



The Buyer's Guide

From pre-approval to keys in hand, with one team for your search and your loan.

RYAN AND MEGAN WINSLOW · WINSLOW HOMES



YOUR TEAM

Meet Ryan and Megan

- ◇ Real estate brokers licensed and operating in FL, MA, CT and RI
- ◇ Mortgage Bankers with The Federal Savings Bank, lending in all 50 states
- ◇ 3,000+ homes sold
- ◇ One team for your search, your offer and your financing

WINSLOW HOMES

By the Numbers

3,000+

Homes sold

4

States licensed and
operating: FL, MA, CT, RI

50

States for mortgage lending

\$0

Down programs available

YOUR ADVOCATE

Why Use a Buyer's Agent?

- ◆ Your home is likely the largest financial transaction of your life.
- ◆ You get expert guidance from the right property to the best price and terms.
- ◆ Our agents bring deep local market knowledge across four states.
- ◆ You gain access to off-market listings.
- ◆ We bring skilled negotiation plus trusted lenders, inspectors and attorneys.
- ◆ Buyer's agent services typically cost you nothing. The seller pays the commission.





THE PROCESS, PART ONE

Find the Right Home

Get pre-approved

Apply with Ryan and Megan or your preferred lender at winslowloan.com. Know your budget and show sellers you are qualified.

Define your search

Must-haves, nice-to-haves, neighborhoods, schools, budget and timeline narrow the search to homes that fit.

Tour and choose

We schedule showings, share market insight on each home and weigh pros and cons with you.

Move fast

When you find the right home, we submit a competitive offer quickly.

THE PROCESS, PART TWO

From Offer to Keys

Offer and negotiate	A strategic offer built on market conditions, comparable sales and value, negotiated for the best price and terms.
Inspection	We coordinate a professional inspection, review results with you and negotiate repairs or credits.
Appraisal and title	We manage the appraisal and title search, working with your lender and inspector to protect your investment.
Finalize your loan	Ryan and Megan lock your rate, finalize terms and walk you through closing documents.
Close and move in	Sign final documents and get your keys. We attend closing to keep it on schedule.





STEP ONE

Get Pre-Approved First

- ◇ Ryan and Megan are federally licensed through NMLS and lend in all 50 states.
- ◇ Apply online in minutes and receive your pre-approval letter instantly.
- ◇ Pre-approval shows exactly what you afford and proves you are a serious buyer.
- ◇ Questions on rates, terms or options? Call and talk with a loan officer.
- ◇ Apply at winslowloan.com.

FINANCING YOUR PURCHASE

Loan Programs

Conventional

As little as 3% down. Competitive rates for buyers with good credit and stable income.

FHA

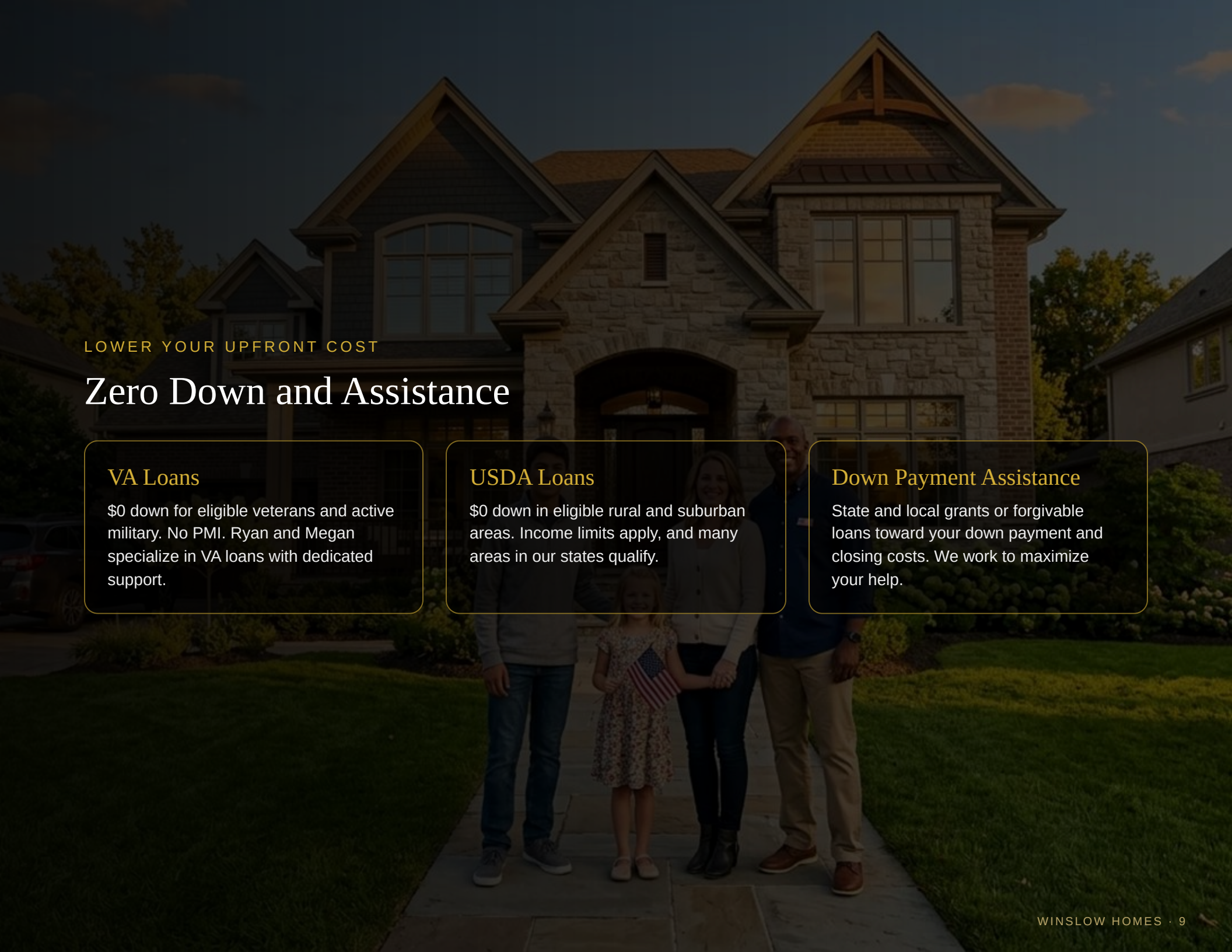
Government-backed, as little as 3.5% down, with flexible credit and income standards.

Jumbo

Financing for luxury and high-value homes above conforming limits, with competitive rates for well-qualified borrowers.

Investment

Loan options for investment properties, matched to your situation.



LOWER YOUR UPFRONT COST

Zero Down and Assistance

VA Loans

\$0 down for eligible veterans and active military. No PMI. Ryan and Megan specialize in VA loans with dedicated support.

USDA Loans

\$0 down in eligible rural and suburban areas. Income limits apply, and many areas in our states qualify.

Down Payment Assistance

State and local grants or forgivable loans toward your down payment and closing costs. We work to maximize your help.

FIRST-TIME BUYER TIPS

Shop Smart

- 1 Get pre-approved before you shop. It strengthens your offer and saves time.
- 2 Do not max out your budget. Leave room for maintenance, taxes and surprises.
- 3 Research neighborhoods. Visit at different times of day and talk to residents.
- 4 Never skip the home inspection. It saves thousands in hidden repair costs.





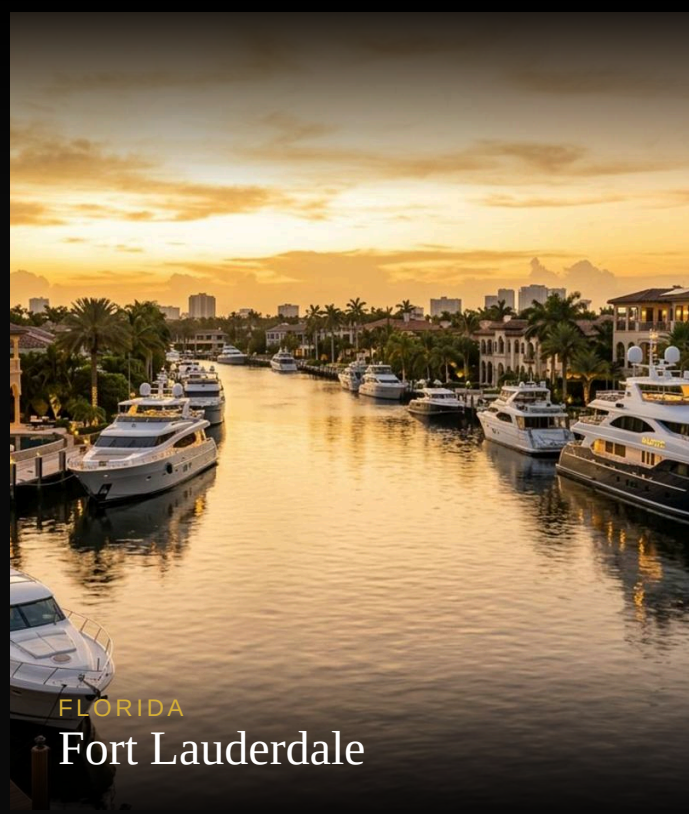
FIRST-TIME BUYER TIPS

Plan for Closing

- 1 Budget for closing costs, typically 2% to 5% of the purchase price.
- 2 Ask about down payment assistance. You might qualify for grants or forgivable loans.
- 3 Keep finances stable. Avoid large purchases, new credit or job changes.
- 4 Work with an experienced buyer's agent who knows the local market.

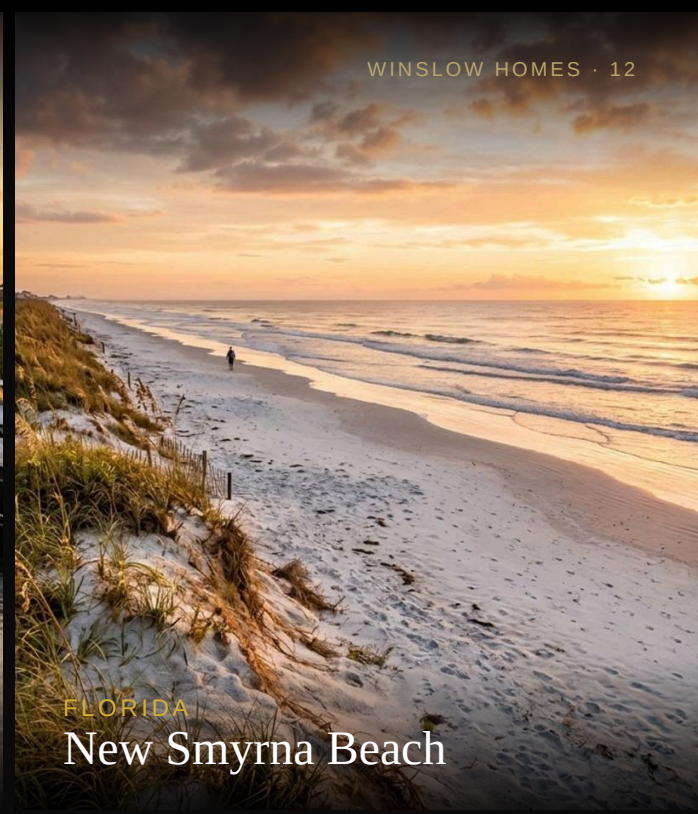
Buy in Florida

FLORIDA
Miami

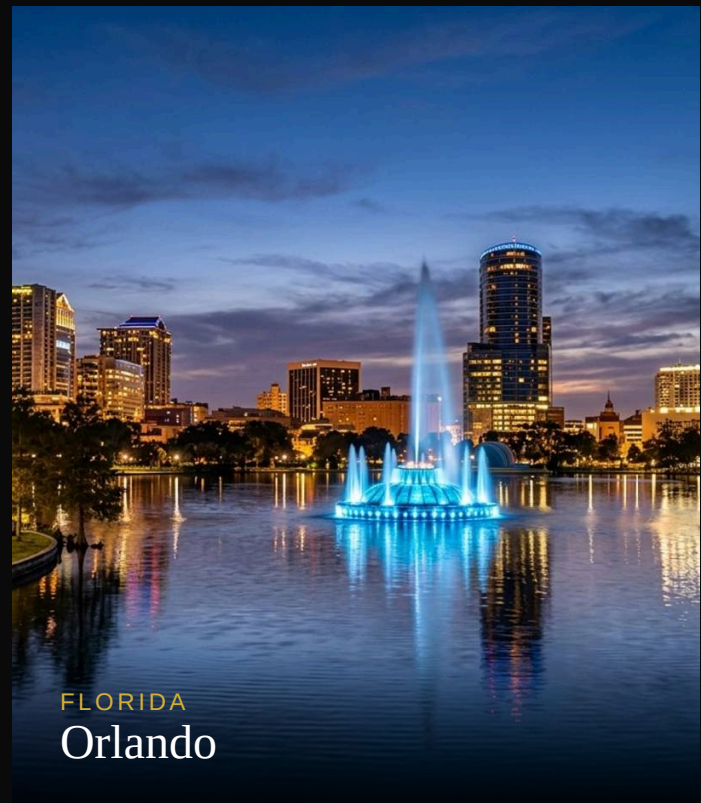


FLORIDA
Fort Lauderdale

WINSLOW HOMES · 12



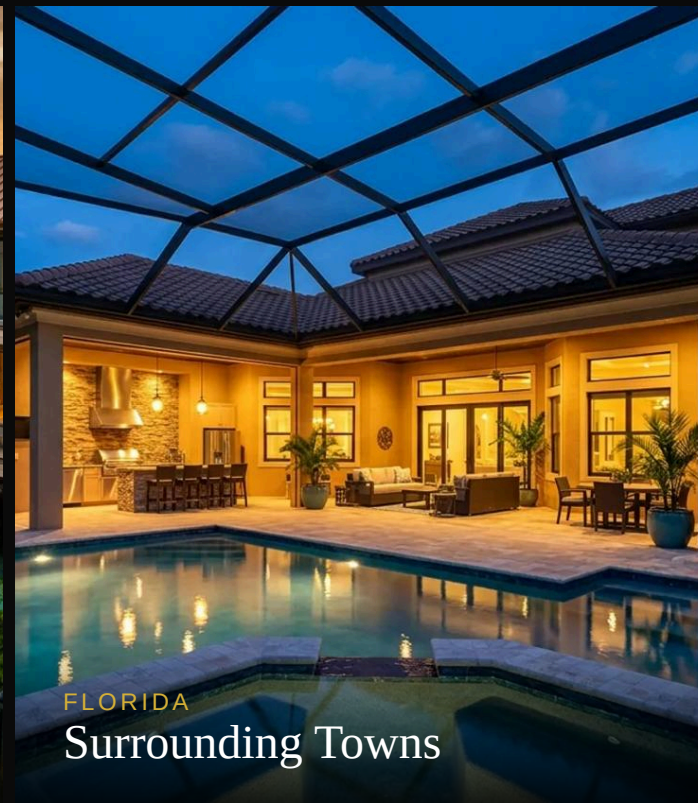
FLORIDA
New Smyrna Beach



FLORIDA
Orlando



FLORIDA
Florida Keys



FLORIDA
Surrounding Towns

Buy in New England



MASSACHUSETTS
Worcester County



MASSACHUSETTS
Boston and Suffolk County



PROVIDENCE, COAST, RURAL TOWNS
Rhode Island



HARTFORD, FAIRFIELD, LITCHFIELD
Connecticut

HOME BUYING RESOURCES

Know the Numbers

Rates and Terms

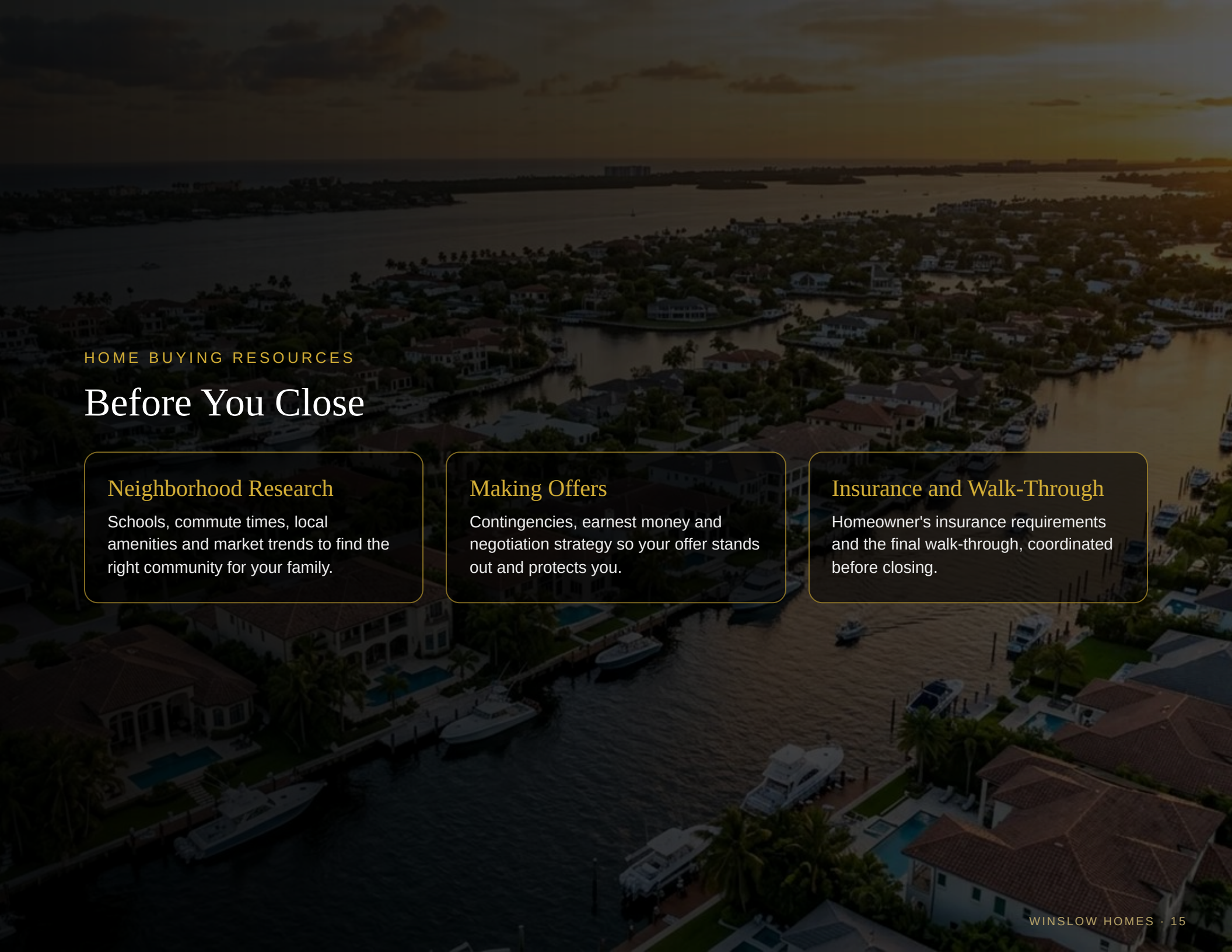
Current rates, fixed versus adjustable mortgages and loan terms, explained so you pick the best option.

Closing Costs

Title, inspection, appraisal and lender fees broken down upfront. No surprises at closing.

Inspection Tips

Common issues to watch for on your walk-through and the negotiation points they create.



HOME BUYING RESOURCES

Before You Close

Neighborhood Research

Schools, commute times, local amenities and market trends to find the right community for your family.

Making Offers

Contingencies, earnest money and negotiation strategy so your offer stands out and protects you.

Insurance and Walk-Through

Homeowner's insurance requirements and the final walk-through, coordinated before closing.

NEXT STEP

Ready to Find Your Home?

- ◇ First-time buyer or experienced investor, we guide you with confidence.
- ◇ Get pre-approved at winslowloan.com.
- ◇ Search with Ryan and Megan across FL, MA, CT and RI.
- ◇ Call or text (386) 690-5858.
- ◇ Email Broker@WinslowHomesLLC.com.
- ◇ Visit winslowhomesllc.com.





Let's Find Your Home

Call or text **386-690-5858**

Broker@WinslowHomesLLC.com

winslowhomesllc.com

Miami, Fort Lauderdale, New Smyrna Beach, Orlando, the Florida Keys and surrounding towns in Florida. Worcester County and Boston in Massachusetts. Rhode Island and Connecticut.

Winslow Homes LLC, 3539 Tuscany Reserve Blvd, New Smyrna Beach, FL 32168. Equal Housing Opportunity. Ryan and Megan Winslow are Mortgage Bankers with The Federal Savings Bank.