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Subject: Buyer's Checklist

### **Before First Viewing Properties**

- Review & sign Buyer Brokerage Agreement

### **When submitting an offer to purchase a property:**

- Provide the following items to your Realtor:
  - Driver license
  - Proof of funds or pre-approval letter
  - Trust if you have one
  - Notify your Realtor if you are entering into a like-kind exchange, Section 1031 of the Internal Revenue Code
  - 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 built-in appliances (such as HVAC systems, water heaters, water filter and and softener systems), built-in furnishings (such as cabinets mounted on the wall in the kitchen or garage, Murphy beds mounted on the floor or wall, mirrors in bathrooms, water faucets and built-in desks), wall-to-wall carpeting and other types of 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. These should be specified in the contract. Personal Property includes ranges/ovens, refrigerators, dishwashers, disposal, ceiling fans, intercom, light fixtures, drapery rods and draperies, blinds, window treatments, smoke detectors, garage door openers, thermostats, doorbells, television wall mounts and television mounting hardware, security gate and other access devices, mailbox keys and storm shutters/storm protection items and hardware. Personal Property is included in the purchase price, has no contributory value and shall be left for the buyer.

- Read the **Guidelines for Purchasing Property in Solivita** from the Solivita Membership Office, available at:

<https://borchinirealty.com/wp-content/uploads/2023/04/Guidelines-for-Purchasing-Property-in-Solivita-4-20-2023.pdf> or  
<https://www.solivitahoa.com/std.php?IID=100642003&ISubmenuID=80181>

**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 (earnest money deposit) to be held in escrow with the title company within three days of the effective date. Please **call the title company directly before initiating a wire transfer to confirm the account details**. This simple step can prevent a devastating financial loss.

- 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 if obtaining a mortgage

- Notify seller of your intent to proceed with or cancel the contract before expiration of inspection period

- Have a boundary survey conducted or obtain a copy of previous survey

- Obtain homeowners insurance policy and provide copy of binder to the title company

- If obtaining a mortgage

- Make a **mortgage loan application** for financing within five days of the effective date

- Keep your Realtor apprised of mortgage loan approval or status. Provide written status from lender to your agent. Loan approval period is within 30 days of the 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 (if no notification from buyer)

- Proceed as though a cash deal

- Seller can terminate within three days of loan approval period expiration

**30 Days prior to closing**, contact utility companies to create your accounts and turn on utilities on the day of closing

### **Electricity**

Duke Energy

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

407 629-1010, 855 637-6513

Tell Duke Energy you want a “forced startup” on the closing day. This should allow for a seamless change without the seller’s service being turned off before your service begins.

### **Water & Sewage**

Toho Water Authority

951 Martin Luther King Blvd Kissimmee, FL 34741

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

863 496-1770, 407 944-5000

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

Blue Stream

[solivita@bluestreamfiber.com](mailto:solivita@bluestreamfiber.com)

407-743-5288

**No later than 14 business days prior to the closing date**, submit Solivita HOA forms package, specifically including the Age Verification, License Plate Registration, Informed Consent Agreement & Waiver and PAR-Q forms to the Solivita HOA Membership Office, available at:

<https://borchinirealty.com/wp-content/uploads/2023/04/Guidelines-for-Purchasing-Property-in-Solivita-4-20-2023.pdf> or

<https://www.solivitahoa.com/std.php?IID=100642003&ISubmenuID=80181>

### **The week before closing**

Contact the Solivita Membership Office to schedule your in-processing appointment at 863 427-7143

[solivita@ciramail.com](mailto:solivita@ciramail.com)

### **The day before closing**

- Wire the balance in cash due to the title company. Please **call the title company directly before initiating a wire transfer to confirm the account details**. This simple step can prevent a devastating financial loss.
- 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 or your agent will forward the closing documents to the HOA management company RealManage and to the Club management company Castle Group. A couple of weeks after closing you should receive a new owner's welcome packet from RealManage and Castle Group with payment coupons for your monthly HOA and Club fees. If you do not receive the packets within a couple of weeks after closing, contact RealManage at 855-490-1804 and Castle Group at 800-337-5850 to verify that they received the closing documents and established your account.

- If you want to make your monthly HOA payments via AutoPay, you can contact RealManage at [Service@CiraMail.com](mailto:Service@CiraMail.com) or 855-877-2472 or go to this website to create an account: <https://www.ciranet.com/ResidentPortal/user/signup>

- If you want to make your monthly Club payments via AutoPay, please see the Castle Group methods of payment memorandum available at:  
<https://borchinirealty.com/wp-content/uploads/2023/08/Castle-Group-Methods-of-Payment-8-12-2023.pdf>

- The title company will send the deed 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. To qualify for tax exemptions for the year in which the exemptions would be effective, Permanent Florida residency is required on or before January 1st of that year and the exemption application is due to the property appraiser on or before March 1st of that year. **For more information on tax exemptions**, including personal, disability, 1st Responder, Service Member and Veteran exemptions, please visit our website, [www.borchinirealty.com](http://www.borchinirealty.com), then click on the **Useful Information** tab, and scroll down to **Tax Exemptions**.

The following is for your general information:

### **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

### **Florida Building Energy Efficiency Rating Brochure**

<https://borchinirealty.com/wp-content/uploads/2020/11/Florida-Building-Energy-Efficiency-Rating-Act-Brochure.pdf>

### **Solivita Governing Documents**

Go to <https://borchinirealty.com/useful-information/>

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

### **Litigation Involving the Solivita HOA**

There are two litigations to which the Solivita HOA community association is a party.

1. Cause No. 2024- CA-002221 Rachel Neal vs. MARILYN GLASER, BRIAN GRIFFIN, HOLLIS HITE, SOLIVITA COMMUNITY ASSOCIATION, INC., REALMANAGE, LLC, and

ALL-AMERICAN INVESTIGATORS AND SECURITY, LLC d/b/a VITAL SECURITY AND INVESTIGATIONS

2. Cause No. 2024CA001760 Gina Lopernea vs Solivita Community Association Inc.

Susan Borchini  
Broker, Borchini Realty  
3/27/2026