

7 STEPS TO BECOMING A HOMEOWNER



YOUR GUIDE TO BUYING A NEW HOME

"Your New Choice In
Georgia Real Estate"

GEORGIA
CHOICE
REALTY





INTRODUCTION

Dear Buyer,

Thank you for allowing us the opportunity to present to you our Free Metro Atlanta Home Buying Guide titled "**7 Steps To Becoming a Homeowner**". We understand that your home purchase is probably one of the biggest investments that you will ever have to make. It is one that plays an important role in your family's happiness, security, and well-being.

Whether you are thinking about buying a home today, tomorrow or a year from now, we want to be the team you choose to get the job done! We are ready and available to serve you every step of the way. Our mission is to deliver remarkable results and provide our clients with extraordinary real estate experiences.

In 99.9% of the cases when you buy a home with Georgia Choice Realty, you will never have to pay us a real estate fee or commission. The Seller pays our entire fee at closing.

We hope this guide provides you with valuable insights into the home purchase process. If you have any questions about buying or selling a home please do not hesitate to give us a call or send us an email.

For the latest copy of this guide, please visit www.GeorgiaChoiceRealty.com

Sincerely,

Bradley Taylor

Bradley Taylor
Founder & Managing Broker
Georgia Choice Realty, LLC





STEP # 1 – DETERMINE YOUR HOME BUYING NEEDS AND WANTS

The first step in buying a home is determine your home buying needs and wants. The three main components in selecting a home that meets your needs and wants are price, location, features. Be sure to discuss your needs with all the decision makers.

DETERMINE YOUR PRICE:

- What price range of home are you looking for?
- If obtaining a mortgage, what monthly payment are you comfortable with?
- If pre-approved by a lender, how much have you been pre-approved for?

DETERMINE YOUR LOCATION:

- Where will you and your spouse be working? What would be the ideal location to reduce commute times?
- Do you have friends and family members you would like to live close to?
- How important is selecting a home within a great school district?
- Do you prefer to be close to shopping, venues, and attractions or do you prefer a more rural setting?
- Do you want to purchase a home within a community association with particular amenities? Are you willing to pay a community association fee to enjoy those benefits?

DETERMINE PROPERTY FEATURES:

- What type of home are you looking for? Are you looking for single family home, a townhome, or a condominium?
- What is the minimum number of bedrooms and baths? What is the ideal number of bedrooms and baths?
- What required features are you looking for in a home?
- What features in a home are you more flexible on based on your budget?
- Do you want a home that is "move in ready" or are you comfortable with a home that needs repairs?
- Do you have a particular style of home you are looking for?
- Do you prefer a newly built home, a recently built home, or even a classic home?

Once you have come to a general consensus of what you want in a home, complete the form at the end of this package and send it to us so we can get started in locating you the perfect home!





STEP # 2 – HIRE US FOR FREE

Once you first start getting serious about purchasing a new home, it is time to hire Georgia Choice Realty as your buyer's agent. Most buyers will eventually need to hire a real estate agent anyway to represent their interests in purchasing a home. You can always choose no representation but why would you do that? Buyer representation is always free when you hire Georgia Choice Realty! The seller will pay 100% of our commission at closing.

One mistake many home buyers make is that they wait until they need an agent (usually to see the inside of a home) before they hire an agent. You miss out on that important tools that we have that can help you in your home selection. We understand that you do not want to be haggled and pressured into a home purchase (and rightly so). However, having a committed real estate agent in your back pocket from the beginning of the home search process has multiple benefits.

Benefits of Hiring Georgia Choice Realty as Your Buyer's Agent:

- You never pay us a fee by using us as your buyer's agent. Zilch! None! Nada! The seller pays all of our fees at closing.
- You are under no obligation to purchase a home at any time during your agreement with Georgia Choice Realty.
- We are free to answer any questions you may have about the home buying process at any time. You hired us, remember!
- You have our complete loyalty! We only share our great deals only with our clients. We will go all out to find you the home and deal you deserve.
- We can set you up on property alerts on the MLS so that you know of any new homes that meet your home search criteria the day they are listed, thus helping you beat out other buyers to these hot new listings
- We can assist you with selecting a lender who will get you the best rates with the least amount of closing costs and fees
- We know that selecting a home in a great school district is important. We will provide you with free access to reports conducted by the Georgia Department of Education that assess student and school performance ratings
- We can assist you in obtaining information about the areas you are interested in purchasing, including detailed information shopping, and local venues and activities.
- In cooperation with your lender, we can assist you in calculating the costs of getting into that new home of yours. We can assist you in structuring your transaction so that you pay the absolute minimum amount of money down and with little to no closing costs paid out of your pocket.
- Due to real estate license law, we are prohibited to represent you as a client without first entering into a written agreement. However, once we enter into a written agreement with you, by law, we must represent your interests to the best of our ability.





STEP # 3: OBTAIN HOME LOAN PRE-APPROVAL

PRE-QUALIFIED VS. PRE-APPROVED

In almost all cases, a loan officer cannot "Pre-Approve" you for a loan. A loan officer can only "Pre-Qualify" you for a loan! A valid pre-approval has been underwritten by an authorized underwriter. An underwriter is the final person at the bank or lending institution that says your loan is approved.

A **Pre-Qualification** can be obtained in just a few minutes based on pulling your credit and going over income information. A **Pre-Approval** requires that all documentation regarding your ability to pay the loan has been submitted to the underwriter. A loan pre-approval usually requires a few days to complete. The required information for a loan pre-approval usually includes:

- Documents showing your income for the last 2 years (Tax Returns, W-2's, 1099's etc.)
- Pay stubs for the last 30 days from your current employer(s) or other income sources
- Last 3 Months Bank Statements for your personal checking, savings, business, and retirement accounts
- Any additional documentation your loan officer may require for your circumstances.

Note: If you are purchasing with cash, a proof of funds (bank statement) will need to be submitted with all offers showing an available balance for the full purchase price.

FOUR KEY BENEFITS OF HOME APPROVAL:

- You Know Exactly How Much Home You Can Afford. This eliminates wasted time looking at homes that might be over or under your price range.
- You get the best financing! Early in the process, you have the ability to compare offers with multiple lenders. If you wait until your home is under contract, you may have to go with the first lender you talk to because not you do not have the time to comparison shop.
- Your lender can give you a pinpointed estimate of what your costs will be at closing. Empowered with this knowledge, as your buyer's agent, we can negotiate with the seller to pay all or a portion of these closing costs. We cannot do this until we have a calculated figure from your lender with the amount of your estimated closing costs.
- You can make a stronger offer! You get the power of immediate action, you can beat out other buyers, and you can negotiate the lowest price and best terms! See illustration below!





CONSIDER THESE TWO OFFERS

WHICH OFFER WOULD YOU ACCEPT?

Buyer A You With a Pre-Approved Home Loan	Buyer B Another Buyer who is not Pre-Approved
<ul style="list-style-type: none">• \$200,000 offer• All Cash Offer• No Conditions	<ul style="list-style-type: none">• \$200,000 offer• Conditional Upon Financing



PRE-APPROVAL IS AS EASY AS 1-2-3

1. Complete a loan application and have your credit report pulled by the banking institution or loan officer
2. Submit your employment records, bank accounts statements, tax returns etc. to your lender.
3. All information is forwarded to an underwriter for final approval. Any additional information required by the underwriter is sent for final approval

YOUR APPROVED!

You should be issued a pre-approved mortgage certificate / letter from the mortgage company that you are working with. We will attach this pre-approval letter to all offers we submit on your behalf to purchase your next home.

HOW MUCH MONEY WILL I NEED TO PURCHASE A HOME?

This is a question best suited for your lender and is a benefit to being preapproved early in the home shopping process. If your goal is to limit the amount of funds needed to close on your next home, we can ask the seller to pay all or a portion of your closing costs when writing the offer. Also, by agreeing to pay a slightly higher interest rate, your lender can offer you a credit towards your closing costs. Often times, with the cooperation of your lender, we can structure the transaction so that the only funds you will need to bring to closing is your down payment. For example, if you qualify for a 0% down payment loan, then we can structure your transaction so you will not need to bring any funds to closing! See the Mortgage Comparison Summary page at the end of this guide for the most common mortgage type you may be able to qualify for.





STEP # 4: LET'S GO LOOK AT SOME HOMES!

ALL BUYERS

- Keep in mind that it is much easier for us to show you the inside of several homes in one appointment, than the same number of homes over multiple appointments. The more homes that we can locate for viewing in a single appointment, the more convenient for the both of us it will be.
- By viewing several homes at once, you will get a much better "idea" of the market. When viewing 8-12 homes at a time, certain homes will stand out as "best buys". When looking at just a couple of homes, the value of any particular home you might have been shown is usually not as evident.
- We like to schedule our home viewing appointments in 4 hour increments. We will take you to see as many homes as we can within a 4 hour appointment window. This usually means 8-12 homes depending on home availability and driving distance.
- Do not hesitate to give us a call if you would like to see a newly listed home on that just hit the market or in which the price was reduced.
- Agents working with buyers are usually very busy on weekends! Keep this in mind when trying to schedule an appointment to go out and view homes. Weekdays are usually better for both agents and sellers for viewing homes

FOR LOCAL OR IN TOWN BUYERS:

- Read through the listing email alerts that you receive and feel free to drive by any of the homes you are interested in at your convenience. Keep in mind that that all gated communities will require an appointment with an agent to go inside and preview. When you have located a home where you would like to see the inside, just give us a call and we will arrange a private showing with you for that property.
- If you would like to see several homes in one appointment, just write down the MLS numbers of all the homes you have interest in and just send us an email. We will then research the availability of those homes and schedule an appointment to get you inside as many of the homes you have selected. We do request a 24 hour notice for all appointments as we also like to give sellers a 24 hour notice for showing their home.
- If you feel more comfortable with us locating properties for you to preview based on your buyer profile, just let us know! We will locate several homes (usually 8-12) so that we can go out and view those homes in a single four hour appointment.

FOR OUT OF TOWN BUYERS

- We will schedule an appointment to see as many homes as we can within a four hour appointment window (usually 8-12). If you are in town for only a few days, we can schedule a four hour appointment for each day that you wish to go out and view homes.
- Just write down the MLS numbers of about 8 - 12 homes you are interested in and we will research those homes and schedule an appointment to view each one during the appointment.
- Just like local buyers, if you feel more comfortable with us locating properties for you to view, just let us know! We will locate several homes (usually 8-12) so that we can go out and view those homes on the appointment.





STEP # 5: LET'S MAKE AN OFFER

Now that you have looked at several homes and limited your interest to a select few or maybe even a single home, it is now time to make an offer. Making an offer on a property is a lot more than just determining the price you are willing to pay for a home. In Georgia, many things are listed in the offer (commonly known as a "Purchase and Sales Agreement"). A few of the things addressed in the purchase and sales agreement include:

- What the purchase price will be and how it is to be paid (cash, financing, etc.)
- The amount of closing costs the seller agrees to pay for the buyer
- A complete legal description of the property to be purchased
- Any additional items (personal property) that are to be included in the purchase price or that shall remain with the property
- The amount of earnest money to be paid, when it is to be paid, and who holds it
- Who the closing attorney will be
- The date the closing should occur and when the seller shall hand over possession to the property
- Information on how long the inspection period will be and what to do if defects to the property are discovered during the inspection period
- Any contingencies there are in regards to the purchase and sale of the property such as an appraisal contingency or financing contingency.
- Any disclosures that may be required by law, such as the Seller Lead Based Paint Disclosure
- Voluntary disclosures that are to be made by the seller, such as disclosures about the property condition (Seller's Property Disclosure Statement) and information about any community association that exists and its fees (Community Association Disclosure)
- Information about what happens if either party defaults on the agreement

When we write up the Purchase and Sales Agreement for you, we will go over the entire agreement section by section, letting you know exactly what is required of you by the agreement and when each item shall be completed by.

We also discuss offer strategies based on the circumstances of the transaction to ensure that you're your best interests are represented and that you get the best possible price for the property. We look at factors such as seller motivation, the condition and features of the property, prices of nearby properties for sale, how long the home has been listed, and what recent homes have actually sold for. All of these factors and more go in to selecting an offer price that ensures that your offer will be accepted and you get the best possible price for your home.

Note: If you would like to review a copy of the current Purchase and Sales Agreement, just send us a request by phone or email!





STEP # 6: CONTRACT TO CLOSE

During the contract to close period, as the buyer, you will need to complete several steps in order to comply with terms of the purchase and sales agreement and to close the transaction. Below is a list of some of the specific responsibilities you will have during this period.

DELIVER EARNEST MONEY TO HOLDER

The amount of earnest money and the holder of the earnest money will be specified in the contract and is negotiable by all parties. The date that the earnest money must be delivered will also be specified in the contract. The earnest money is usually held by the listing broker but also can be held by the selling broker or the closing attorney. Ensure that the earnest money is delivered timely to the holder as specified in the Purchase and Sales Agreement.

OBTAIN A HOME INSPECTION

One of the first things you should do once a home is under contract is obtain a professional home inspection. It is highly recommended that all buyers obtain a professional home inspection from a certified home inspector on any home that they purchase. Buyers often cite the cost of a home inspection as a reason not to get one. This is a big mistake! The benefits of obtaining home inspections are numerous and can pay for themselves many times over.

- They can give you peace of mind that you are making a sound buying decision if very few or no defects are discovered.
- They can offer you substantial leverage in negotiating price reductions and repairs to the property if defects are found that had not been previously disclosed. These price reduction can pay for the inspection several times over!
- They can alert you to major or minor repairs that need to be completed immediately or several years down the road. Many of these repairs may not be obvious to the untrained eye. This is a great benefit to older homes. For example, most inspection reports list the remaining useful life on roof, furnace, air conditioner, and water heater.
- They can alert you to safety issues in regards to the home. Many times, these repairs are quick and easy fixes. There is nothing better than knowing that the home you are purchasing is safe for your family and your children.
- They can keep you from buying a home where the repairs would just be too costly for your budget or once these costs are exposed, no longer justify the purchase of the home.
- The inspection report will give you invaluable insight and details about your new home.





FORWARD CONTRACT TO LENDER AND ORDER APPRAISAL

If you are purchasing a home with financing, the lender will require a property appraisal. In years past, it was the buyer who selected the appraiser. This is rarely the case today. Once the contract is in the hands of the lender, an appraisal shall be ordered immediately by the lender for the property. Almost all lenders will require a fee to order the appraisal. This fee goes by many names. It can be called an "Appraisal / Credit Report Fee" a "Good Faith Deposit" or even an "Application Fee". Ensure that the appropriate fee has been paid to your lender so that the appraisal can be immediately ordered and scheduled!

OBTAIN A HOMEOWNER'S INSURANCE QUOTE

As part of your loan, it will be required by your lender for you to obtain a one year homeowner's insurance policy naming the lender as an additional insured. As the buyer, you have the ability to select the insurance company and any additional coverage amounts you wish to obtain. Forward information about the insurance policy you have selected to your lender as soon as possible after the property has gone under contract. The first year of premiums for the homeowners' policy will usually be funded at closing.

FINALIZE PAPERWORK

While your property is under contract, you should be communicating daily with your lender and agent. Be sure to timely review and sign all documents as required by your agent / lender so that the transaction can proceed in a timely manner. If you do not understand a document submitted to you, have your agent, lender or closing attorney explain it to you.

OBTAIN INFORMATION ABOUT UTILITIES

You should be communicating with your agent on obtaining information on utilities for the home you are purchasing. Your agent can send a request to the seller to provide a list of the current utilities that service the property. Arrangements should be made with the seller to change over the utilities as soon as the home closes or that possession is surrendered, whichever is later.

OBTAIN CLEAR TO CLOSE FROM LENDER

A clear to close is a statement from the lender that all paperwork has been submitted and final approval for the loan has been met. Once a clear to close has been obtained, all that will be needed is to finalize the closing date and obtain closing statement.

OBTAIN CLOSING STATEMENT

Several days before the scheduled closing date, you should receive a closing statement from the closing attorney itemizing all of the costs of the transaction. Pay close attention to the fees you have been assessed and compare them to the estimate you received when you applied for your loan.





WIRE FUNDS TO CLOSING ATTORNEY

Your closing disclosure / settlement statement should show the exact amount of funds you will need to bring to closing. Check with the closing attorney as to how the funds must be paid. Most attorneys require amounts over \$500 to be paid by wire transfer or certified funds. Personal checks are rarely accepted at closing. If your closing is early in the day, you may need to wire funds to the closing attorney the day before closing as closing cannot commence until all funds have been received.

STEP # 7: CLOSING

This is the most exciting time in the home purchase process. At the closing, the seller transfers title to the property to you, the buyer. Moments later, if you have obtained a mortgage, you will then sign a note and a mortgage agreement pledging the property as collateral for the loan to the lender. Lots of other documents will need to be signed as part of the closing process, mostly due to lender requirements. It is best to take your time and have the closing attorney review all the documents with you.

If the seller is surrendering possession the day of closing, you should receive all keys and garage door openers to the property. Before you leave, ask the closing attorney for a copy of all the documents signed at closing. They may be able to provide them immediately or within a day or two.





TEN COMMANDMENTS TO GETTING A MORTGAGE

- 1. Thou shalt NOT change jobs, become self-employed, or quit your job.** The reason that this is so important is if you would happen to change your job there is usually a certain amount of time that you would have to wait before you would be able to close. FHA for instance requires that you have been at your current job for 1 month prior to closing. If you happen to quit your job and become self-employed then in order to be able to use your income we would at least need 1 year of personal tax returns with your new position and most loan programs require two years. If you decide to quit your job before closing and the lender will be using your income for qualifying it may cause your loan to be denied. Before any of this takes place please contact your mortgage consultant and explain to them what you are planning on doing when it comes to your job.
- 2. Thou shalt NOT co-sign a loan for anyone.** During the loan process, any changes to your credit report or status could negatively affect your ability to close your loan on time or at all. Co-signing any type of car loan, student loans, or other loans would result in inquiries into your credit and additional financial responsibilities. All of these could result in loan closing delays or denials.
- 3. Thou shalt NOT buy a vehicle (or you may be living in it)!** Applying for credit to purchase a vehicle will be recorded as an inquiry into your credit by credit bureaus. This may decrease your credit score or decrease the amount of money that you may qualify for when purchasing a home. It is very important to avoid applying for these types of loans throughout the loan process.
- 4. Thou shalt NOT use charge cards excessively or make late payments on ANY of your accounts.** Excessive use of credit cards can have 2 negative effects on your credit rating. One, inquiries will be recorded by credit bureaus and could decrease your credit score. Two, balances on credit cards exceeding 35% will affect your debt to income ratio and could decrease your credit score. Also, late payments of any sort can decrease your credit score, increase your home loan interest rate, delay loan closing, or cause loan denial.
- 5. Thou shalt NOT spend money you have set aside for closing.** Most conventional loans require 2 months of reserve money to be verified in your available financial accounts. Once it has been verified for use at close, spending these reserve funds may result in loan closing delays or even loan denial.
- 6. Thou shalt NOT omit debts or liabilities from loan application.** Please be very honest and clear about ALL of your debts or liabilities early in the loan application process. Having the right information will allow your Mortgage Planner to provide you the best qualifying loan value. Unrecorded debts or liabilities that are found later in the process may affect the amount of money you qualify for in addition to causing delays or even denials of your home loan.
- 7. Thou shalt NOT buy furniture, appliances, or household items before closing.** Although many people are anxious to furnish their new home, during the loan process is NOT the right time. Large purchases causing deductions in your banking accounts or additional debt on credit cards can negatively affect your loan process resulting delays or even denials.
- 8. Thou shalt NOT originate any inquiries into your credit.** As mentioned before, multiple inquiries into your credit may result in decreasing your credit score. As this applies to vehicles, furniture, appliances, and household items; it also applies to ANY credit checks. Applying for additional lines of could negatively affect your ability to qualify for a home loan.
- 9. Thou shalt NOT make large deposits without first checking with your mortgage consultant.** Abnormal deposits or large deposits into checking, savings, or any financial account beyond normal payroll deposits must have money sources verified by underwriting. Making these deposits could result in loan processing delays or even denials.
- 10. Thou shalt NOT change banks.** Because the loan process requires a 2 month history of reserve funds, opening new financial accounts near a closing date may void the history. New bank accounts will not have the 2 month history available and cannot be used. This may result in loan closing delays or denials.





MORTGAGE LOAN COMPARISON SUMMARY

GENERAL LENDING GUIDELINES FOR THE FIVE MOST COMMON LOAN TYPES

	FHA	VA	Conventional	Jumbo	USDA
Credit History	Credit scores as low as 580 may qualify.	No set credit scores to qualify, forgiving of credit problems	High credit scores needed to qualify, usually 680 or higher	Extremely high credit scores of 700 or higher required	Credit can be less than perfect, borrowers with non-traditional credit may also qualify
Bankruptcy Waiting Period (Chapter 7)	2 Years	2 Years	4 Years	4 Years	3 Years
Foreclosure Waiting Period	3 Years	2 Years	7 Years	7 Years	3 Years
Short Sale Waiting Period	3 Years	2 Years	4 Years	4 Years	3 Years
Down Payment Requirements	3.5% Down	0% Down	3% to 5% Down. 20% Down to avoid PMI	Usually 20 - 30% Down	0% Down
Income / Debt-to-Income Ratio	Accepts higher debt to income ratios, depending on borrower circumstances	Accepts higher debt to income ratio, depending on borrower circumstances	Lower debt to income ratios required, no exceptions	Both debt and income are carefully scrutinized, extremely low debt to income required	Debt to income requirements are similar to FHA. Income limits of 115 percent of the area's median income apply
Loan Limit (Dollars)	Loan limit of \$342,700 in most metro Atlanta areas,	Loan limit of \$417,000 for 0% Down. Max Guarantee Up to \$1,000,000	Loan limit of \$417,000 for most areas, up to \$625,500 in high-cost areas	No loan limit	No loan limits
Mortgage Insurance	Must pay 1.75 percent of loan as insurance premium upfront, but can be financed into loan amount. Annual mortgage premium equal to .85 percent of loan amount, divided equally into 12 monthly payments each year	Must pay VA funding fee of up to 2.4 percent of loan amount, which can be financed into the loan. No additional mortgage premiums or fees	No upfront mortgage insurance premiums required. Monthly premiums apply until loan amount drops below 78 percent of home's value. No mortgage insurance required if putting 20% or more down	Mortgage insurance is not required	Upfront mortgage insurance of 2.75 percent is added to the loan, plus a 0.5 percent annual fee, divided into monthly payments
Other Eligibility Requirements	Not available for most condos and townhomes. Developments must be FHA approved	Limited to Active Military, Military Veterans, and Spouses			Limited to qualified properties in eligible rural areas. Most of Metro Atlanta does Not Qualify

Updated J 1, 2017. Accuracy and completeness not guaranteed. Terms and Programs Subject to Change without Notice. Always talk with your lender as to loan programs that may be available to you.





Home Buyer Checklist

Determine Your Target Move Date:

This could be during the last couple of weeks in your current lease, sometime during the summer when the kids are out of school or some other special date you have planned to make your move. My target move date is _____.

6 Months Before Your Target Move Date:

If you are unsure about your ability to qualify for a mortgage, talk with a loan officer to review your financial situation and complete a preliminary application for credit. Be brutally honest with your loan officer! Have the loan officer pull your credit report and go over any issues spotted in the review process. If you do not wish for the loan officer to pull your credit, check out the websites www.privacyguard.com and www.creditchecktotal.com where you can pull your 3 bureau credit reports (Equifax, Experian Transunion) for a \$1. Be sure to cancel within 14 days of the trail period to avoid any additional fees.

Speak with your loan officer and ensure that you will be able to meet any down payment requirements and financial reserves requirements when the home purchase closes. Many mortgages require that the borrower have several months of mortgage payments on reserve in their bank accounts after the purchase of the property is completed. Have your loan officer pre-qualify you for a certain loan amount. My mortgage pre-qualification amount is \$_____ with a down payment of \$_____ for a total home purchase price of \$_____.

Begin disputing any inaccuracies found on your credit report that may be impacting your credit score. Your loan officer can assist you with these disputes. Your loan officer may refer you to a credit repair agency if any major credit issues are discovered.

Meet with Georgia Choice Realty to determine your home purchase needs. Let us show you properties on the MLS that currently meet your home buying criteria. We will set up an email campaign that will email you alerts of brand new listings that meet all of the home buying criteria that you specify.

3 Months Before Your Target Move Date:

Get Mortgage **Pre-Approval** thru your loan officer. Mortgage **pre-approval** is where a mortgage loan underwriter at a bank tells you that your loan is approved. They will tell you how much you are approved for and what your down payment will be. You will have to submit all applicable documentation such as 2 years tax returns, 3 months bank statements, recent pay stubs, W-2'S etc. My mortgage pre-approval amount is \$_____ with a down payment of \$_____ for a total home purchase price of \$_____.

If buying your home with cash, obtain bank statement(s) that show a balance equal to or more than your projected home purchase price and submit those items to your buyer's agent. Be sure to mark through any identifying information (other than your name) such as account numbers and social security numbers on these statements. If purchasing through a corporation or LLC, please provide a copy of your corporate charter and articles of incorporation.

Begin looking at homes with Georgia Choice Realty. If you see properties you like on the MLS, we can make an appointment to get inside. Let's begin making offers on properties that you love and that meet all of your home buying criteria!

1 to 2 Months Before Target Move Date:

Your home should be under contract at this point with a closing date at or near your target move date.

Target Move Date!

Let's close on your new home! Be sure to tell all of your friends about the great service you received from Georgia Choice Realty!





Buyer Information Form

Buyer		Co-Buyer	
Buyer Name		Co-Buyer Name	
Cell Phone #	Best Time To Call	Cell Phone #	Best Time To Call
Home Phone #	Best Time To Call	Home Phone #	Best Time To Call
Work Phone #	Best Time To Call	Work Phone #	Best Time To Call
Email Address:		Email Address:	
Mailing Address		Mailing Address (If Different from Buyer Address on left):	
Preferred method of Contact (Check All That Apply) <input type="checkbox"/> Home <input type="checkbox"/> Cell <input type="checkbox"/> Work <input type="checkbox"/> Email <input type="checkbox"/> Text Msg Other _____		Preferred method of Contact (Check All That Apply) <input type="checkbox"/> Home <input type="checkbox"/> Cell <input type="checkbox"/> Work <input type="checkbox"/> Email <input type="checkbox"/> Text Msg Other _____	

Property Information / Criteria

Price Range Minimum \$ _____ Price Range Maximum \$ _____

Location(s) in which you are looking to purchase your next home: (Please Be Specific as possible): _____

Desired Property Features including Number of Bedrooms and Baths: _____

Other Information

When are you looking to purchase a home? _____

Looking to Purchase a home with Mortgage All Cash Lease / Purchase

Have you been prequalified for a Mortgage? Yes No

Are you selling a current residence? Yes No Is it currently listed? Yes No

If selling your current residence, I am looking to: Sell My Current Home First Buy a New Home First

Agent Name _____ Agent Phone # _____

Would You Like to receive daily property email alerts based on the criteria given above? Yes No

Other Comments / Concerns: _____





ABOUT US

Georgia Choice Realty, LLC is a husband and wife team located in Snellville, GA. We specialize in selling residential homes located in Gwinnett County and surrounding communities.



BRADLEY TAYLOR, REAL ESTATE BROKER

Bradley is the founder and manager of Georgia Choice Realty, LLC. Bradley graduated from the University of Georgia in 1998 with a Bachelor's Degree in Finance. While attending the University of Georgia he developed a passion and interest in real estate investing and real estate sales. Bradley first obtained his real estate license in 2000 and has been practicing real estate sales ever since. Bradley is a dedicated real estate agent and husband. He strives to provide customers with exceptional service and win-win outcomes. He is totally dedicated to his clients and their needs. Bradley is a technology guru and strives to discover more and better ways to use technology for the benefit of his clients.



JADE TAYLOR, REAL ESTATE AGENT

Jade is Brazilian by birth and American by heart. Jade is the glue that holds us together. Jade is fluent in English, Spanish and Portuguese. Before becoming a real estate agent, Jade worked for the largest bank in Brazil handling and facilitating trade and currency exchange transactions amounting to millions of dollars daily. She is very detailed and customer service oriented. Here at Georgia Choice Realty, Jade specializes in finding that perfect home for each of her clients. Jade is well known for her friendly and outgoing personality. She will guide you through the entire real estate sales process and handle your transaction in a kind and professional manner.

THANK YOU!

We hope you have found the content in this e-book valuable. If you have any questions about the home buying process that are not contained in this e-book, please do not hesitate to give us a call at 678-261-4901. You can also send us an email at homes@georgiachoice Realty.com. We look forward to serving you for all of your real estate needs!

