



FIRST TIME HOME-BUYERS

WORKSHOP



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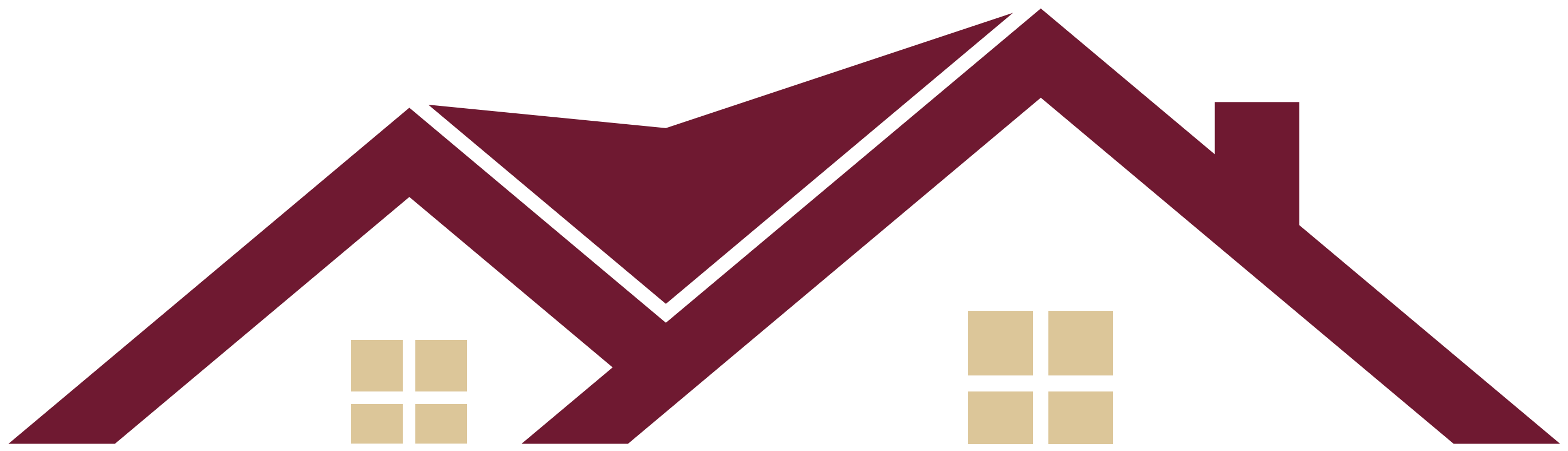
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JOHN SHOOK
EXIT SANDS REALTY

BROKER BREAK-OUT SESSION: HOLLEY B212 CLASSROOM

- The Buying Process
- Buyer/Broker Agreements
- The AS IS Contract
- Inspections
- The Closing Process
- Current Market Conditions



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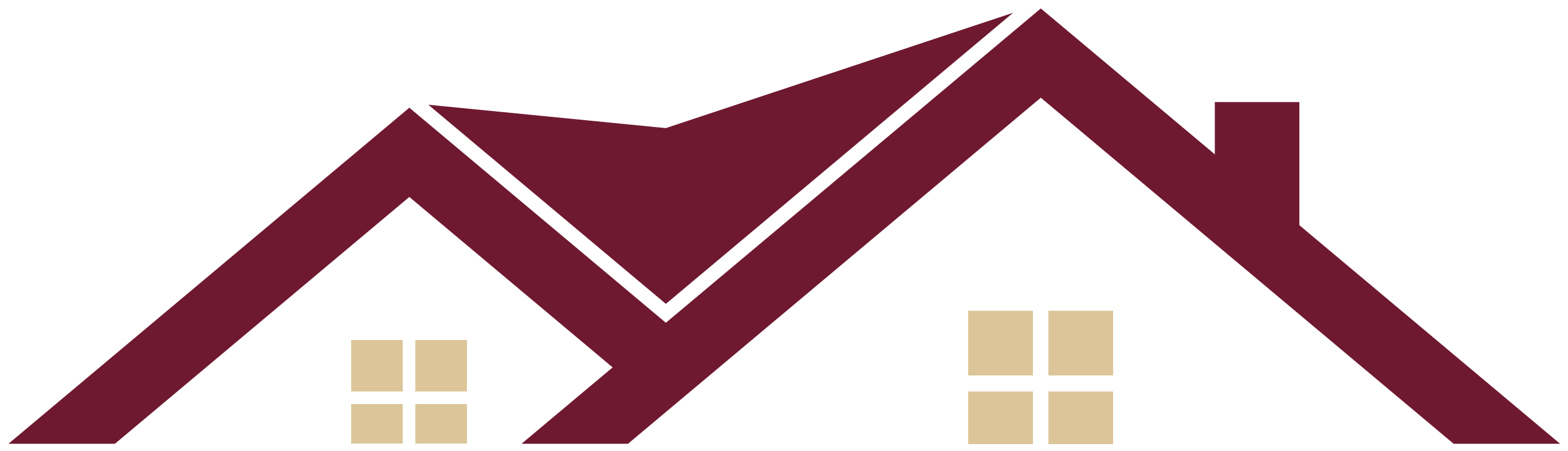
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HOLLY SPRING
SMARTBANK

LENDER BREAK-OUT SESSION: HOLLEY B302 CLASSROOM

- First Time Home-Buyer Lending Options
- Florida Housing Finance Corporation Bond Loans Options with Down-Payment and Closing Assistance
- Budgeting for your House Payment
- Repairing and Establishing Credit



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ROB GRIFFITH
HUTT INSURANCE

INSURANCE BREAK-OUT SESSION: HOLLEY B305 ITV CLASSROOM

- The Essential Types of Insurance Every Florida Homeowner Should Consider
- The Unique Challenges of Owning a Home in Florida
- How to Navigate Rising Premiums and Make the Best Insurance Choices
- Personal Insight on the Process from a First Time Home-Buyer