

PRIME ONE INVESTMENTS

Unlock Your First South Florida Home



Your Dream Home Awaits

Buying your first home is a milestone, but it can feel overwhelming in South Florida's competitive market.

At Prime One Investments, we believe homeownership is within reach. Since 2021, our family-owned company has transformed distressed properties into beautiful, affordable homes for families in Miami-Dade and Broward counties.

This guide will walk you through the process, highlight the benefits of renovated homes, and show how we can help you build a brighter future.

Step-by-Step Guide to Buying Your First Home

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Budgeting & Financial Preparation

- **Assess Your Finances:** Check your credit score and get pre-approved for a mortgage to understand your purchasing power. Pre-approval shows sellers you're serious.
- **Plan for All Costs:** In South Florida, factor in property taxes (e.g., 1.8–2.2% of home value), homeowners insurance, HOA fees (if applicable), and closing costs (2–5% of the purchase price).
- **Save for a Down Payment:** Aim for 3–20% of the home price, depending on your loan type. Explore first-time buyer programs for lower down payment options.

Finding the Right Property

- **Work with a Local Expert:** Partner with an agent who knows Miami-Dade and Broward neighborhoods, school zones, and growth areas like Homestead or Cutler Bay
- **Consider Renovated Homes:** Properties transformed by trusted developers like Prime One offer modern upgrades and fewer surprises compared to older homes.

Securing Financing

- **Compare Lenders:** Shop around for mortgage rates and explore programs like FHA loans, which offer low down payments for first-time buyers.
- **Understand Your Options:** Learn how loan terms (e.g., 15 vs. 30 years) affect your monthly payments. Prime One partners with experienced lenders to simplify this process.

Making an Offer & Negotiating

- **Submit a Competitive Offer:** Your agent will help craft an offer that stands out, especially in high-demand areas. Be prepared for bidding wars in hot zip codes.
- **Protect Your Interests:** Include contingencies (e.g., inspection, financing) to safeguard your investment.

Due Diligence & Inspection

- **Get a Professional Inspection:** Even renovated homes should be inspected to ensure quality. Prime One provides full renovation disclosures for transparency.
- **Review Key Documents:** Check the title, appraisal, and seller disclosures to avoid surprises.

Closing & Ownership Transition

- **Finalize Details:** Secure your mortgage, insurance, and escrow funds.
- **Celebrate Your New Home:** Attend the closing meeting, sign the paperwork, and receive your keys!

Overcoming Common Challenges for First-Time Buyers

South Florida's market can be tough, but Prime One Investments is here to help you overcome these hurdles:

Affordability Issues: Rising prices make homeownership seem out of reach. Our renovated homes are priced competitively, offering value below new construction costs.

Limited Inventory: Move-in-ready homes are scarce. We specialize in transforming distressed properties into beautiful homes, increasing your options.

Lack of Experience: The buying process can feel complex. Our 24/7 support team provides clear, step-by-step guidance.

Fear of Hidden Costs: Older homes often need repairs. Our properties come with modern upgrades (e.g., new HVAC, kitchens) and warranties for peace of mind.

Want personalized help? Schedule a free consultation with our team at primeoneinvestments.com/consult



Why Choose a Renovated Home?

Renovated, formerly distressed properties are a smart choice for first-time buyers:

- ✔ **Modern Upgrades:** Enjoy updated kitchens, bathrooms, electrical systems, and energy-efficient features without the hassle of renovating yourself.
- ✔ **Move-In Ready:** Save time and money with homes ready for immediate occupancy.
- ✔ **Affordable Value:** Our homes are priced below new construction, making homeownership more achievable.
- ✔ **What to Watch For:**
 1. Ensure renovations meet local codes (Prime One provides all permits and documentation).
 2. Get a professional inspection, even for turnkey homes.
 3. Confirm warranty details for major systems (we include clear warranty information).

See a real transformation! Download our free case study of a recent flip at primeoneinvestments.com/latest-project



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Why Prime One Investments?

Since 2021, Prime One Investments has been dedicated to making homeownership a reality for families in Miami-Dade and Broward counties. Here's what sets us apart:



Expertise

Over 10 years of real estate experience ensures quality renovations and smart investments.



Affordability

We transform distressed properties into beautiful homes at reasonable prices.



Support

Our 24/7 client support team is with you every step of the way.



Community Focus

We strengthen local neighborhoods by creating homes for hardworking families.

Meet our team and explore our mission at primeoneinvestments.com/about