

# FRESH VISION REALTY

## 2025 BUYER'S GUIDE

*Essential Guide for  
Finding Your Dream Home*





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**FRESH VISION REALTY**



# FRESH VISION REALTY

*Your Path to Homeownership*



Congratulations on taking the first step toward owning your dream home! Whether you're buying your very first home or planning to invest, we're here to guide you every step of the way. At Fresh Vision Realty, we believe buying a home isn't just about acquiring property—it's about building a foundation for your future, creating lasting memories, and laying the groundwork for generational wealth.

This guide was designed to make your home-buying journey as smooth and informed as possible. From understanding your budget to closing the deal, we'll walk you through each phase so you feel confident every step of the way.

Ready to make your vision a reality? Let's get started! Reach out anytime—we're just a call or email away.

Phone: 404-993-1500

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Website: [www.freshvisionrealty.com](http://www.freshvisionrealty.com)



## CUSTOMER SERVICE

Our dedicated team at Fresh Vision Realty is committed to providing exceptional customer service, ensuring every step of your home-buying journey is seamless and stress-free.



## MARKET KNOWLEDGE

With deep market knowledge and expertise, Fresh Vision Realty ensures you make informed decisions, securing the best opportunities in any real estate market.



## SMART NEGOTIATION

Fresh Vision Realty excels in smart negotiation strategies, ensuring you get the best possible terms and value in every real estate transaction.

**FRESH VISION REALTY**

# HOME BUYING

*process*

1

## **FIND AN AGENT**

Interview a few experienced local agents. They will serve as an advocate for you and your interests throughout the homebuying process. Pick someone familiar with the housing market and the neighborhoods.

2

## **PRE-APPROVAL**

Determine the best type of loan for your needs and your qualifications. Obtain pre-approval for a mortgage. A pre-approval letter indicates to sellers and agents that you are a serious buyer capable of securing financing.

3

## **FIND YOUR HOME**

We will help you search for houses within your budget. Look for neighborhoods with home prices in your range, access to amenities that fit your lifestyle.

4

## **MAKE AN OFFER**

We will help you decide how much money you want to offer for the house. Your agent will then present the offer to the seller's agent; the seller will either accept your offer or issue a counteroffer.

5

## **GET A HOME INSPECTION & APPRAISAL**

Coordinate with a licensed professional to find potential issues with the property. Your lender will get an appraiser to determine its worth and finalize the loan amount.

6

## **CLOSE**

3 business days before closing, your lender is required to provide you with your Closing Disclosure. Then review and sign the necessary paperwork, and pay your closing costs.



# FIND AN AGENT



## BUYER'S AGENT RESPONSIBILITIES

- ✓ Help buyers understand the local housing market
- ✓ Analyze buyer's wants and needs
- ✓ Make appointments to tour homes
- ✓ Help buyers evaluate the price and value of a home
- ✓ Explain the buying process and closing disclosure
- ✓ Recommend trusted home inspectors
- ✓ Coordinating the work of other professionals
- ✓ Negotiate with the selling agent and other parties
- ✓ Double-checking paperwork and deadlines

*Why choose us?*

### EXPERIENCE

With over 20 years of combined real estate experience, we've helped countless buyers navigate the process from start to finish.

### LOCAL KNOWLEDGE

We know the local market inside and out, helping you find the perfect home in the best neighborhood for your lifestyle.

### RELEVANT CERTIFICATIONS

Our specialized certifications in buyer representation and military relocations ensure you receive expert-level service tailored to your needs.

### AVAILABILITY & COMMITMENT

We're always here when you need us, fully dedicated to supporting you throughout the entire home-buying process.

# FINANCES

## *Time to talk to your lenders*

It is advisable to consult with a lender and secure pre-approval prior to initiating your home search. During the mortgage pre-approval process, lenders assess your income, assets, and credit score. This evaluation determines your eligibility for various loan options, the amount you can borrow, and the potential interest rates you may qualify for.

### **QUESTIONS TO ASK WHEN CHOOSING A MORTGAGE LENDER**

- Which type of mortgage is best for me?
- How much down payment will I need?
- What interest rate can you offer?
- How long will it take to close the loan?
- Any charges for prepaying this loan?
- What other costs will I pay at closing?
- Do you charge for an interest rate lock?
- Do I qualify for any special discounts?



### **DOCUMENTS FOR PRE-APPROVAL**

- Personal identification
- Tax returns
- Pay Stubs, W-2
- Other income sources
- Bank statements
- Credit history and score
- Income verification
- Rental history



# PRE-APPROVAL & downpayment

## PREQUALIFIED VS PREAPPROVED

With prequalification, lenders pull your credit and ask questions about your income and assets to estimate what you can afford. A prequalification that involves checking your credit score can be more accurate than a standard prequalification that doesn't include this step.

After you've been prequalified, getting preapproved is the next step. You'll need to speak to a home loan expert and provide documentation to verify your income and assets. Lenders will provide a conditional commitment in writing for an exact loan amount. Real estate agents typically want to see your preapproval letter before they show you houses. This ensures they don't waste time showing you homes outside your budget.



## HOW MUCH SHOULD YOUR DOWNPAYMENT BE?

Here's a breakdown of common down payment options:

- **FHA Loans:** As low as 3.5% for qualified buyers.
- **Conventional Loans:** Typically 3% to 5%, with PMI required if less than 20% is put down.
- **VA Loans:** 0% down for eligible veterans, active-duty service members, and their families.
- **USDA Loans:** 0% down for homes in eligible rural areas.





## CREATE A MUST-HAVE LIST

Before you begin your search, take the time to ask yourself key questions that will uncover your real estate preferences.

Pinpoint the big picture items you can't budge on. Next, make a list of features your dream house would ideally have.

## PERSONAL PREFERENCE

- What is important to you in a new home? (Light, space, views, wheelchair accessibility, distance to work, school zone, etc)
- What property type are you looking for? (Condo, townhouse, a single-family or a multi-family home?)
- What neighborhoods are you considering?
- Do you want a turnkey home or are you willing to renovate?
- How long do I plan to stay in my new home?

# HOME SEARCH

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# HOUSE HUNTING

## *Tips*



### **Get Pre-Approved First**

Before you start looking, get pre-approved for a mortgage so you know exactly how much you can afford.

### **Don't Rush, But Be Ready**

Take your time to make the right decision, but be prepared to act quickly in a competitive market when you find the right home.

### **Research Neighborhoods**

Visit neighborhoods at different times of the day and week to get a feel for traffic, noise, and overall vibe.

### **Consider Resale Value**

Look for properties in areas with good schools, easy access to amenities, and potential for future growth—even if you don't have kids, resale value matters.

### **Be Open to Compromise**

While it's important to find a home that meets your needs, being flexible can open up more options within your budget.



## **CREATE A WISH LIST & MUST-HAVE LIST**

Identifying your needs and wants helps you understand what you're willing to compromise on and saves you and your home buying team time when browsing listings.

## **NOTES AND PHOTO**

Write down notes, questions to ask, and what you liked or disliked about the house. Take photos of houses and potential problem spots to compare when looking at several homes.

# MAKE AN OFFER

## *Presenting a strong offer*

Your real estate agent can assist you in making an offer on a home. Here are a few factors to keep in mind when determining the final price:

- How long the home has been listed
- Comparable homes in the area
- Necessary repairs and renovations
- Make sure you can live comfortably with the monthly mortgage payment
- Market consideration: compare the most recent sales in the area



## NEGOTIATION

The most obvious thing to negotiate is the price of the home. You also can ask the seller to pay some of your closing costs or to make repairs that come up during the home inspection. If you like some of the furnitures in the home, you also can ask the seller to include them in the sale.

Contingencies like financing or inspection clauses offer added protection, and personal property, such as appliances or outdoor equipment, can also be included in the deal. If major issues are uncovered during the inspection, use them to renegotiate for a lower price or additional concessions.





# MAKE AN OFFER

## *How to Bid on a House with Multiple Offers*



### **MULTIPLE OFFER SITUATIONS**

You may have found your dream home only to be outbid by another buyer. In this post, we'll provide a detailed guide on how to bid and win on a house with multiple offers. Here are some steps you can take to make your offer stands out:

- Present an offer with no contingencies
- Offer a larger down payment and earnest money deposit
- Waive the appraisal contingency
- Present an all-cash offer
- Include a Purchase Price Escalation Addendum
- Position yourself as flexible
- Assure the seller you won't ask for repairs
- Consider offering to cover a portion of the seller's closing costs to make your offer more attractive.
- If the seller needs time to move, propose a rent-back agreement allowing them to stay in the home temporarily after closing.
- A strong pre-approval letter from a reputable lender can make your offer stand out.



# Home INSPECTION

You should choose the home inspector and pay for the home inspection. If it uncovers problems that weren't included in the seller's disclosures, you may be able to negotiate with the seller.

A home inspection costs around \$400 to \$1000, depending on factors like the home's location, condition, and age. Parts of the home that are commonly included in a home inspection:

- Floors, walls, ceilings, stairs, roof
- Siding, attached decks, porches
- Plumbing, insulation
- Heating and air conditioning
- Major appliances
- Electrical system
- Fireplaces and wood stoves
- Windows and doors



## APPRAISAL

Your lender will choose the appraiser, but you'll pay for the appraisal. Appraisals determine the value of the property. If you're using a mortgage to buy your new home, your lender will order an appraisal to make sure the home is worth the money that it's loaning you.



# *final steps* **BEFORE CLOSING**

## **INSURANCE REQUIREMENT**

Most lenders require buyers to have homeowners insurance. An insurance agent can help you learn more about the minimum amount of insurance you need for the value of the home you're buying and to meet the lender's requirements. You may also need to purchase flood or fire insurance for your new home, depending on the location.

## **CLOSING DISCLOSURE**

You should receive the Closing Disclosure from your lender at least 3 days before closing. Pay attention to items such as the loan terms and costs, and make sure they match what you agreed to in the loan estimate. The Closing Disclosure will also outline buyer and seller costs; make sure this matches your purchase offer. If you have any questions, talk to your lender as soon as possible before closing day.

## **FINAL WALKTHROUGH**

Work with your Realtor to schedule a final walk-through of the home to ensure everything is as you expect. If you find problems — such as repairs not completed, or items missing that should have been included. Find out how the seller plans to correct the problems or if they will give you a closing cost credit to make up for the problems.



# CLOSING DAY

*Congratulations! You make it to closing!*



## WHAT TO BRING TO CLOSING?

- Cashier's check (or wire transfer)
- Proof of homeowners insurance
- Government-issued ID such as a driver's license, state-issued ID or passport
- Any documentation requested by the bank
- The closing disclosure

## WHAT TO EXPECT

On the closing date, you'll meet at the title company to sign a settlement statement listing all costs related to the home sale. This is when you pay your down payment and closing costs. You'll also sign the mortgage note, which states that you promise to repay the loan. Finally, you'll sign the mortgage or deed of trust to secure the mortgage note. Once all the legal documents are signed and payments are made, you'll receive the keys to your new property.

## AFTER CLOSING TIPS

- **Secure Your Home and Documents:** Change the locks, store your closing documents safely, and set up your utilities.
- **Plan for Maintenance and Emergencies:** Create a maintenance schedule and start an emergency fund for unexpected repairs.
- **Get Settled in Your New Community:** Update your address, explore the neighborhood, and familiarize yourself with local services and guidelines.
- **Set Up Utilities:** Ensure all utilities are transferred to your name and operational, including electricity, water, gas, and internet.



# FREQUENTLY ASKED *Questions*

## **HOW LONG DOES THE SELLER HAVE TO RESPOND TO MY OFFER?**

The seller typically has 24 to 48 hours to respond to your offer, depending on the terms outlined in the offer itself. However, the exact timeline can vary, so it's important to confirm this with your agent to ensure clear expectations. If the seller needs more time, your agent will communicate any extensions.

## **HOW MUCH DO I HAVE TO PAY A REALTOR AS A HOME BUYER?**

As of August 2024, buyers are typically responsible for paying their agent's commission, which is negotiable and outlined in a written agreement signed before starting your home search. However, you can still request that the seller covers this fee during negotiations.

## **HOW MANY HOMES SHOULD I SEE BEFORE MAKING AN OFFER?**

There's no set number of homes you should see before making an offer—it depends on your preferences and the market. Some buyers find their ideal home after visiting just a few, while others may view 10 or more. The key is to feel confident the home meets your needs and aligns with your budget.

## **FIXED RATE VS ADJUSTABLE-RATE MORTGAGE: WHICH IS BETTER?**

A fixed-rate mortgage offers stable payments, ideal for long-term plans, while an adjustable-rate mortgage starts with lower payments but can increase over time. Choose based on your financial goals and how long you plan to stay in the home.

## **WHAT KIND OF CREDIT SCORE DO I NEED TO BUY A HOME?**

To buy a home, most lenders require a credit score of at least 620 for conventional loans. FHA loans may accept scores as low as 580, or even 500 with a higher down payment. A higher score typically helps you qualify for better interest rates and loan terms.

## **WHAT'S YOUR BEST ADVICE FOR A FIRST-TIME HOMEBUYER?**

For first-time homebuyers, the best advice is to get pre-approved for a mortgage before starting your search to understand your budget. Work with a knowledgeable Realtor who can guide you through the process, and focus on finding a home that fits your needs, not just your wants. Lastly, be patient and prepared for unexpected costs during the process.



# FREQUENTLY ASKED *Questions*

## **ARE THERE ANY USEFUL PROGRAMS TO HELP ME AS A HOME BUYER?**

In Georgia, several programs offer down payment assistance to homebuyers. The Georgia Dream Homeownership Program provides affordable mortgage financing and assistance to eligible first-time buyers statewide. Atlanta Housing's Down Payment Assistance Program offers up to \$20,000, with certain professionals qualifying for up to \$25,000, while Invest Atlanta provides up to \$20,000 for eligible buyers meeting income requirements. Gwinnett County's Homestretch Down Payment Assistance Program offers up to \$10,000 for qualified buyers. Each program has specific eligibility requirements, so consult with a participating lender or housing counselor to explore your options.



## **HOW DO I KNOW IF THE PROPERTY IS A GOOD DEAL?**

To determine if a property is a good deal, compare its price to recent sales of similar homes in the area, known as "comps." Assess the condition of the property, potential repair costs, and how it aligns with your long-term goals. A trusted Realtor can help you analyze market data and evaluate the property's overall value to ensure it's a smart investment.

## **WHEN CAN I BACK OUT IF I CHANGE MY MIND?**

In Georgia, you can back out during the Due Diligence Period (typically 7-10 days) for any reason or within the Financing Contingency Period if financing falls through. Missing these deadlines may result in losing your earnest money deposit.





# THANK YOU

**SCHEDULE A CALL WITH US TODAY!**

Dear Future Homeowner,

Thank you for choosing Fresh Vision Realty to guide you through your home-buying journey. We are truly excited to celebrate this milestone with you and can't wait to see all the incredible memories you'll create in your new home.

If you have any questions, need resources, or want to explore how to maximize the potential of your new property, we're here to help. Don't hesitate to reach out—we'd love to stay connected and support you every step of the way.

Warm regards,

Fresh Vision Realty

12+

years of experience  
in the industry

95%

clients are satisfied  
with our services

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