



What To Know When Choosing Your *First Home?*

The ULTIMATE Home
Buying Guide!
Your dedicated NW
Georgia & NE Alabama
Realtor
Ashleigh Murray



Are you a first-time homebuyer and feeling overwhelmed with choosing the perfect home? Don't worry I've got you covered!

Navigating the home-buying process can be overwhelming, but it doesn't have to be. With my expertise and guidance, you can streamline the process and find your dream home. At Key To Your Home Realty, we prioritize your needs and provide personalized service. We'll work closely with you to understand your specific requirements and help you make informed decisions. Our commitment to integrity and transparency ensures a smooth and stress-free experience. Let's work together to turn your homeownership dreams into reality.

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We can help...

You don't want to go into buying your home alone!

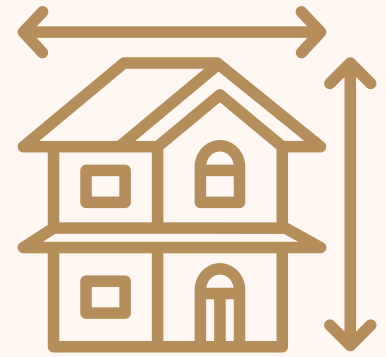
Let me...

- *Identify your needs and wants!
- *Give you accurate information on your desired neighborhoods, communities, schools etc.
- *Help find the best financial options for you.
- *Evaluate and schedule showings for homes of interest!
- *Be knowledgeable and proficient with all documents and agreements.
- *Make sure all contingencies and dates are known to all parties.
- *Negotiate the terms and price on your behalf and in a rational form to be in a better bargaining position.
- *i will be doing my due diligence and monitor the entire process to ensure no hiccups and a smooth transaction for all.
- *Then get you your keys and celebrate!



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What is a exclusive buyer's brokerage agreement?



As of August 17th 2024 with the NAR settlement being settled, sellers now have the option to pay the buyer's agent compensation or not. So this is now an added expense for most buyers. (Not all). This agreement protects you as the buyer and your real estate agent. The agreement can be for as long as you feel comfortable. The average I would say is six months. When you sign this agreement you are simply agreeing to work with an agent that by Law has to act in your best interest. Also most agents and brokerages will not schedule showings or show you a home without this being signed. There is a Pre-showing agreement your agent will ask the listing agent for which will state if that seller is offering compensation to your agent. On average is 3%. As your dedicated Realtor I am here to protect your needs and help you make the most important decision of your life!

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The process of buying a home!



HOME BUYING PROCESS *in nine simple steps*

- 1 Find the right agent
- 2 Prepare finances
- 3 Get pre-approved
- 4 Start home shopping
- 5 Make an offer
- 6 Order inspection
- 7 Order an appraisal
- 8 Schedule the move
- 9 Closing day

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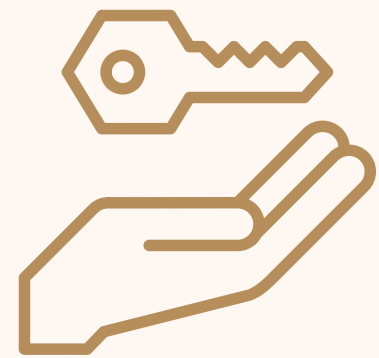


Homebuyers Checklist

This checklist will remind you of some of the information we have covered within the Buyer’s Guide. Just let us know if there’s something you feel you need more information about.

- ☐ **Budget.** Look at your monthly income and monthly expenses and determine how a house might fit in. How much can you really afford? Don’t forget to include taxes and insurance in your projected costs!
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- ☐ **Check your Credit.** The condition of your credit may influence the financing available to you for purchasing a home, so it’s important to understand your creditworthiness early in the process. Get your free annual credit report at www.annualcreditreport.com and check for errors or unresolved issues. Make sure to correct any mistakes with the credit bureaus.
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- ☐ **Collect your Documents.** Gather pay stubs, bank account statements, W-2s, tax returns for the last two years, statements from current loans and credit lines, and names and addresses of your landlords for the past two years – lenders are going to want to see these when you’re working on financing.
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- ☐ **Find lenders and get pre-qualified or pre-approved.** We will happily make some lender suggestions based on those whom have represented our clients well in the past. You may also speak with your local bank or credit union.
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- ☐ **Start your Search.** We will help you find neighborhoods and homes that fit your needs and your budget. We’ll then help narrow down the options by comparing those houses, prices, features, neighborhoods, and demographics.
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- ☐ **Make the Offer.** You’ve found the perfect home and now it’s time to work with your agent to submit an offer! Your submission will include the terms of the offer and a good faith deposit. Keep in mind that the Seller looks for the best offer, not just the highest price.
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- ☐ **Do an Inspection.** You should always be aware of both the good and the bad before you buy a house, so it’s critical that you have a professional inspection done.
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- ☐ **Confirm Financing.** Now that you know the house price and terms of the sale, go back to your lender to get your financing approved.
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- ☐ **Prepare to Close.** In preparation for closing, your lender may ask you for more information on your finances and the property – you’ll also need to organize your down payment, prepare to pay for any closing costs, get a property insurance policy, title insurance, and a host of other things. Ask lots of questions and be sure you understand everything you sign or agree to.
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- ☐ **Schedule Closing.** We will work with you and your lender to schedule a convenient closing date, time, and location. At the closing, you’ll sign deed and mortgage documents, among other things, and at the end you’ll be handed the key to your new home!

Closing costs? What to expect!



Closing costs can vary depending on the negotiations! They can also be costly. It is important to make sure you have money for your down payment if needed and these costs...

- *Closing attorney fees
- *Title transfer/insurance fees
- *Home owners insurance
- *Loan application if applicable
- *Appraisal fee
- *Real estate taxes
- *Government filing fees
- *Escrow establishment
- *Intangible tax
- *Prorated interest
- *Utilities deposits
- *Discount points
- *Home inspection

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Home Buying Power!

Before Searching for a home you always want to obtain a pre-qualification letter from your lender, not a pre-approval. The difference is with the pre-qualification letter you are guaranteed the loan for that amount, and the lender has given you the green light. Pre-approval just states that you could be approved for this amount if everything goes as planned. Simplified I should say. Once you have the letter you can shop for houses. Once you find one you love your agent will then write up an OFFER on that property. Once an offer is approved you will then be in escrow and on your way to closing on your home. I always suggest getting an inspection. You don't want to go buy a home and then a month later the HVAC breaks down, or water is leaking etc. An inspection in Georgia averages \$300-500. Same goes for the appraisal which your lender should order. Once everything comes back good you are ready to move forward with your closing date, and get your keys!

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Congratulations! You're one step closer to finding your dream home! But why stop there? Working with a professional realtor can make your home-buying experience smoother and less stressful.

Please feel free to contact me today to start your journey to homeownership. Let us help you find and make your dream home a reality!





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Follow me on social media
for more tips, tricks, and
advice!

