

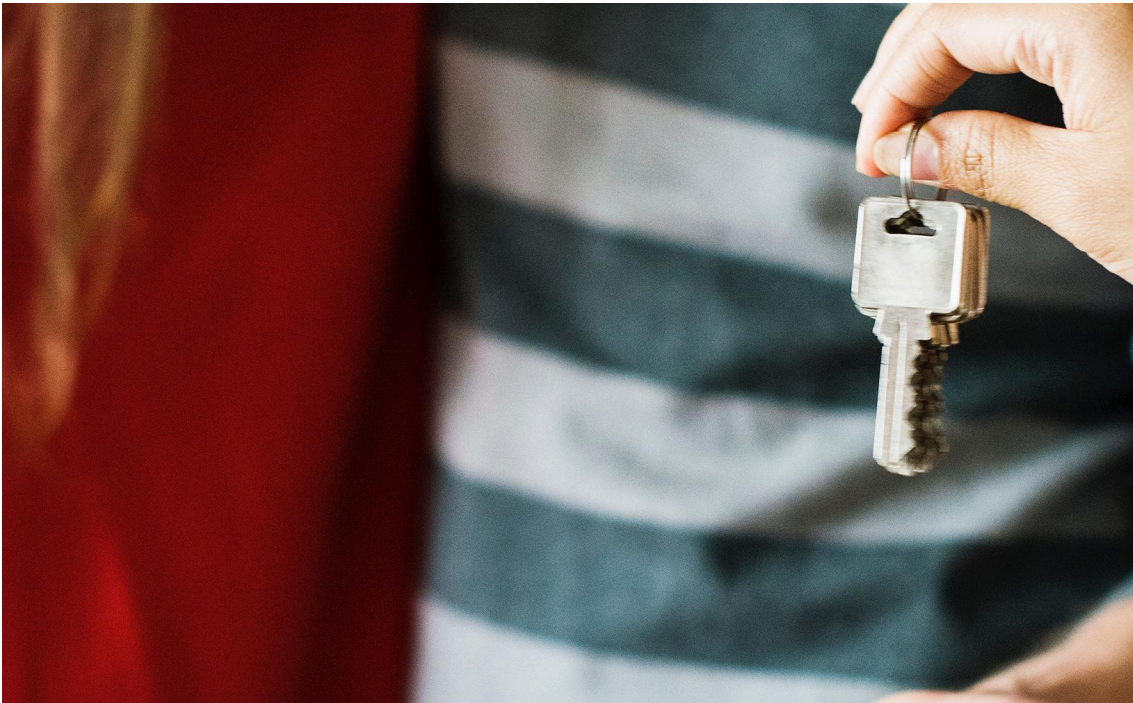


BUYING YOUR HOME

A step-by-step guide to what you can expect

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Presented by



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WELCOME!

Congratulations!

I'm excited to be part of your home buying adventure. Thanks for inviting me into the process! I want to help you find and buy the home of your dreams!

Buying a home should put a smile on your face, and I want to do everything I can to make sure this process goes smoothly for you.

Removing stress for you

My job is to take care of a mountain of details behind the scenes so buying your home will be an exciting adventure for you instead of a stressful nightmare. Our office will handle most of these details for you automatically; you never need to worry about them.

You will be in the know

You need to know a few things about the home buying process in order for you to avoid heartache and disappointment because—let's face it—buying a home should be fun. Armed with the right expectations, buying your home will be smooth sailing. That's why I'm making this booklet available to you. It will empower you to go into your home buying experience with your eyes wide open. I want to put you way ahead of the field so you are prepared when others

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might be scrambling. I recommend you read through this right away, and refer back to it often throughout the weeks ahead.



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MAKING THIS A GREAT EXPERIENCE FOR YOU

My goal as an agent

I want your home buying experience to be a fun adventure resulting in you purchasing the home of your dreams—at least the home of your dreams for this season of your life. The only way this can happen is for me to do my job well, and I take that commitment very seriously.

As you probably know, a real estate agent's fees are contingent on the sale of a home. In other words, if you end up not buying a home, I don't get paid. That's why it's in my best interests to make sure your search for a home is successful. I'm going to do everything I can to remove the obstacles that stand between you and the home you want.

I do this for a living, and I work closely with a team of other professionals, so that you and I can leverage their expertise any time we encounter challenges along the way.

“Agency” and what it means

Each state has its own unique set of laws governing how the real estate business works. Those laws determine what role I am and am not allowed to have in your home buying process. As an agent, I am by law tasked with the responsibility of looking out for the interests of certain parties in a real estate transaction. I also have legal responsibilities to all parties in the transaction. Since it's important that you understand this, we will be taking some time together during our first meeting to discuss what we real estate professionals call “agency.” Bottom line: I need to make sure everybody's rights are protected.

STEP #1: MORTGAGE PRE-APPROVAL

Mortgage pre-approval is the first step in buying your home. It helps us and it helps you to know what homes to look for, and it empowers us to write a credible offer that your seller is much more likely to say yes to.

Why do you need to get pre-approved for a mortgage? Three reasons:

1. You need to understand how much home you can afford. There's no point looking at homes that are not in your price range. Doing so would be frustrating and a waste of time for both you and the seller. Neither do you want to limit yourself to homes that would be disappointingly inadequate for your needs if you have the ability to purchase a home that would better work for you.
2. You need to understand what your house payments would look like depending on the purchase price of the home.
3. Sellers need to know that when they clean and vacate their home so it can be shown, it's being shown to someone who has not only a serious interest, but also the ability to buy the home.

Once you have your pre-approval, you can shop with confidence knowing what you can afford and what budget you are comfortable with. Getting pre-approved shows you are a serious buyer, and it gives you an advantage in competitive bidding. Since financing is secured, it reduces stress by letting you focus on finding the right home.

Not just a recommendation—this is a requirement

In the code of ethics all real estate agents are bound by, we have a duty to the seller only to show their home to buyers who are pre-approved for a mortgage or who have demonstrated ability to purchase the house for cash. So this is a step we cannot skip. It needs to be completed before we start looking at homes.

In addition, when we write an offer, we will need that pre-approval to go with the offer.

If you're planning to pay cash, let me know, and I'll let you know what kind of documentation we'll need from your bank.

A pleasant surprise

Many buyers are pleasantly surprised when they sit down to talk with a lender, and find the process to go better than they expected. You are welcome to work with your own bank or mortgage lender. However, be aware that different lenders have access to different lending options, so a no from one lender might be a yes from a different one. If you run into roadblocks, let me help you find the right lender for you. I've worked with several lenders, and here are a few I recommend.

Michael Frazier - Success Lending - (704) 912-0608

Jonathan Cundiff - Summit Funding - (404) 610-1011

Brandon Respress - Nexa Mortgage - (478) 284-6548

Andrew Brannon - Anchor Mortgage - (404) 271-0512

Caution: Please, please don't make this mistake!

Even once you are pre-approved for a mortgage, your ability to obtain that mortgage can quickly disappear if you make any of these simple mistakes. You want your financial situation to stay the same. Any changes can be deadly. This is NOT the time to buy a car, go on a vacation, change jobs, rack up credit card debt, miss payments, or do anything that could adversely affect your credit. You don't want to be a week away from the closing only to find out that you can't get a loan anywhere.



The following “Ten Commandments” for home buyers sums it up:

1. Thou shalt not change jobs, become self-employed, or quit your job.
2. Thou shalt not buy a car, truck or van (or you may be living in it!).
3. Thou shalt not use credit cards excessively or let current accounts fall behind.
4. Thou shalt not spend money you have set aside for closing.
5. Thou shalt not omit debts or liabilities from your loan application.
6. Thou shalt not buy furniture on credit.
7. Thou shalt not originate any inquiries into your credit.
8. Thou shalt not make large deposits without checking with your loan officer.
9. Thou shalt not change bank accounts.
10. Thou shalt not co-sign a loan for anyone.

On top of this, before you pay off a large debt or make a large deposit or do anything unusual, check with your lender. Better safe than sorry!

STEP #2: IDENTIFYING THE PERFECT HOME FOR YOU

One of the first things we'll do as we begin working together is identify the perfect home for you for your search. That way I can focus on finding you ideal properties, and we won't waste your time looking at homes you would never want to buy.

We'll sit down and discuss your wants and needs as they pertain to:

- type of property (single family, ranch, two-story condo, etc.)
- location desires including schools, commuting, and other considerations
- lifestyle desires including entertaining, special needs, pets, hobbies
- desired features such as master suite, deck, age of home
- condition requirements (move-in ready or fix-it-up opportunity)
- size of home (square footage, size of lot, number of bedrooms & bathrooms)
- floor plan (open or more compartmental)
- kitchen and dining features
- living/family room features
- finishes (interior and exterior)
- other needs (e.g., home office)

Our goal is to get you all of your “must haves” together with as many items from your wish list as possible, all the while making your home as affordable as possible.



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STEP #3: UNDERSTANDING HOW THE MARKET AFFECTS YOUR HOME BUYING EXPERIENCE

Buying a home is different than buying groceries or even buying a car because how we buy and how much we spend depends heavily on current market conditions. It's my job to stay on top of the market conditions that affect your home search.

What you hear on the news can be misleading

This is different than just listening to the evening news. Here's why:

1. The news is reporting yesterday's market. We need to make buying decisions based on today's market.
2. The news usually reports national trends. We need to make buying decisions based on local (neighborhood) trends.
3. The news is reporting overall conditions. We need to make buying decisions based on what's happening in the market in the specific price range and location your dream home is in.

Understand “months of inventory”

When professional real estate agents look at the market, one important indicator we look at is “months of inventory.” Here's how that works. If we

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stopped adding new homes to the market, and continued selling homes at the current rate, how soon would all homes on the market be sold? The answer to that question is what we call “months of inventory.”

Here’s what months of inventory tells us:

If we have six months of inventory, then we have a balanced market. Neither the buyer nor the seller has an advantage.

If we have less than six months of inventory, then we have a seller’s market. That means we will need to be a bit more aggressive to get you the home you want in the price range you want.

If we have more than six months of inventory, then a buyer’s market. That may allow us to be a little more relaxed in our approach.

STEP #4: FINDING POSSIBILITIES

The game changer

The Internet is game changer. Years ago, finding homes for sale meant driving around and looking for yard signs or calling your real estate agent. Now almost every home for sale is advertised online. And, like so many other things, that can be good or that can be bad.

Let's start with the good. You will out research me. And that's okay. You will talk to neighbors. You will Google the owner. I'm here to help you sift and sort and interpret all that research. I'm here to negotiate price and terms. I'm here to protect you throughout this process. There are many ways for a real estate deal to go south; we've seen it all, and I'm here to steer you out of those murky waters.

Online listings are often inaccurate

The first thing you need to understand about online real estate listings is this: Don't trust them to be accurate or up to date. Here's why: Many popular real estate sites and apps are in business to generate leads they can sell to agents. That's how they make their money. So it's not in their business interests to close out listings after homes have sold or have accepted offers. If they delete their listings, they generate fewer leads and make less money. So it's actually in their interest to keep outdated listings on their site. In addition, there's no real

accountability for them to provide you with accurate information. They don't have the same legal responsibility to you that I have. That's why pricing and other information can be way off.

To help you with your research, I will recommend certain apps and/or online services for you to explore. Most people aren't aware of the tools I recommend, and, trust me, they are far superior to the tools most people are using.

Important! Make all your contacts through me

Make all your contacts through me. If you see a home for sale, take down the information and pass it on to me. Do not call or contact the listing real estate agent. Do not contact the owner. I'm trained to approach the opportunity correctly so your interests are protected. Buyers who ignore this advice can get themselves into a great deal of trouble, and I don't want that to happen to you.

Open houses

Yes, you may attend open houses, but when you sign in, sign my name and my phone number. If the listing agent asks, explain that you are represented by me. This protects your interests, this protects our relationship, and this is also a courtesy to the listing agent. *Little known fact:* Many listing agents hold open houses not just to help sell the property but also as a way to generate leads for buyers they can work with. That sign-in sheet is a sheet of prospects for many real estate agents.

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For sale by owner

Some homes are sold directly by their owners. We call these “FSBOs”—pronounced fizz-bo—“For Sale By Owner.” The important thing to remember about FSBOs is this: Let me contact the owner for you. I’m trained to know what to say—and, more importantly, what NOT to say.

Owners sell their own homes because they think they can cut out the middle man and get more money for their home. Are they a good deal? Once in a while yes. Many times, no. That’s why I’m in your court with you. I’m trained to evaluate what they’re offering and help you decide whether it’s in your best interests to pursue it. And, if it is, I’m trained to negotiate the right kind of deal.

Furthermore, it’s important for me to make that contact (even if the sign says “No Realtors”), because otherwise, depending on our agreement, you could end up paying my fee out of pocket. I don’t want that to happen. Let me negotiate a better deal for you.

Foreclosures and short sales

Depending on market conditions, you may find foreclosed properties for sale online. If you see something of interest, bring it to me. Here’s why: Many of these so called “foreclosures” are not on the market at all. They are pre-foreclosures. They’re not for sale, and they never will be. And, even if they are, some properties can only be bought at auction. If a property is only available at auction and you want to buy it, I cannot represent you in that

transaction. Know this: Buying properties at auction requires a great deal of real estate savvy. Many times, you're not even allowed to inspect the property—you buy it as is, and you could end up buying a big, fat lemon. Some foreclosed properties do end up on the market, and I can represent you if you are interested in buying one of those. Let me help you sift through this. I want you to end up in your dream home, not in a money pit that will drain your time, money, and resources away.

STEP #5: MAKING A DECISION

Everyone has their own process for making a decision, and I want to work with yours. This is an important decision, and you're not going to get pressure from me to decide one way or another.

If you're in a buyer's market, you will probably have ample time to make up your mind whether or not to draft an offer. In a seller's market, you may need to be a little more aggressive. In either case, I want you to be confident and comfortable with your decision.

Once you find the home you want, and all feels good, then of course we will draft an offer immediately. But if you have hesitations, then sleep on it. If it's the right decision, it will be there tomorrow. As soon as you're sure, we'll act immediately.

If you're buying a home with a significant other, then it's important that you both feel comfortable moving forward. Sometimes one partner sees issues that the other partner doesn't, and it's important that everyone is on the same page.

One recent home buyer shared this story: "My wife and I looked at a home. I liked it the moment we saw it, and I assumed she would too. Our real estate agent loved it. When we got home, I wanted to write up an offer, but my wife said no. I couldn't figure out why she didn't like this property. It was everything we wanted. And she couldn't put her finger on why she didn't like it, but she didn't. Reluctantly, I complied with her wishes, and we let the house go. We

didn't write an offer. A couple months later, we found another home not far from this one. It was better than the first home in almost every respect. We made an offer; it was accepted; and we purchased the home. A few months later, our area experienced some of the worst flooding in over 50 years. I drove by that home that my wife refused to buy. Sure enough, it was covered with water. Almost the entire home was destroyed, while the home we purchased was high and dry. Am I ever glad I listened to my wife!"

STEP #6: DRAFTING AN OFFER

Once you've decided on a home, we'll go through the process of drafting an offer.

An offer (sometimes called a purchase agreement) is a legal document drafted by me on your behalf. Once it is signed by both you and the seller, it becomes a binding contract all parties are required to abide by. This is why it's important to pay close attention to the details of the offer and to read it over carefully before signing it.

Be aware that sellers are not required to accept or even acknowledge an offer to purchase. Sellers can and often do reply with a counteroffer changing one or more of the terms of the offer. You will then have a limited amount of time to decide whether you wish to accept the counteroffer, or reply with a counteroffer of your own.

Our process

When you are ready to make an offer, I will send you an email with a list of questions. Once you've sent me the answers to those questions, I will draft the offer, and then call you. At that point, we can meet in person or there on the phone to go over any questions and make any final changes.

Why do I do it that way? Here's the reason: If I sit down with you to draft the offer, it's easy to get talking, to start skipping around, to get distracted, and to

overlook one or more important details. I don't want to let that happen with a legally binding contract. I want to make sure that we get this right.

6A. Deciding how much to offer

What is a home worth? Ultimately, a home is worth whatever a buyer is willing and able to pay as long as it matches what a seller is willing and able to accept. So ultimately you decide how much to offer.

With that in mind, I will be providing expert guidance so your offer isn't just a shot in the dark. I will look at market data which will tell us what similar homes in that area have recently sold for. We'll consider market conditions, the owner's motivation, competing offers (if any), and your own unique situation. We'll also look at what terms besides money you can offer the seller that might allow you to adjust the price.

You don't want to offer too much. That's a given. But at the same time, you don't want to offer too little. A "low ball" offer can get the negotiations off to a bad start, and actually weaken your position as a buyer. I'll help you avoid these extremes while at the same time respecting your right to offer whatever amount you want to offer.

6B. Earnest money

Earnest money is a good faith deposit paid by a buyer to show the seller that the buyer is serious. It is normally paid soon after the offer is accepted. At the closing, the earnest money is applied to your down payment.

Once paid, this money is held in a trust account, usually set up by the listing (seller's) real estate broker or the title company.

If the buyer decides to not buy the property or does not make a serious, good faith effort to close the transaction, the seller may be able to keep the buyer's earnest money. If the buyer's contingencies cannot be met (for example, the buyer can't get the financing described in the financing contingency and proper notice is delivered), the buyer may be legally entitled to get the earnest money back.

I will recommend, but you will decide how much earnest money to offer and when it will be paid. One percent of the purchase price is a rule of thumb, and it is usually paid within 5 days of acceptance (the date when all parties have signed the purchase agreement). But, again, all of this is negotiable.

If you and the seller get into a dispute over the earnest money, you and the seller must work it out or go to small claims court. The broker cannot and will not decide who is entitled to the earnest money.

6C. Included in the purchase price

Depending on the home, the seller may have already indicated that certain items such as the refrigerator, range/oven, dishwasher, microwave, washer, dryer, water softener, and window coverings are included. But then I will ask, “Besides those items, would you like anything else to be included in the offer?”

The offer describes the real estate being purchased. Real estate includes the land, the buildings and fixtures. “Fixtures” are improvements that are attached to buildings or land. If there is something the buyer wants included but it is not clear that it is a fixture, it should be listed in the offer.

6D. Binding acceptance

What date and time would like to give the seller to accept your offer? I usually suggest midnight the next day after the offer is submitted, but every situation is different.

This date and time you indicate for binding acceptance is established only if the seller wants to accept your offer as written. If the seller wishes to change any of the terms of your offer instead of accepting the offer as it was written, the seller will ordinarily give a counter-offer to the buyer. The seller may submit a counter-offer before or after the deadline of binding acceptance.

6E. Closing date

The offer must include a date for closing. I normally recommend a date 30–45 days from the date of the offer. It needs to be an exact date, and it needs to be on a weekday (Monday through Friday), and not on a holiday. But, again, every situation is different.

The transaction must close no later than a stated date unless both parties agree to close on a different date. If the buyer and seller agree to change the closing, this agreement should be put in writing as an amendment to the offer. In some cases, selecting a closing date presents challenges because the buyer and the seller often have very different needs. For example, buyers may wish to put the closing off for a couple months to give them time to obtain proper financing or seller may be looking for a quick sale because of a job transfer. If you have questions or concerns, we'll discuss them.

6F. Financing contingency

We'll need to include a financing contingency unless you are paying cash. We'll need to include the type of loan you are obtaining (e.g., conventional, FHA, Rural Housing, etc.), how much money you are putting down (down payment—different than the earnest money), your pre-approval letter, time frame (usually 30 days) for your lender to provide a loan commitment.

Obtaining a loan is probably the key event in most successful residential real estate transactions. Most buyers include a financing contingency providing that

they legally do not have to close if they cannot obtain a loan commitment. A loan commitment is an agreement by a lender to lend money. In practice, the loan commitment itself has many conditions and requirements that you must meet before the lender is obligated to make the loan. Once you receive a loan commitment, you should review the commitment and decide if the terms are acceptable. If they are, you can give written directions to deliver it to the seller.

6G. Inspection contingency

In the vast majority of cases, you will want to have the home inspected as a contingency for the purchase.

In most cases, the seller is required to provide a Real Estate Condition Report (RECR). The RECR reflects the seller's good faith knowledge of any defects in the property. The statements made in the RECR are not warranties; they are statements of things of which the seller has notice or knowledge. The RECR is helpful, but it is no substitute for an inspection.

Normally, you will pay the costs of these inspections.

In addition to the typical home inspection, you may want to have the home tested for radon. If the home has a fireplace, you may want to have the chimney inspected (or cleaned first and then inspected). If the home has a well and septic system, you'll want those inspected also, and you will want to have the water tested. Sometimes a single inspector can do all of these different inspections. In some cases, you may need to hire more than one inspector.

You will need to set a deadline for these inspections to be completed—normally 14 days.

I will provide you with a list of inspectors that I have worked with. You are free to work with the inspector of your choice as long as they are licensed. Most but not all inspectors are available with a 2 or 3 day notice.

6H. Closing of buyer's property contingency

Do you have a house that you must sell before you can buy this house? If so, we NEED to include this contingency in the offer.

6I. Closing cost credit

Would you like to ask the seller for a closing cost credit?

Lenders will allow you to ask the seller to pay for your closing costs. Most sellers will agree to do this if your offer price compensates them for these increased expenses. But, be aware that this increases your purchase price, therefore increasing your loan amount. As a result, you will be borrowing more money and paying more interest. If you have the cash, I suggest NOT asking for the credit. In addition, if you ask the seller for a closing cost credit, the seller may discount credibility of your offer.

6J. Home warranty

The seller may or may not be offering a one year home warranty. If the seller is not offering a home warranty, I usually recommend asking the seller to provide one. I'll provide more information when we get ready to draft the offer.

6K. Agency or broker disclosure

The offer may include language that describes my legal obligations to you and to the seller. We'll discuss this, and I'll be happy to answer any questions.

What if you lose the home you hoped would be yours?

Sometimes, despite our best efforts, the home you want slips through your fingers. Maybe someone else beat you to the punch, and submitted an offer before you did. Or maybe you and the seller couldn't come to terms and hammer out an agreement that worked for both of you.

The home you wanted is lost.

And that is disappointing. But it's not the end of the world. It really isn't.

Here's the good news: In our experience, every time this happens, the buyer finds a better home. Somehow, it always works out this way. I've never had this not happen.

STEP #7: NAVIGATING FROM THE ACCEPTED OFFER TO THE CLOSING

Once we have an accepted offer, I will be sending you an email with detailed instructions on what to do next. I may be working with a transaction coordinator who will help all of us make sure that we meet all the deadlines detailed in the purchase agreement. Usually those requirements will include the following:

7A. Earnest money

We will let you know how to make out your earnest money payment, where to send it, how to deliver it, and how to document that.

7B. Inspection(s)

You'll need to contact your inspectors right away to schedule an inspection. This needs to be done by a licensed home inspector. Home inspections usually take about three hours, and normally you will be with the inspector when the inspection is being conducted.

Good inspectors are fantastic, "in demand," and can be hard to book. We suggest reaching out to the inspector you'd like to use ASAP and try to get the inspection(s) scheduled within the next 3-5 days.

If you need a radon test, they take 48 hours to process. So the inspector will request to either drop the test prior to the inspection and pick it up when they arrive for the inspection, or they'll set it up at the inspection and pick it up later.

I cannot choose your home inspector for you. Here are the inspectors I typically work with:

Andrew Allen - Choice Home Inspections (770) 490-6298

Keishin Matos - 1st Choice Inspection (909) 532-2261

Home inspection reports often find flaws and blemishes in the most pristine of properties. We'll go through the report together to determine what—if anything—is worth bringing up to the seller. If there are serious red flags, then we'll address them. If the offer allows us to back out and you want to back out, we'll cancel the contract and not buy the home. If the offer gives the seller the option to remedy the defects, then we'll explore that route together. In some cases, an adjustment in price may be called for and agreed upon. Bottom line: Your interests need to be protected in this transaction, and that's why we do a home inspection.

7C. Loan commitment

You'll want to begin working with your lender right away to get the loan commitment finished by the deadline. Even though you are pre-approved, the lender will typically require additional information and paperwork from you in order to provide the loan commitment needed to meet the financing

contingency. The better you are at responding to those requests, the more smoothly this process will go. Lenders have a process they are legally required to go through in order to supply that loan commitment you need. You want to do everything you can to make it easy for them to complete that process. Along the way, the transaction coordinator and I will do everything we can to help.

7D. The appraisal

Since the home you are purchasing is collateral for the mortgage loan, the lender will order an appraisal to ensure that the home has enough value to serve as adequate collateral for the loan. By law, the lender works with a third party service who chooses the appraiser. Typically, the appraisal isn't a problem. We've studied the market, and we have a good idea of what the home is worth. Our offer should be in line with that value. But an appraisal is an opinion, and once in a while, that opinion may be different than ours. If that happens, then we'll navigate through that exploring whatever options might be available to us at that time.

7E. Homeowner's insurance

Homeowner's insurance will also be required prior to closing. The lender will usually want you to have the first year of homeowner's insurance coverage paid before you get to the closing. You will want to start getting quotes soon so that you have adequate time to get the insurance binder to the lender. Please let me know if you need a referral for your insurance needs. After the first year,

homeowner's insurance is typically paid from escrowed funds from your mortgage payment. Ask your lender if you have any questions about this.

7F. Transfer utilities in your name

At least a week before closing, you'll want to make sure that you get all utilities transferred into your name. You don't want to move into your new home only to discover that the power or the water has been disconnected! If you have any questions about utilities, we'll help you find the answers.

7G. The walk-through

You and I will have a final opportunity to visit the property and do a walk-through prior to closing. This usually happens a day or two before closing, or sometimes on the morning of closing.

Here's why we're there: (1) To make sure the seller has moved out. (2) To make sure the property is in substantially the same condition as it was when you agreed to purchase it. (3) To make sure that all the appliances and other items the seller agreed to leave are still there and operational. (4) To make sure that the home is reasonably clean—not spotless, but then not filled with 100 bags of trash either.

Walk-throughs usually go well. Most sellers are conscientious and will leave the property just as promised. If there are any problems, I'll help you deal with them.

List of out-of-pocket expenses

Common out-of-pocket expenses when you are buying a home include:

Earnest money—typically about 1% of the purchase price of the home.

Inspections—typically \$300-\$800, sometimes more, depending on what you want done.

Down payment—usually 5-25% of the purchase price of the home.

Closing costs—check with your lender.

Homeowners insurance—one year's worth of homeowners insurance, \$500-\$2,500 or more.



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STEP #8: COMPLETING YOUR PURCHASE

The closing statement

Several days prior to the closing, we will receive from the title company a closing statement which I will review with you. Based on the purchase agreement, the closing statement will contain the purchase price, the amount of the loan, and the amount of money you will need to bring to the closing (usually either in the form of a wire transfer or a cashier's check). Don't be surprised if this amount is a little different than what you expect. The closing statement may contain pro-rated credits or debits for property taxes, title insurance, title company fees, transaction taxes, appraisal, loan origination fees, other closing costs, and more. Some of these fees will be charged to the seller, some to the buyer.

The closing

Closings are typically held at the offices of a title company. Be prepared to sign many documents. You will need to bring your driver's license or other identification. Bring the down payment or verify ahead of time that it has been transferred to the title company.

I will be with you at the closing to answer any questions you have, and to hopefully make sure there are no surprises.

The deed to the home will be signed over to you, and you will receive keys to your new home.

Behind the scenes, after the closing, the title company and/or others will take care of getting the deed, the mortgage, and any other legal documents recorded. When that's complete, a copy of the final documents will be mailed to you.

After the closing

Congratulations! You are the owner of your new home. Enjoy!

For your safety, you might want to consider this: Hire a locksmith to rekey all the exterior entrances to your home, and, if applicable, change the access code to your garage door opener or any other entry panels. Here's why: You have no idea who may have obtained copies of keys and codes while the previous owner owned the home. Even the seller may not be aware of others who may have access to your new home.

And a big thank you!

I consider it a privilege and an honor to work with you to make your dream of owning your home a reality. I hope we can stay in touch. When you, your family, your friends need help with any of your real estate needs, I'm just a phone call away.

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A LITTLE ABOUT ME



Real estate is more than a career to me—it's a passion fueled by the opportunity to make a meaningful impact in the lives of my clients. Guided by the timeless principle of the "golden rule"—treating others as I would want to be treated—I have built my career on respect, integrity, and unwavering dedication to those I serve. My goal in every interaction is to leave a lasting positive impression and create meaningful relationships that go beyond the transaction.

My career in real estate began with a passion for investment opportunities and the thrill of finding the perfect deal. With a decade of experience in construction & industrial development, I've developed skills in time and people management, problem-solving, and practical design knowledge. This background gives me a unique edge—I see potential where others see obstacles, and I firmly believe that every problem has a solution. It's my job to find it.

I enjoy spending time outdoors whether hunting, playing golf, or trying to improve my garden. I lead a weekly men's breakfast group with my church - City Church - in Griffin along with a Finance small group. I am thankful for the opportunities I'm presented to help others by giving of my time, knowledge, and resources.

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