estimate: rate, APR, points and monthly payment

Deposit, inspection and cancellation terms

Warranty coverage and service contact

Compare net costs: An incentive tied to one lender can be valuable, but compare the full loan estimate and cash due at closing against another lender's offer. Get the same purchase price and down payment assumptions for each quote.

Questions to take with you

- 01 Which exact homes are available now, and when could each close?
 - 02 What is included in the advertised price? Which upgrades cost extra?
 - 03 What incentives apply to this home today, and when do they expire?
 - 04 Can I use my own lender and still receive any credits?
 - 05 What are the deposits and the conditions for a refund?
 - 06 May I arrange an independent inspection before closing?
 - 07 Who handles warranty service after closing, and what is excluded?
 - 08 How must my broker or referrer be registered before my first visit?
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Talk through your options with Paul

Paul Greenbaum is an independent real estate broker with First Priority Realty, Inc. He can discuss your goals and, with your permission, introduce you to a builder representative. He does not work for D.R. Horton. First Priority Realty may receive referral compensation when an eligible buyer closes, subject to the applicable agreement.

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General information, October 2026. Prices, incentives, availability, financing and builder rules require direct confirmation. This guide is not a loan offer, contract interpretation, or warranty promise.