

Florida Firm Slashes Upfront Costs for Florida Homebuyers

CORAL SPRINGS, FL, UNITED STATES, August 19, 2025 /EINPresswire.com/ -- Bluecastle Lending, Realty & Title announced today a new initiative designed to lower the cost of buying a home in Florida, with savings that could amount to tens of thousands of dollars. To help prospective buyers understand the details, the company will host a free online seminar for active homebuyers on Thursday, August 14, 2025, at 7 p.m. Registration is required by 5 p.m. the same day at www.bluecastlelending.com/contact, and attendance is limited to the first 100 participants.



High upfront costs remain one of the most significant obstacles for new buyers. A traditional FHA loan requires a 3.5% down payment plus an additional 6% in closing costs, meaning buyers typically need around 9.5% of the purchase price in cash. For a \$400,000 home, that amounts to about \$38,000.

“

Most buyers walk away from a deal before they even start because the upfront costs feel impossible”

*Alex Baglioni, Owner and CEO
of Bluecastle Lending, Realty
& Title*

Bluecastle’s new program restructures the process, allowing buyers to purchase a home with only the FHA down payment — 3.5% out-of-pocket, or 0% for veterans — while offsetting most closing costs through negotiated seller contributions and lender credits.

“This is about making homeownership more accessible,” said Alex Baglioni, Owner and CEO of Bluecastle Lending, Realty & Title. “Too many people get discouraged when they realize how much cash is required upfront. We built this model to break down those barriers, and in many cases, it can save buyers around \$24,000 compared to traditional costs.”

The company leverages its one-stop structure — combining mortgage, real estate, and title services — to negotiate more efficiently on behalf of buyers. Proprietary software allows

Bluecastle's real estate professionals to determine exactly how much money is needed to meet each client's financial needs, then negotiate with sellers to cover that amount where possible.

If seller concessions fall short, Bluecastle can step in with lender credits of up to 2.5% of the loan amount. While lender credits typically come with a higher interest rate, Bluecastle partners with lenders willing to keep rates competitive, often on par with those offered by large national banks.

Not all properties qualify, especially in competitive multiple-offer situations where sellers may not agree to cover closing costs. However, the company notes that the program is particularly effective during seasonal market slowdowns — typically September through March — when sellers are more open to negotiation.

In addition to reduced upfront expenses, the program offers several benefits, including no origination fee on qualified mortgage loans, up to \$1,500 in moving assistance for eligible homebuyers, and refinance cost coverage of up to \$2,500 if interest rates decline within three years, which makes the refinance almost cost-free. The initiative also includes a transparency measure allowing buyers to listen in on live negotiations between Bluecastle and the seller's representatives.

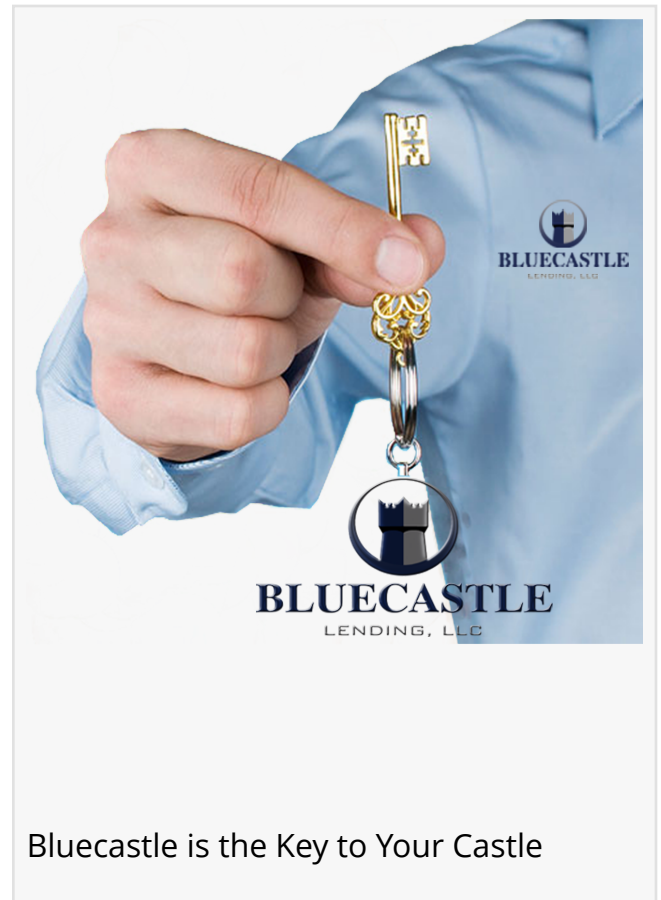
Bluecastle's approach has earned strong praise from Florida clients. One Coral Springs buyer wrote on Google Reviews:

"From start to finish, Alex and his team were professional, responsive, and honest. They worked hard to negotiate seller concessions that took a huge weight off our shoulders financially."

Bluecastle emphasizes that this program is tailored for the Florida housing market.

"Every location has its quirks when it comes to real estate," Baglioni said. "Our mission has always been to make the dream of homeownership possible for more families here in Florida, and this program is a big step in that direction."

The company will provide more details during its upcoming free online seminar for homebuyers on Thursday, August 14, 2025, at 7 p.m. Interested participants must register at www.bluecastlelending.com/contact no later than 5 p.m. that day. Space is limited to the first 100 registrants.



About Bluecastle Lending, Realty & Title

Bluecastle Lending, Realty & Title is a Coral Springs-based firm offering integrated mortgage, real estate, and title services. With over 25 years of negotiation experience, the company specializes in reducing upfront costs and providing transparent, buyer-friendly solutions for Florida homebuyers.

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