PROBONO KEY REALTY




HOMEOWNER GUIDE · FLORIDA

# The clock is already running.

Florida gives you months, not years — and not unlimited months. Here's where you stand, what waiting actually costs, and the one thing that doesn't have to be uncertain: your closing date.

MIAMI · TAMPA · ORLANDO

4.8 on Google · BBB A+ · Rated by 300+ homeowners nationwide

A REAL PERSON ANSWERS
(888) 503-0036

QUESTIONS
info@probonokeyrealty.com

START A CONVERSATION
team@probonokeyrealty.com

PROPERTY DETAILS & OFFERS
acquisition@probonokeyrealty.com

BEFORE ANYTHING ELSE

# Ten promises. Not a policy — a personal guarantee.

Most buyers lead with speed. We lead with what you walk away with — and with the truth, even when it costs us the deal. Every state page that follows shows why these promises matter more where you live. Keep this page. Hold us to it.

**01** **We will tell you the truth, even when it costs us the deal.**
If an agent will make you more money and you have the time to wait, we'll tell you that to your face. We're not here to buy every house. If we're not the right fit, we'll point you in the right direction.

**02** **The offer we make is the offer we close with.**
No re-trades. No bait-and-switch. No "we found something at the last minute." If we change our number at the closing table, we pay you $5,000. That's not a gimmick. That's in writing.

**03** **A real person answers the phone.**
Not a call center. Not an overseas answering service. Someone who can make a decision on the spot. If you call and get voicemail, we've failed you.

**04** **We started this because we've seen the other side.**
Family-owned, founded 2021 in Orange County, after watching sellers get treated like a line item on a spreadsheet. 350+ homes bought in 2025 — not by squeezing sellers, by shooting straight.

**05** **A direct buyer with our own capital.**
We buy with our own funds. We do not assign your contract to someone else.

**06** **We buy as-is.**
No repairs, no cleaning, no staging, no showings.

**07** **You pay zero fees.**
No commissions and no closing costs on your side.

**08** **We handle the hard parts.**
Cleanouts, tenants, title issues, probate coordination — we've seen it and solved it.

**09** **Your best interest — even when it costs us the deal.**
That's the "Probono" in Probono Key.

**10** **We shoot straight. Every call, every number, every date.**
If the truth is that you should keep the house, that's what you'll hear from us.

### How to use this guide

Find your state. Read the three tiles first — the foreclosure clock, the probate clock and the disclosure rules. Then read how the clock actually runs, what each month of waiting costs, and what we commit to. Every state ends with the questions you should ask *any* buyer, including us.

### What a conversation with us looks like

A home-buying specialist reviews the property and asks about your priorities — not just your deadline. If a purchase is a fit, you get the proposed price, costs, conditions and timing in writing. If it isn't, we say so and point you somewhere better. A conversation carries no obligation to sell.

Google Reviews ★★★★★ · A+ RATING · BBB ACCREDITED BUSINESS

**4.8 on Google · BBB Accredited A+ · 300+ homeowner reviews.**
"Probono Key Realty was the only one that took time to explain how the offer worked and what I would walk away with." — Michael R., Riverside, CA

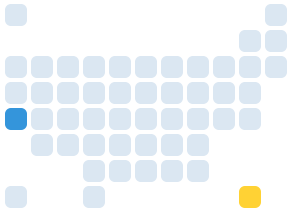


Timelines are approximate, vary by county and case, and are not legal advice.

YOUR STATE · WHERE YOU STAND

# Florida

MODERATE CLOCK



FL highlighted · home base in blue

FORECLOSURE

### Judicial

Judicial; uncontested ~180–200 days.

PROBATE

### Estate timeline

Probate 6–12 months; mandatory 3-month creditor period (summary administration 4–8 weeks).

DISCLOSURE

### Full-disclosure state

"Full disclosure" state; new flood disclosure (FD-1) as of October 1, 2025.

## How the clock works in Florida

1. **Missed payments**
   Federal rules give most borrowers a 120-day pre-foreclosure period before a case can start. Late fees and interest accrue the whole time.
2. **The lender files**
   A foreclosure action is filed with the court. You are served and given a deadline to respond. Silence usually means a default judgment.
3. **Judgment & sale**
   The court enters judgment and the property is scheduled for a sheriff's or court-ordered sale. Judicial; uncontested ~180–200 days.
4. **After the sale**
   Whether any redemption right or deficiency rule applies is set by state law — ask a local attorney what applies to you.

*Several months, typically. There is time to compare paths — but not unlimited time, and costs accrue every month.*

**The facts, not the fear**

MEASURED NATIONAL AVERAGE, Q2 2026

## 563 days

ATTOM's count of actual completed U.S. foreclosures — the lowest since 2013. Statutory minimums are shorter; real cases often run longer than the law requires.

Florida had one of the five highest foreclosure rates in the country in the first half of 2026: 0.27% of all housing units had a filing.

### What every month of waiting costs

Whichever path you choose, these keep running until the day you close:

- Mortgage interest and late fees on the missed payments
- Property taxes, insurance and utilities
- Lender legal fees in a court process (added to your payoff)
- Upkeep, and the slow erosion of the equity you have left

Run your own numbers in our Holding Cost Explorer: **probonokeyrealty.com/holding-costs**.

### Bring these to a local attorney

- Exactly where am I on the timeline today, and what is the next hard date?
- What is my reinstatement or payoff figure, and how fast is it growing?
- Does any redemption right apply to me after a sale in Florida?
- If this is an inherited home: does the estate qualify for a small-estate procedure?

### Why homeowners in Florida usually call us

- **Behind on payments** and want a certain number before the next deadline, not after it.
- **Inherited a house** and the family needs a buyer who will coordinate with the probate process.
- **Relocating, divorcing, or done being a landlord** and want out without repairs, showings or a contingent buyer.



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YOUR STATE · THE CLOCK AND THE COST OF WAITING

# Florida's clock gives you time — not unlimited time.

In Florida, the lender has to go to court. That sounds like protection. It's also a long, public, expensive process where the lender's legal fees get added to what you owe. Judicial; uncontested ~180–200 days. That's not a scare tactic. That's the law. If you're behind on payments, you need to know exactly where you are on this timeline. Not 'sometime next year.' Today. This week. Because every day you wait is a day the clock keeps ticking.

## What every month of waiting is actually costing you

Let's say you're three months behind on a $1,500 mortgage. That's $4,500 in missed payments. Add late fees — another $450. Add the legal fees the lender is tacking onto your payoff — $2,000 and climbing. Add property taxes, insurance and utilities — another $600 a month.

**By the time you finish reading this guide, you've lost another $50.**

And the worst part? The equity you're trying to protect is shrinking every single day. The longer you wait, the less you walk away with. The math doesn't care about your feelings. But we do. And that's why we're telling you this straight.

### Run your own numbers

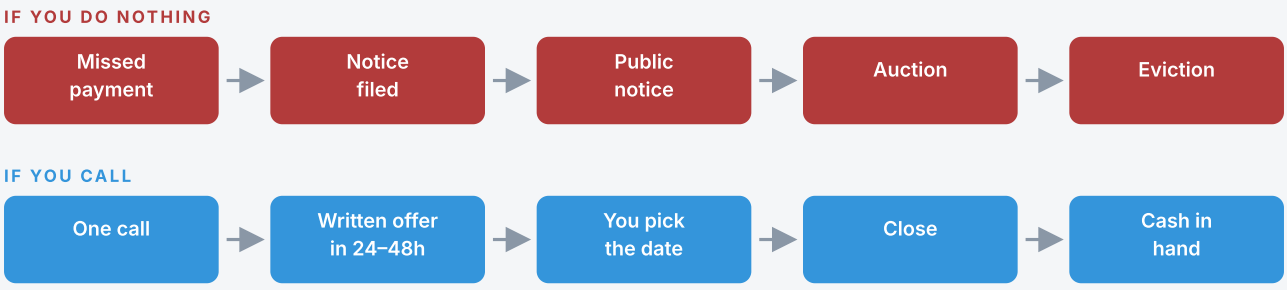
The table below is an example, not your situation. Your mortgage, your county's fees and your lender's attorney all change the math. Put in your real figures at **probonokeyrealty.com/holding-costs**, or call and we'll walk through it with you in five minutes.

**What you need to know today:** your exact payoff figure, how fast it's growing, and the next hard date on your calendar.

| MONTHS BEHIND | MISSED PAYMENTS | LATE FEES | LENDER LEGAL FEES | TAXES, INSURANCE, UTILITIES | ADDED TO WHAT YOU OWE |
|---|---|---|---|---|---|
| **3 months** | $4,500 | $450 | $2,000 | $1,800 | **$8,750** |
| **6 months** | $9,000 | $900 | $3,500 | $3,600 | **$17,000** |
| **9 months** | $13,500 | $1,350 | $5,000 | $5,400 | **$25,250** |
| **12 months** | $18,000 | $1,800 | $6,500 | $7,200 | **$33,500** |

Example only: a $1,500 monthly payment, $150/month in late fees, $2,000 in lender legal fees growing $500/month in a court process, and $600/month in taxes, insurance and utilities. Actual figures vary by loan, county and lender.

### What happens if you do nothing?




Let's say you decide not to sell. Let's say you wait it out. If the sale goes through, you lose the house. A foreclosure can stay on your credit for seven years. Your family has to scramble for somewhere to live. And the equity you were trying to protect? It's gone. **Is that a risk you're willing to take — or is it time to make a change?** This is what waiting costs. If you're ready to stop the bleeding, let's talk.



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YOUR STATE · WHY WE FIT HERE

# Florida

We work within your best interest — even when it costs us the deal. If an agent will net you more and you have time, we'll say so.

## Why Probono Key is the right fit in Florida

Florida's full-disclosure law plus the new flood disclosure requirement means a retail sale carries more risk than most sellers realize. Every known defect, every flood history, every HOA issue becomes a negotiation. We buy as-is and absorb that risk. And in a state with a 3-month creditor period in probate, we also help families who need to move faster than the estate can.

### Three honest paths — and who each one is for

**List with an agent.** Usually the most money if the house shows well and you have the months to spare. Expect a commission, repairs and showings — and a number that can change after inspection.

**Work with your lender.** A modification, short sale or mediation where your state offers it. Right for people who want to keep the home or owe more than it's worth. The lender decides, and the clock keeps running while they do.

**Direct cash sale to PBK.** As-is, no fees, a date you choose, a number that doesn't move. Lower than a perfect retail sale in exchange for certainty — and we'll tell you if certainty isn't what you need.

### You can count on us

We will not ask you to hide a defect, and we will not use one against you. The house is what it is. We price it that way, and we close on it.

CERTAINTY OF CLOSING ON THE AGREED NUMBER

**Direct cash sale to PBK** — High
The price is the price. The date is the date. The deal closes.

**Listing with an agent** — Medium
The buyer's loan, the inspection and the appraisal can all reopen the deal.

**A wholesaler who assigns your contract** — Low
They're shopping your house to someone else. If no one bites, they walk.

A STORY WE HEAR EVERY WEEK

## The Jim story.

A seller we'll call Jim lost his job when the economy shifted. He was three months behind on his mortgage. He wanted to sell, get some equity out, and start catching up on life. But with the condition the house was in, he felt like he was leaving money on the table. So he kept waiting for a better offer. He kept waiting for the market to bounce back.

The bank didn't wait. The sale date was set. Jim called 11 days before the sale. We closed in 7. He walked away with real money in his pocket and no foreclosure on his record. He told us later: "I wish I had called you six months ago. I would have saved myself a lot of sleepless nights."

**Jim got lucky. We beat the clock. But not everyone does. The clock doesn't care how nice you are. It doesn't care how much you love the house. It only cares about the date.**

Composite of sellers we talk to every week; details changed to protect privacy.

| PATH | WHAT IT IS | WHAT COULD GO WRONG |
|---|---|---|
| **List with an agent** | Highest potential price, but 90–180 days and a commission (often 5–6%). | The buyer's loan falls through. The inspection reveals a problem. The market shifts. You pay for repairs. You wait. And wait. |
| **Work with your lender** | A modification, short sale or mediation. | The lender says no. The clock keeps ticking. You lose more equity. |
| **Direct cash sale to PBK** | As-is, no fees, a date you choose. | **Nothing.** The price is the price. The date is the date. The deal closes. |



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YOUR STATE · BEFORE YOU SIGN ANYTHING

# Ask us these questions. We dare you.

We've told you what we do. Now we're going to do something most companies won't: give you the exact questions you should ask us — and every other buyer you talk to in Florida — before you sign anything. **If our answers don't hold up, don't sign. Ours will.**

| | |
|---|---|
| **"Are you buying with your own money, or assigning my contract to another buyer?"** | **PBK:** Our own money. We don't assign contracts. We close. |
| **"Will the number change after inspection?"** | **PBK:** No. If it changes at the table, we pay you $5,000. |
| **"Who pays closing costs? Are there any fees on my side?"** | **PBK:** We do. Zero commissions, zero closing costs on your side. |
| **"What's my exact closing date, and what happens if you miss it?"** | **PBK:** You pick the date. If we miss it, we pay you $500 for every day we're late. |
| **"Will you tell me if listing with an agent would net me more?"** | **PBK:** Yes. We'll tell you to your face if an agent is the better choice. |

## Are you committed to solving this?

You've read the guide. You know the clock. You know the cost of waiting. You know the three paths. The only question left is: are you committed to doing something about this?

If you are, let's talk. If you're not, we'll be here when you are. **But the clock won't wait for you.**

### The one question that matters most

Before you call anyone — including us — answer this for yourself:

**What do you need in your pocket to make this a "yes"?**

**$** _____

Write it down. Then ask every buyer whether they can get you there — in writing, on a date you choose. That number is where our conversation starts.

**01**
**Share the property**
Address and a few details. No obligation, no pressure.

**02**
**Get a written offer**
Price, costs, conditions and timing — explained, in writing.

**03**
**Close on your terms**
You pick the date. We handle the paperwork. Cash at closing.

A REAL PERSON ANSWERS

**(888) 503-0036**
team@probonokeyrealty.com · acquisition@probonokeyrealty.com



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WHERE WE BUY IN FLORIDA

# Miami · Tampa · Orlando

Miami, Tampa and Orlando are where we review most Florida properties — full-disclosure law, a new flood form, and the highest foreclosure rate in the country. We review property inquiries anywhere in Florida — these are simply the markets we see most.



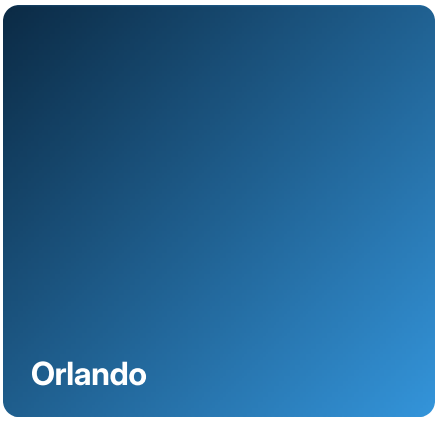

### Miami

Condos with assessment issues, flood history, and strict HOA rules. Every one of those is a retail negotiation we take off your plate.




### Tampa

Storm history and insurance costs are the questions every retail buyer asks. We buy as-is.




### Orlando

Short-term rentals, relocations and inherited homes. A lot of owners here live somewhere else.




**Also reviewing inquiries in:** Jacksonville, Fort Lauderdale, St. Petersburg, Tallahassee — and every other city and county in Florida.

Florida is highlighted in yellow. California, in blue, is where we're based: a family business from Orange County, founded in 2021, buying across the country with the same people, the same written terms, and the same promise to tell you when we're not the right fit.

FL · Home base · Inquiries welcome



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PROBONO KEY REALTY

THE CLOSING WORD

# The clock doesn't care. We do.

### The clock is real.

It doesn't care about your family. It doesn't care about your memories. It doesn't care about the equity you're trying to protect. It only cares about the date. We don't manufacture urgency — we show you the calendar honestly, then offer the one thing the timeline can't: a certain close date.

### The paperwork is real.

The disclosures, the probate rules, the foreclosure filings — they're complicated, and they're written to protect the bank, not you. We buy as-is and take on that risk, so the paperwork becomes our problem, not yours.

### The people are real.

We are not a fund. We are a family-owned business from Orange County, founded in 2021, with 350+ homes bought in 2025. The person who answers the phone is the person who can make a decision.

If we can't help you, we'll tell you. That's the “Probono” in Probono Key. But if you're ready to stop the clock, call us. A real person answers. We'll shoot straight with you — and we'll tell you the truth, even if the truth is that you should keep the house.


CALL
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WEB
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Probono Key Realty is a property buyer, not a law firm or lender. State timelines and procedures in this guide are general descriptions, vary by county and case, and change. Nothing here is legal, tax or financial advice; please consult an attorney licensed in your state about your specific situation. Any purchase depends on the property, agreed terms and closing requirements. Foreclosure statistics: ATTOM Mid-Year 2026 U.S. Foreclosure Market Report (attomdata.com).