



SOUTHERN STATE
REALTY PARTNERS

BROKERED BY EXP REALTY

We believe selling and buying is an unfolding story &

IT ALL STARTS WITH YOU





YOU

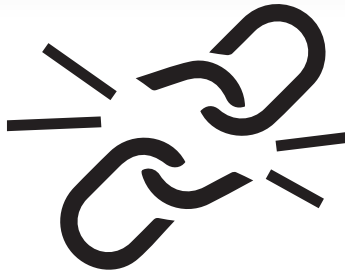


You are the central character to the buying/selling process. Your needs and motivations are critical to understanding how we can best serve you.



The Single Biggest Problem We Solve is

WEAK AGENCY



Hiring a weak, inexperienced agent, or doing it on your own, makes the buying/selling/investment process more challenging and complicated. This results in feeling overwhelmed, exhausted, unsure, and stuck.

We believe you deserve a trustworthy and experienced real estate team to make the process simpler and help ensure you get more of what you want.



SSRP

We Are Your Guide



LISTEN

We start by understanding where you currently are and where you want to get to.

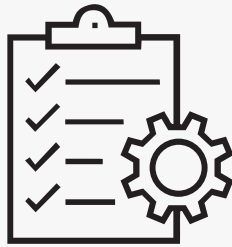
HANDLE

We help you explore your options, handle all the details, connect you to the right resources, and communicate every step of the way.

ACHIEVE

We will provide ongoing guidance and clear communication as we help you find the right home or sell your house.

Whether you're searching for a home, wanting to sell, or exploring investment opportunities, our mission is to make the process simple and stress-free. We do that by building a strong relationship with you and always putting your needs first. You'll receive personal guidance from one of our agents and the full support of our team that understands the Alabama markets and ranks in the top 1% of MLS nationwide.



THE PLAN

via the ABC's

SELLING

ASSIST

- Your intent
- Type of property
- Home Condition
- Type of market (buyer vs seller)
- Desirability of neighborhood
- How it's viewed online
- CMA
- Commission Structure

BUSINESS

- Photography/Videography
- Staging (if necessary)
- Home & Yard maintenance (if necessary)
- Marketing Copy
- Type of lockbox (Supra vs Combo...or both)
- Tour homes (if available)
- Coming soon advertising (if applicable)
- List on MLS
- Start marketing
- Set up on ShowingTime
- Accept showings
- Evaluate foot and online traffic
- Negotiate offer

CLOSE

- Performance of contractual obligations
- Timeline awareness
- Documentation for lender, closing attorney and title attorney
- Appraisal
- Closing Disclosure oversight

BUYING

ASSIST

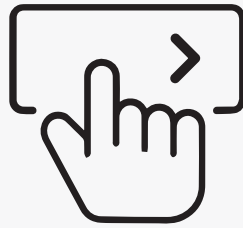
- Review or Complete Buyer Questionnaire
- Cost of buying
- Home Buying Process
- Financing & Preapproval with lender
- Sample Purchase Contract (Greater Alabama MLS & West Alabama MLS)
- What's for sale (www.liveinal.com) / active, coming soon, off- market
- Analysis of neighborhoods (average days on market, schools, location)

BUSINESS

- Schedule showings
- View properties in person or virtually
- Write contract (send through DotLoop for electronic signing)
- Send offer and negotiate if accepted

CLOSE

- Performance of contractual obligations
- Timeline awareness
- Documentation for lender, closing attorney and title attorney
- Appraisal
- Closing Disclosure oversight



HOW TO PROCEED

1 Review market, comparables, and package options if needed.

2 Sign all necessary paperwork.





ACHIEVE SUCCESS

What Life Is Like With Us And Without Us

WITH US

Whether you're buying or selling, you'll have greater financial success.

Have a more positive and hassle-free experience.

Avoid stress and frustration.

Feel more educated and confident.

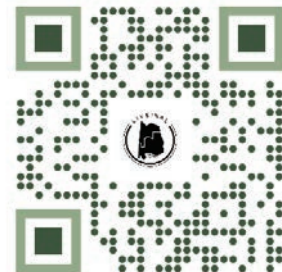
WITHOUT US

Miss out on better opportunities.

You'll have unclear communication which creates more stress.

Be overwhelmed with the process and underwhelmed by the customer service.

You'll feel uneducated and unsure about decisions.



<https://southern-statehomes.com/guide>







COMMONLY USED TERMS

ANNUAL HOUSEHOLD INCOME

Collective income from everyone in your household before taxes or other deductions are taken, investment income or dividends, Social Security benefits, alimony, and retirement fund withdrawals.

APR

APR refers to the annual percentage rate, which is the interest rate you'll pay expressed as a yearly rate averaged over the full term of the loan. APR includes lender fees in the rate so it's usually higher than your mortgage interest rate.

APPRAISAL

A written justification of the price paid for a property, primarily based on an analysis of comparable sales of similar homes nearby.

APPRAISED VALUE

An opinion of a property's fair market value, based on an appraiser's knowledge, experience, and analysis of the property. Since an appraisal is based primarily on comparable sales, and the most recent sale is the one on the property in question, the appraisal usually comes out at the purchase price.

CLOSING COSTS

Generally 2-5% of the purchase price include lender fees, recording fees, transfer taxes, and third-party fees such as: title insurance, and prepaids and escrows (homeowner's insurance, property taxes, and HOA fees).

CLOSING DISCLOSURE

A document that provides an itemized listing of the funds that were paid or disbursed at closing.

DEED

The legal document conveying title to a property.

DOWN PAYMENT

A cash payment of a percentage of the sales price of the home that buyers pay at closing. Different lenders and loan programs require various down payment amounts such as: 3%, 5%, or 20% of the purchase price.

EARNEST MONEY DEPOSIT

Also known as an escrow deposit, earnest money is a dollar amount buyers put into an escrow account after a seller accepts their offer. Buyers do this to show the seller that they're entering a real estate transaction in good faith.

ENCUMBRANCE

Anything that affects or limits the fee simple title to a property, such as mortgages, leases, easements, or restrictions.

EQUITY

A homeowner's financial interest in a property. Equity is the difference between the fair market value of the property and the amount still owed on its mortgage and other liens.



ESCROW

Putting something of value, like a deed or money, in the custody of a neutral third party until certain conditions are met.

HOMEOWNERS ASSOCIATION FEE (HOA)

Collective income from everyone in your household before taxes or other deductions are taken, investment income or dividends, Social Security benefits, alimony, and retirement fund withdrawals.

HOMEOWNER'S INSURANCE

Insurance that provides you with property and liability protection for your property and family from damages from accidents or natural disasters. Lenders usually require borrowers to buy homeowner's insurance.

HOME WARRANTY

A contract between a homeowner and a home warranty company that provides for discounted repair and replacement service on a home's major components, such as: furnace, air conditioning, plumbing, and electrical systems.

LENDER FEES

Part of the closing costs of a home purchase and may include an application fee, attorney fees, and recording fees. The lender's underwriting or origination fee is usually 1% of the loan amount.

LOAN TYPES

Mortgages have different terms ranging from 10-30 years and are available with fixed or adjustable interest rates. Your lender can discuss down payment, insurance, credit requirements, and other specifics of various loan types.

MONTHLY DEBT

The minimum payment on credit card debt, auto/student/personal loan payments, and alimony/child support. Rent or mortgage for a property that you will pay after your home purchase must also be included.

MORTGAGE

A loan from a bank, credit union, or other financial institution that relies on real estate for collateral. The bank provides money to buy the property and the borrower agrees to monthly payments until the loan is fully repaid.

MORTGAGE INSURANCE

Insurance that protects the lender and repays part of the loan if the borrower defaults and the loan can't be fully repaid by a foreclosure sale. Usually required on loans with less than a 20% down payment.

PROPERTY TAXES

Typically imposed by local governments on real property including residential real estate. The tax rate can change annually and the assessed value of your property is usually recalculated annually.

PREPAIDS

Prepaids are expenses paid at closing for bills that are not technically due yet such as: property taxes, homeowner's insurance, mortgage insurance, and HOA fees.

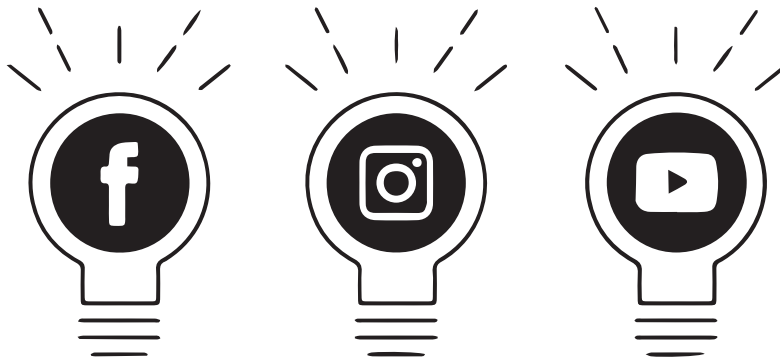
THIRD-PARTY FEES

Any closing costs charged by someone other than your lender, typically including fees for an appraisal, a property survey, a title search, owner's and lender's title insurance, and sometimes an attorney.



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Buying or selling your home is the most important decision you'll ever make. Choosing the right agent is the second biggest. Go with the team that can help you sacrifice less and get more of what you want -- without all the stress.

SERVING CENTRAL ALABAMA

**HERE'S HOW YOU CAN
GET IN TOUCH WITH US**

100 Chase Park South, Ste. 128
Hoover, AL 35244

(205) 523.5250
ops@southernstate.co
<https://southernstatehomes.com>



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