

ENGEL&VÖLKERS

Here's to New Beginnings
Buying Your New Home

With an Engel & Völkers Advisor by your side,
guiding you every step of the way.

Buyer's Guide

Engel & Völkers · Buyer's Guide

From wherever you are,
to wherever you're going.

Engel & Völkers is here for you.

E&V





1988
Entry into the
Commercial Real
Estate Market

1990
Opening of the
First Office
outside Germany

1995
Opening of the
In-House Property
Academy



E&V



2012
Listing of the
Engel & Völkers
Worldwide



2014
Market
Entry in
Barcelona

2014
Appointment of
Sven Odia
as CEO

2015
Founding of the
Aviation Business
Division

2018
Opening of and
Relocation to the new
Company Headquarters



An Iconic Brand Delivering *Iconic Experiences*

At Engel & Völkers, we understand that real estate is more than just a transaction. It's a way of life that enables you to make the most of every moment.

You're in good hands.



Power
PRODUCTIONS

01



Getting Ready to Buy

Taking the Necessary Steps

You're ready to buy a new home, so what's next? Whether you are a first-time home buyer or a seasoned pro, having a plan and the proper team in place will make your experience an exciting and stress-free one.

01

Hire an Expert Real Estate Advisor

There are many reasons to hire an Engel & Völkers Advisor. They don't just assist you by showing you homes and being a simple tour guide, they have the education and expertise that non-real estate professionals do not have. A qualified, seasoned real estate Advisor will help you navigate the myriad of decisions that arise when buying and selling a home.

02

Get Pre-Approved by a Lender

A mortgage pre-qualification can be useful as an estimate of how much you can afford to spend on your home, but a pre-approval is much more valuable because it means the lender has checked your credit and verified your documentation to approve a specific loan amount. This is a vital first step in the home buying process.

03

Understand Your Local Market

This is not a task you are expected to perform alone. When you work with an Advisor from Engel & Völkers, you are provided a comprehensive market report filled with neighborhood trends that will help you choose a home that will offer you maximum return on your investment in the location you desire.

04

Find Out Your True Wants & Needs

Before diving into your search, it is important to nail down the necessities and your “must-haves”. Compose a “wants” list that considers your local market conditions and your price range, and use it as a guideline for every home you view. Communicate with your Engel & Völkers Advisor if any of these specifications change as you explore the possibilities.

05

Be Prepared To Act Quickly

Once you’re ready to act, you may be surprised by how quickly you can make a decision. Armed with your pre-approval, extensive market knowledge provided by your Advisor, and your “wants” list, it’s time to hit the pavement. In this competitive market, when you see THE house or condo, be prepared to put in an offer to beat out any competition.

06

Have Reasonable Expectations

If a lender gives you a price range, it is best to look at homes that do not exceed their suggested price range by more than 5 percent. Additionally, listen to your Advisor. They are familiar with current market conditions and can be the best source of knowledge with this aspect of the home buying experience.





02

Before Your Move

The Preparation Process

Planning ahead to evaluate your goals, identifying your buying power, and understanding the market are the keys to the home buying process. Your Engel & Völkers Advisor will be by your side every step of the way to make your property search process smooth and efficient.

01

The Length of Stay in Your New Home

If you purchase a home and get a job transfer or decide to move after only a short time, you may end up paying money in order to sell it. The value of your home may not have appreciated enough to cover the costs that you paid to buy it and the costs that it would take you to sell your home, so it is important to discuss the length of time that it will take to cover those costs.

02

Your Current Buying Power

Is now the right time financially for you to buy a home? Would you rate your financial picture as healthy? Is your credit good? To determine how much home you can afford, talk to a lender who would be happy to give you an idea of how much you can comfortably afford given your current debt to income ratio.

03

The Cost of Homeownership

Maintenance, improvements, taxes and insurance are all costs that are added to a monthly house payment. If you buy a condominium, townhouse or in certain communities, a monthly homeowner's association fee might be required. If these additional costs are a concern, discuss these concerns with your Advisor.



04

How Long It Will Meet Your Needs

What features do you require in a home to satisfy your lifestyle now? Five years from now? Depending on how long you plan to stay in your home, you'll need to ensure that the home meets those needs both immediate and long-term. Having an idea of what you'll need will help you find a home that will satisfy you for years to come.

05

Sourcing the Funds for the Transaction

Typically homebuyers need money for a down payment and closing costs. Sourcing that ahead of time will speed along the process once you make an official offer and ensure the transaction flows smoothly. With today's broad range of loan options, having 20% saved for a down payment is not always necessary. Speak with your lender about the best option for you.

06

Determining Your Target Price Range

Speaking to a lender is an extremely worthwhile venture and is the only way to get an in-depth picture of your overall financial picture and discover what you can reasonably afford to spend on a home. Having this determined ahead of time can save a lot of time and energy in your property search to ensure you're searching well within your range.



03

Your Team of Experts

Positioning you For Success

A successful purchase starts with the right team to navigate you through the home search, offer, loan, inspection, and closing processes. Their expertise will prove invaluable to ensure that your entire transaction is seamless from start to finish.



**Your Local
Engel & Völkers Advisor**

Your Engel & Völkers Advisor is not only here to help guide you through your search and home purchase, but they are also there to answer questions along the way regarding any step of the process.



**Your Trusted
Lender**

Make sure that your lender or financial representative is someone with whom you feel comfortable. Having the right financial partner is extremely important.



**Your Home
Inspector**

Every home has a few blemishes. It is a home inspector's mission to find them. It is when you can say, after reviewing an inspector's report, "I love it", that you know this is the home for you!



**Your Fair-Market
Appraiser**

An appraiser is one who determines the fair market value of property. The role of the appraiser is to provide objective, impartial, and unbiased assessments about the value of your potential home.



**Your Closing
Attorney**

Your purchase is an important transaction, and using a closing attorney who is willing to take the time to answer your questions and also specializes in real estate law is essential.





UNEMPLOYABLE

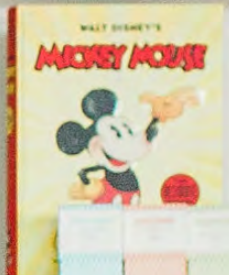
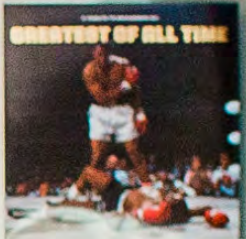
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LOUIS VUITTON



Fashion 150

ELVIS BIRTH ROCK ROLL





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04



Why Have Buyer Representation

Guiding you every step of the way

Your Engel & Völkers Advisor is not only looking out for your best interests; they have the experience and the knowledge to help you ask the right questions.

01

Representation for Your Best Interests

Enlisting the services of a professional Buyer's Agent is similar to using an accountant to help with your taxes or a doctor to help with your health care. If you had the time to devote to learning everything about accounting or medicine, you could perform these services yourself. But who has the time? We let you concentrate on your full-time job, while we do ours.

02

A Personalized Specialist

Your Buyer's Agent gets to know your real estate needs and concerns on a personal level through open communication. They will save you a lot of time by providing you all the details about any home before you see it. In addition, your Buyer's Agent will listen to your feedback and concerns about each home.

03

Your Personal Buffer

Potential sellers or buyers are more likely to tell your Advisor the truth, even if it is unflattering. Your Advisor provides you with all the possible options and opportunities without holding back. Advisors also communicate on your behalf to coordinate showings and speak directly with co-op brokers so that your best interests are protected.



04

Convenience and Timeliness

The advantage to signing a Buyer's Agency Agreement is that you have a professional Advisor working to find and secure the ideal home for you that avoids wasting your precious time. Rather than spending endless evenings and weekends driving around looking for homes or trying to search computer networks by yourself, let an expert handle that for you.

05

An Expert in Your Market

Providing you with information like average price per square foot (of sold homes) and the average amount of time it takes homes to sell in particular areas will prove invaluable during your home sale or purchase process. Engel & Völkers Advisors are specifically trained to know your market through and through so you don't have to.

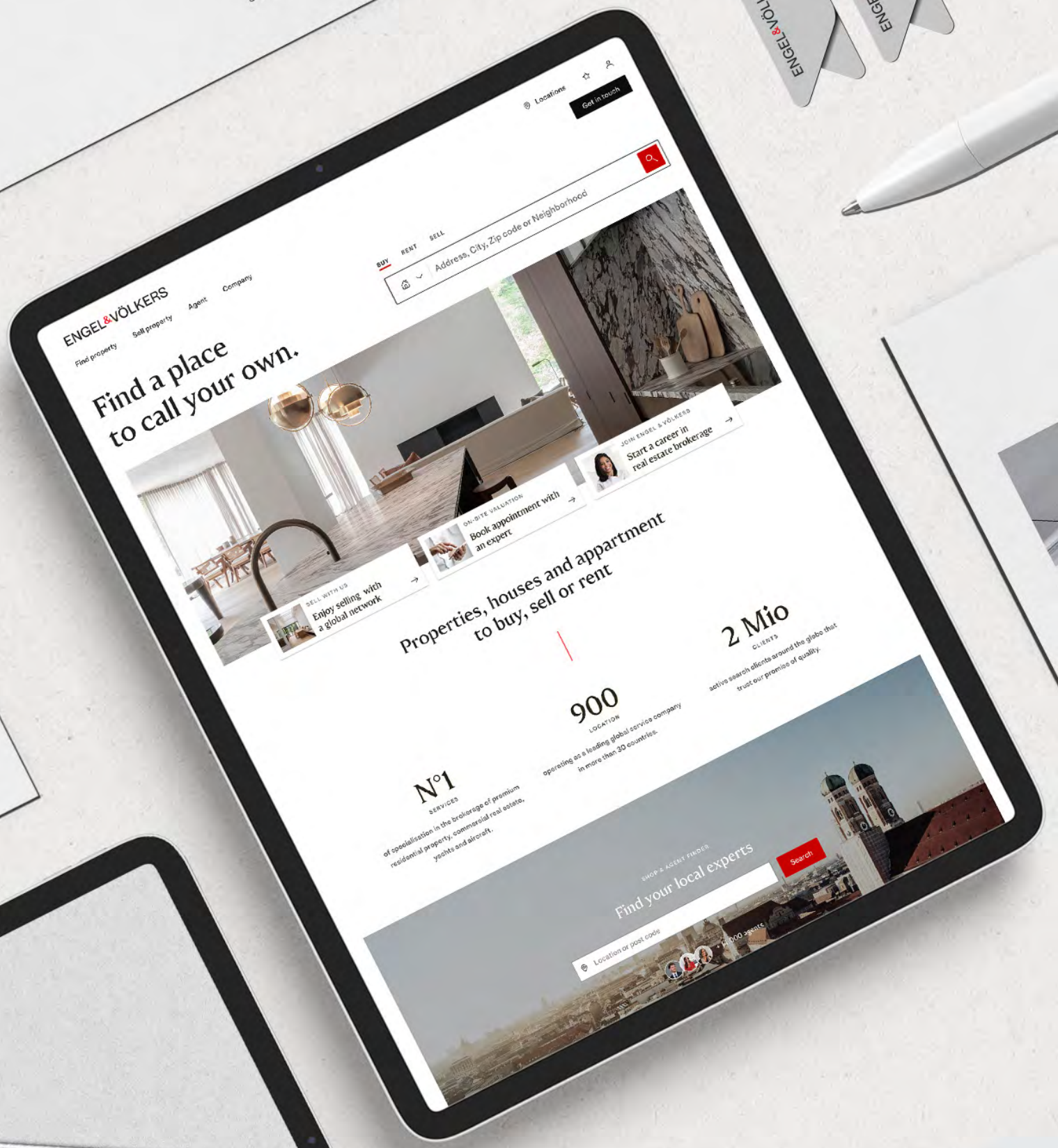
06

A Professional Transaction

Your Engel & Völkers Advisor protects your best interests, while handling volumes of paperwork for you to ensure you are protected throughout the duration of your transaction. Your time is valuable and so is your financial privacy. A Buyer's Agent gives you the peace of mind that your transaction will be handled professionally and confidentially.

ENT EARNING
PORTUNITIES

SAMPLE LOCATION
+1(0)1234 56789 | Samplelocation@engelvoelkers.com
engelvoelkers.com/samplelocation
Sample Company | Licensee of Sample Master Licence



Sample Location | Sample Company
Licensee of Sample Master Licence
Street | Sample City Postal Code

05

Your Digital Experience

Save, Search, and Sort within Your Custom Property Search Profile

With the majority of real estate searches happening on mobile devices, we offer an exclusive online portal for quick and easy search and save capabilities that streamlines the entire process.

Begin Your Search Online with *Engel & Völkers*

Through our custom built website and listings provider, your Advisor will set you up on a property search within your own search console directly integrated with our website.

Search For Your Dream Home

The easy-to-navigate interface creates an enjoyable experience and allows users to search for homes based on their current location or any home by simply adding in an address, city, or zip code.

Save Your Favorites

As you uncover some of your favorite homes on the market, simply save them to your personal profile so that your Advisor can see which properties you have interest in.

Explore Your Options

Once you've exhausted your online options, you'll be able to access each property and its pertinent information in one universal interface that both you and your Advisor have access to.

Refine Your Search

After visiting your saved favorites in person, together you will determine which options suit you best, which to discard, and whether or not you've found your dream home or need to refine your search further.



Follow your dream, home.





06



Next Steps

To Your Dream Home

You found that perfect house that feels like a home. So, what happens next? Your Engel & Völkers Advisor is there to guide you through the negotiation, offer, and post offer contract process. From home inspections to appraisals to everything in between, your skilled Buyer's Agent is there to walk you through each step from contract to closing day.

01

Make an Offer

Your Advisor will walk you through the steps required to make an offer on a home in your area. Your offer will likely include earnest money that will apply toward your down payment on the home and may include contingencies such as hiring a home inspector. Expect some negotiation, and discuss a competitive offer with your Engel & Völkers Advisor.

02

Get Final Mortgage Approval

Once your offer to purchase is accepted, you'll work with your lender to get final approval for your home purchase by the date specified for the closing. The lender may require you to pay property taxes or homeowners insurance for the first year at the time of closing, so make sure you know what funds will be expected.

03

Do Your Due Diligence

The due diligence process usually includes getting a home inspection to make sure you haven't missed any hidden problems on your walk-throughs. If issues are found, negotiate for the current owner to fix them or take the cost of repair off the closing costs. It is highly recommended that you have a professional home inspector conduct a thorough inspection.



04

Initiate the Home Appraisal

During this process, your home appraiser will assess the true value of the home, verifying the purchase price stacks up correctly to the value of the home based on a market comparison and assessment of interior and exterior of the home.

05

Attend the Closing

Don't forget to bring your photo ID, proof of homeowner's insurance, and a certified or cashiers check for the excess funds you owe. This is when the deed is transferred from the seller to the buyer. Every transaction varies, but plan to sign a ton of paperwork with an attorney or settlement agent guiding you through the process.

06

Get Settled in Your New Home

Congratulations, you are officially a homeowner and now have the keys to your new home! As you begin to get settled, remember that your Engel & Völkers Advisor is here to guide and support you every step of the way, even beyond your closing. If there are any questions you have when unlocking your new home for the first time, don't hesitate to reach out.

Across the street and across the world
we are where you need us most.

Visit one of our local shops today, and allow us to guide you down your journey of homeownership.

Peachtree

1745 Peachtree Street, Suite T
Atlanta, GA 30309

Morningside

1411 North Highland Avenue
Atlanta, GA 30306

Sandy Springs

6681 Roswell Rd, Suite I
Sandy Springs, GA 30328

North Atlanta

2610 Old Milton Pkwy, Suite 110
Alpharetta, GA 30009

North Georgia Mountains

3801 East First Street
Blue Ridge, GA 30513

E&V



Sold

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evmountains.com | 706.406.5572

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