



**Borchini Realty**  
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## **Subject: Buyer's Checklist**

**When submitting a contract offer**, provide the following items to your Realtor:

- Drivers license
- Proof of funds or pre-approval letter
- Trust if you have one
- If you are entering into a like-kind exchange sign the Section 1031 of the Internal Revenue Code Exchange addendum
- List all Real Property and Personal Property items you want to include in the purchase
  - Unless excluded by the seller, Real Property items normally remain in the property and are included in the sale. Real Property includes fixtures (such as cabinets mounted on the wall in the kitchen or garage, mirrors in bathrooms, water faucets), built-in appliances (such as HVAC systems, water heaters and water filter and softener systems), built-in furnishings (such as dressers and desks), and wall to wall carpeting and flooring.
  - Unless excluded by the seller, Personal Property items existing on the property as of the date of the initial offer are included in the sale. Personal Property includes range, oven, refrigerator, dishwasher, disposal, ceiling fans, intercom, light fixtures, drapery rods and draperies, blinds, garage door openers and storm shutter panels. Personal Property is included in the purchase price, has not contributory value and shall be left for the buyer.

**After there is an effective contract for the purchase of a property** (date when the last of the parties signs or initials the contract and delivers it to the other party)

- Submit initial deposit to be held in escrow with title company within three days of the effective date
- If obtaining a mortgage
  - Make a mortgage loan application for the financing within five days of the effective date
  - Have the property inspected and submit repair request to seller before expiration of inspection period
  - Have the property inspected for wood destroying organisms and submit report to mortgage company
  - Keep seller apprised of mortgage loan approval or status. Provide written status from lender. Loan approval period is within 30 days of effective date of contract. If no loan approval prior to expiration of loan approval period, buyer must:
    - Give timely written notice of termination
    - Give timely written notice of intent to proceed regardless of loan approval

- Negotiate extension of loan approval period
- Silence
  - Proceed as though a cash deal
  - Seller can terminate within three days of loan approval period expiration
- Have a boundary survey conducted or obtain a copy of previous survey
- Sign Solivita Age Verification form
- Obtain homeowners insurance policy and provide copy of binder to the title company

### **Thirty days prior to closing**

- Contact utility companies to **turn on utilities on the day of closing**

#### **Electricity**

Duke Energy

[duke-energy.com](http://duke-energy.com)

407 629-1010, 855 637-6513

#### **Water & Sewage**

Toho Water Authority

951 Martin Luther King Blvd Kissimmee, FL 34741

[CustomerService@tohowater.com](mailto:CustomerService@tohowater.com)

[tohowater.com/customerservice/Pages/Start-Stop-and-Move.aspx](http://tohowater.com/customerservice/Pages/Start-Stop-and-Move.aspx)

863 496-1770, 407 944-5000

#### **Internet, Cable & Telephone**

Spectrum

[spectrum.net](http://spectrum.net)

877-463-0677, 888-369-2408, 866-309-3279

If you have questions about your current Spectrum Cable service or wish to create an account, ask for the Association or Multi-Family Dwelling department and advise the customer service representative that you are under the Solivita Bulk Agreement.

Frontier

[frontier.com](http://frontier.com)

855 398-3010

Century Link

[centurylink.com](http://centurylink.com)

800 723-8010

#### **Solivita Membership**

Contact Solivita Membership, Vickie Kellogg, 863 427-7143, [VKellogg@Evergreen-LM.com](mailto:VKellogg@Evergreen-LM.com), to schedule your in-processing appointment and obtain your Solivita badge and gate access and Solivita Live log-on.

### **Post Office**

For new construction, to register and obtain your key to the Community Mailbox, contact the US Post Office at 4774 San Remo Road, Poinciana, FL 34759, 407 846-7945

### **Waste & Recycling**

Polk County Waste & Recycling for receptacles and bulk pick-up

[polk-county.net/waste-and-recycling](http://polk-county.net/waste-and-recycling)

[\(863\) 284-4319](tel:(863)284-4319)

### **The day before closing**

- Wire the balance in cash due to the title company
- Buyer or buyer's representative should perform a walk-through inspection of the property; this inspection also may be done on the day of closing prior to closing time

### **After closing**

- The title company will forward the closing documents to the HOA management company, Evergreen Lifestyles Management. A couple of weeks after closing you should receive a new owner's welcome packet from Evergreen Lifestyles Management with payment coupons for your monthly HOA and Club fees. If you do not receive the packet within a couple of weeks after closing, contact Evergreen Lifestyles Management Customer Service (877-221-6919) to verify that they received the closing documents and established your account. If you want to make your monthly HOA and Club payments via AutoPay, please complete the [Solivita HOA Evergreen Lifestyles Management AutoPay Enrollment Form](#). For a copy, go to [www.BorchiniRealty.com](http://www.BorchiniRealty.com), Useful Information Tab.
- The title company will send the closing documents to the county. The county will record the deed and return it to the title company. This process takes approximately 45 days. After the title company sends you the recorded deed and if you are becoming a Florida resident, then you can apply for property tax exemptions with the Polk County Property Appraiser. See the brochure at the following link:  
<https://docs.google.com/viewer?url=http%3A%2F%2Fwww.polkpa.org%2FDownloads%2FFiles%2FExemptions.pdf>

The following are for your information:

- [Florida Building Energy Efficiency Rating](#) Brochure  
Go to [www.BorchiniRealty.com](http://www.BorchiniRealty.com), Useful Information Tab
- [Solivita Governing Documents](#)  
Go to [www.solivitahoa.com](http://www.solivitahoa.com)  
Click on "Docs & Info" on the top bar  
On the Side Bar, click "Governing Documents – Public"

This will take you to a list of links. Click on each of the links for PDF version the various Governing Documents

**Susan Borchini**  
**Broker, Borchini Realty**