



WELCOME 2026

Your 90-Day Path to Homeownership

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You're taking the first step toward a major life milestone — becoming a homeowner.

Congratulations.

Let's make the next 90 days clear, strategic, and completely doable.

This guide walks you through *exactly* what to focus on (and what not to stress about), week by week.

Think of this as the “real advice your future self wishes you had.”



Set the Foundation (Days 1–30)

This first month is all about clarity. No guessing.
No overwhelm. Just direction.

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Week 1

Get real about your numbers

Before touring homes, do this:

- Pull your credit report (free annually).
- Check your debt-to-income ratio (DTI) — it impacts what you qualify for more than most people think.
- Know your savings situation: down payment, closing costs, and a small buffer for life things (cars break, Target exists).

👉 This isn't about being perfect. It's about being prepared.

WHAT IS DTI?

Your debt-to-income (DTI) ratio helps you assess your financial health and your ability to take on new debts, like a mortgage.



Calculate your DTI

RENT	
CREDIT CARD	
CAR + INSURANCE	
PHONE + INTERNET	
UTILITIES	
STUDENT LOANS	
SUBSCRIPTIONS	
FITNESS	
OTHER	
TOTAL EXPENSES	
÷ GROSS INCOME	
DEBT-TO-INCOME %	

quick tip:

A DTI under 36% is considered strong. Between 37%–43% still works, but you may benefit from lowering a few debts. Above 45% can make qualifying harder, so it's smart to talk with a lender about improving your numbers or structuring your loan.



Week 2

Have a Strategy Call With Your Lender

This isn't just about "getting pre-approved." It's about:

- Understanding your realistic purchase range, not the number on paper.
- Knowing how much your monthly payments will actually feel like, including taxes, insurance, HOA, utilities.
- Learning what loan programs fit your situation (not every buyer needs 20% down—most don't).

☞ Your lender should make you feel informed, not intimidated.

Define Your Non-Negotiables

A house that fits your lifestyle beats a house that just "looks good online."

Ask yourself:

- What does a typical day look like for you?
- How important is commute, community, walkability, schools, or quiet?
- Do you want a project... or do you want peace?
- What does "home" actually feel like to you?

☞ Clarity now = fewer compromises later.

Week 3

Build Your Homebuying Team

Your agent + your lender = your homebuying brain trust.

Good fit matters. You want:

- Clear communication
- Local expertise
- Someone who keeps it real, not just “positive”
- A guide, not a salesman

☞ If you wouldn't want to grab coffee with them, you probably don't want to buy a house with them.

Week 4

Create a “Buying Plan” You Can Stick To

In a quick meeting, we'll map out:

- Target neighborhoods
- Expected competition level
- Timeline
- Your must-haves vs. nice-to-haves
- How fast we need to act on the right home

☞ A plan turns the process from chaotic to confident.



Part 2: Begin the Search

(Days 31–60)

This is where things start to feel real — **on purpose.**

Week 5

Start Touring Homes

A few tips to tour smart, not stressed:

- Don't fall for perfect photos.
- Look at the age of mechanicals (roof, furnace, AC, water heater).
- Pay attention to noise, natural light, and layout “flow.”
- Keep notes — homes start to blend together.

👉 Homes aren't HGTV — they're lived in. We focus on potential + value.



Watch for the 3 Types of Red Flags

Not all issues are deal-breakers. These usually are:

- Structural problems (foundation, major cracks)
- Water issues (soaked basements, staining)
- Location concerns (backing to loud roads, awkward access)

Everything else? Often fixable.

Week 6

Refine Your Search in Real Time

After 3–5 tours, you'll know much more about what truly matters.

We adjust:

- Neighborhood
- Price point
- Home style
- Commute expectations
- Your comfort zone with cosmetic vs. major work

👉 Flexibility is your superpower in this market.

Week 7

Understand Market Patterns

2026 buyers have an edge if they watch for:

- Days-on-market trends
- Seasonal pricing dips
- Motivated sellers
- Micro-markets inside neighborhoods
- Homes that need “vision” but not “construction loans”

👉 We're looking for opportunity, not popularity.



Part 3: Make Your Move (Days 61–90)

This is where strategy meets timing.

Week 8

When You Find “The One,” Move Smart — Not Scared

Here’s what we do:

- Review comps, not guesses
- Understand seller motivation
- Write offers that stand out without overspending
- Position terms (timing, credits, inspection flexibility) to your advantage

👉 A strategic offer beats an emotional one every time.





Week 9

Inspections: What Actually Matters

Inspections aren't about making the home perfect. They're about awareness.

We focus on:

- Safety issues
- Structural information
- Major repairs
- Long-term maintenance items

Small fixes? Paint colors? Scratches?
Not worth derailing a deal.

Week 10

Appraisal + Loan Process

The appraisal is simply a value check — not a judgment on your taste.

If it comes in low:

- We review comps
- Your agent negotiates
- Your lender reevaluates options
- We adjust strategy

👉 There's almost always a solution.

Week 12

Final Walkthrough + Closing

This is where it becomes official.

We check:

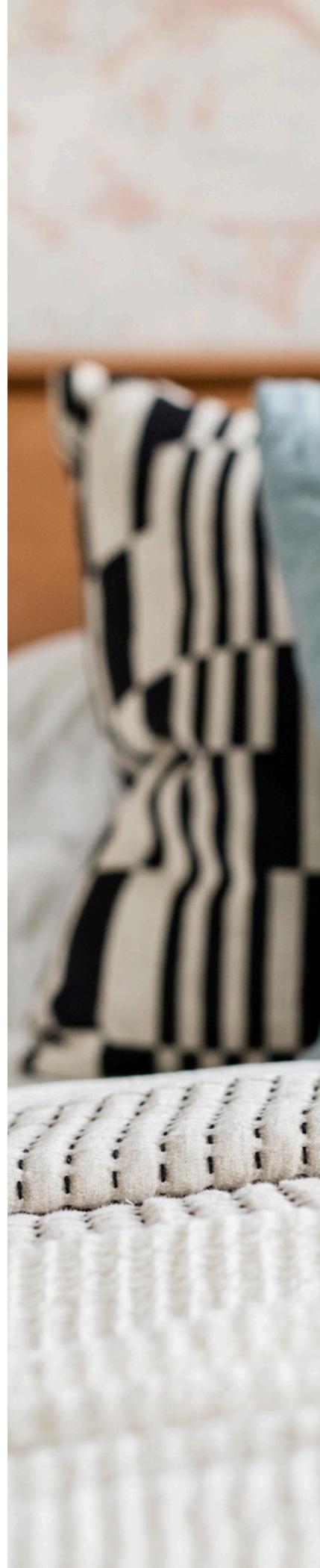
- Functioning systems
- Agreed-upon repairs
- No surprises since the last visit

Then you sign papers, get keys, and begin a whole new chapter.

You Did It — You're a Homeowner.

And you didn't do it by guessing, panicking, or doom-scrolling listings.

You did it with intention, clarity, and a 90-day plan that actually makes sense.



YOUR HOME MATTERS

I believe in going
above and beyond to provide top-tier
service and an exceptional selling
experience.

Angela Gentry

YOUR LOCAL REAL ESTATE AGENT

Let's connect

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