

Windermere

HOME BUYER CHECKLIST

Identify the property, jurisdiction and access

Start with the exact parcel, not the mailing city or ZIP. A Windermere mailing address does not establish that a home is in the Town of Windermere. Save a source and date for each answer.

Property address / parcel ID / review date:

Identity / ownership check	Answer / source / date	Who confirms / next step
OCPA Municipality / Town or unincorporated?		
Ownership format / title and survey records		
HOA(s) / governing documents / current dues		
Road / utilities / maintenance responsibility		

Separate lake setting from documented rights

Question for this exact parcel	Evidence / source / date	Unknown / who resolves
Lakefront, lake view or neither?		
Any lake access: who owns it / written right?		
Dock / seawall: permits, final status, condition?		
Town resident ramp: separate eligibility check		

A view, nearby lake or listing phrase does not prove access, dock rights or boat-ramp eligibility. Confirm title / recorded rights and current rules with the responsible authority. Have qualified professionals review condition and legal questions.

Orange County Property Appraiser: [parcel and Municipality lookup](#)
Town of Windermere: [FAQ and current Town park / ramp information](#)

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Compare two homes using unique costs

Write dated estimates, not guesses. Mark each item I = included elsewhere, N = not included, or U = unknown. Keep recurring costs, cash to close and repair reserves separate.

Recurring item / I, N or U	Home A: \$ / frequency	Home B: \$ / frequency
Loan principal and interest		
Buyer-specific property taxes / assessments		
HOA / condo / district charges, if applicable		
Home / flood insurance: actual quotes		
Utilities / grounds / pool / regular upkeep		
Dock / seawall / lake-related upkeep, if any		
Other unique recurring cost / description		

OVERLAP CHECK: Taxes, insurance or assessments may already be in lender escrow or another quoted total. Ask the lender / closing team to reconcile included items before adding only unique charges. An unknown is not zero; a seller's tax bill is not your future bill.

One-time / condition item	Amount / quote source / date	Included where? / who confirms
Cash to close / fees / prepaid items		
Inspections / surveys / due diligence		
Roof, systems, flood, dock or other concern		

Unique recurring subtotal / basis: Home A \$_____ Home B \$_____

Keep deposit credits distinct from new cash due. Obtain professional inspections and address-specific insurance / flood information before relying on a budget. This sheet is not a loan quote.

Orange County Property Appraiser: buyer-specific tax-estimator starting point

Town of Windermere building services: record and permit starting point

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HOME BUYER CHECKLIST

Turn a shortlist into a pre-offer plan

Tour the actual home and test the routines that matter to you. Keep observations, reported statements and verified records separate. Only an agreed contract sets transaction deadlines.

Home / tour date / general budget / target move date:

Shortlist question	Home A / source / date	Home B / source / date
Daily route at actual travel time / tolls		
School assignment: exact address lookup		
Condition concern / inspection to request		
Jurisdiction, HOA or lake-access loose end		

Resolve before an offer or by the actual agreed deadline

Unknown / record needed	Source / responsible person	Due date / verified outcome
1		
2		
3		

PLAN YOUR NEXT STEP WITH DANIEL

Send 2-3 public listing links, your general price range and move timing. Ask Daniel to organize a Windermere comparison and the questions that still need answers.

Do not send account numbers or sensitive documents through the general contact form. Educational organizer only, not legal, tax, lending, insurance, inspection or appraisal advice. No official affiliation or endorsement.

Orange County Public Schools: use Find My School for the exact address

Read the Windermere buyer article and request a property-specific plan