



GREG OZBURN

REAL ESTATE

BUYER'S GUIDE

YOUR HOME BUYING GUIDE



COLDWELL BANKER
UPCHURCH REALTY



CONTENTS

*well hello
there!*

01 | ABOUT

02 | THE STEPS

03 | DO YOU NEED AN AGENT?

04 | PRE-APPROVAL

05 | MAKING AN OFFER

06 | ELEMENTS OF AN OFFER

07 | HOME OPERATING COSTS

08 | HOW MUCH CAN I AFFORD?

09 | MOVING CHECKLIST

10 | THE BROKERAGE

11 | FAQ'S



**COLDWELL
BANKER**
UPCHURCH
REALTY

GREG OZBURN



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My name is Greg Ozburn, a licensed REALTOR with 20 plus years of sales and marketing experience. I specialize in helping guide clients through the selling process, from listing and pricing your home, preparing it to sell, and getting you the best value for the sale in the shortest amount of time.

I will work relentlessly on my client's behalf to help them achieve their desired real estate goals. This begins by building meaningful relationships with clients, listening to their needs and staying in constant communication to guide clients to make informed, intelligent decisions whether buying or selling.

I will help you sell your home using the latest marketing tools to expose your property to the widest range of qualified buyers to get you the best value for the sale in the shortest amount of time. I believe it's crucial to partner with an agent who will be your real estate advisor for life not just the upcoming transaction. My personal commitment and passion to exceed the expectations of my clients separates me from the average real estate agent.

THE TEAM

*where it
all starts*



Coldwell Banker Upchurch Realty is the
#1 listing brokerage in the
Greater Athens Market.

The sales team consists of over 130
active agents currently working with
buyers and sellers in more than 10
counties.

The office team consists of 10 plus
brokers and specialized associates that
assist in all aspects of the buying and
selling process.

The Coldwell Banker brand is the #1
most-visited residential real estate
brand online.

Comcore Media Trands 2020





THE STEPS

A QUICK LOOK AT THE ENTIRE
HOME BUYING PROCESS

GET PRE-APPROVED

From knowing what you can afford to being more attractive to sellers, this step is essential.

CHOOSE YOUR AGENT

One whose personality meshes with your own and whose experience can work in your favour!

GET INFORMED

Learning about the current market conditions will give you a leg up when looking for a house.

START HUNTING

We'll take note of your requirements and start searching for properties that fit the bill!

*one step at
a time!*

FIND YOUR HOME

Consider what's important to you when choosing an area like schools and commuting time.

MAKE AN OFFER

We'll draw up an offer and negotiate on your behalf.

COMPLETE INSPECTION

Home inspections will ensure the home doesn't have any costly defects.

MOVING DAY

Congratulations! Your home is sold! Schedule the closing, hand off keys and collect the cheque!



DO YOU NEED AN AGENT?

*explore your
options*

Most of the homes you'll be viewing will be listed by a Realtor. The sellers will have hired someone to represent their best interests and you should have the same. When it comes to negotiating, buyer's agents know how to negotiate on your behalf. A buyer's agent's priority is making sure you as the buyer get the best deal for the best home.

PRE-APPROVAL

Mortgage pre-approval should be your first step when you start the home buying process. If you are pre-approved, it means that a lender has stated that you qualify for a mortgage loan based on the information you have provided.

WHY SHOULD YOU GET PRE-APPROVED?

YOU'LL KNOW
WHAT YOU
CAN AFFORD

YOU'LL BE MORE
APPEALING TO
SELLERS

REALTORS WILL
KNOW YOU ARE
SERIOUS

THERE IS
ZERO COST
TO YOU



MAKING AN OFFER

SO YOU FOUND "THE ONE". HERE'S WHAT YOU NEED TO KNOW ABOUT MAKING AN OFFER ON YOUR DREAM HOME.

The time has come to make an offer. You'll need to decide the terms and conditions of what you want to offer the Seller (price, closing date, conditions, etc.) Don't worry, we'll walk you through everything.

If yours is the only offer, we might want to include some conditions like financing and home inspection, if we are in competition it's wise to remove any conditions (especially in a seller's market) to make your offer as competitive as possible.

Making an offer is an exciting and stressful event but we'll help you choose the best strategy to get you the home you want.

*let's make
a deal!*



OFFER ELEMENTS



PRICE

The price you are willing to pay for the home. We will help you understand the market and what to offer.



DEPOSIT

Shows good faith applied against the purchase of the house when the sale closes (typically 5%).



TERMS

Terms include the total price offered and the financing details.



CONDITIONS

Conditions are items that must be completed or fulfilled before the closing.



INCLUSIONS/EXCLUSIONS

Your offer may be contingent on certain items being either included or excluded in the sale.



CLOSING

The day the title of the property is legally transferred and the transaction of funds finalized.

HOME OPERATING COSTS

THE PRIMARY COSTS OF OWNING A HOME CAN BE BUCKETED
INTO TWO CATEGORIES: UPFRONT AND ONGOING COSTS.
LET'S TAKE A LOOK AT EACH...

*budget me
happy!*

\$3,192

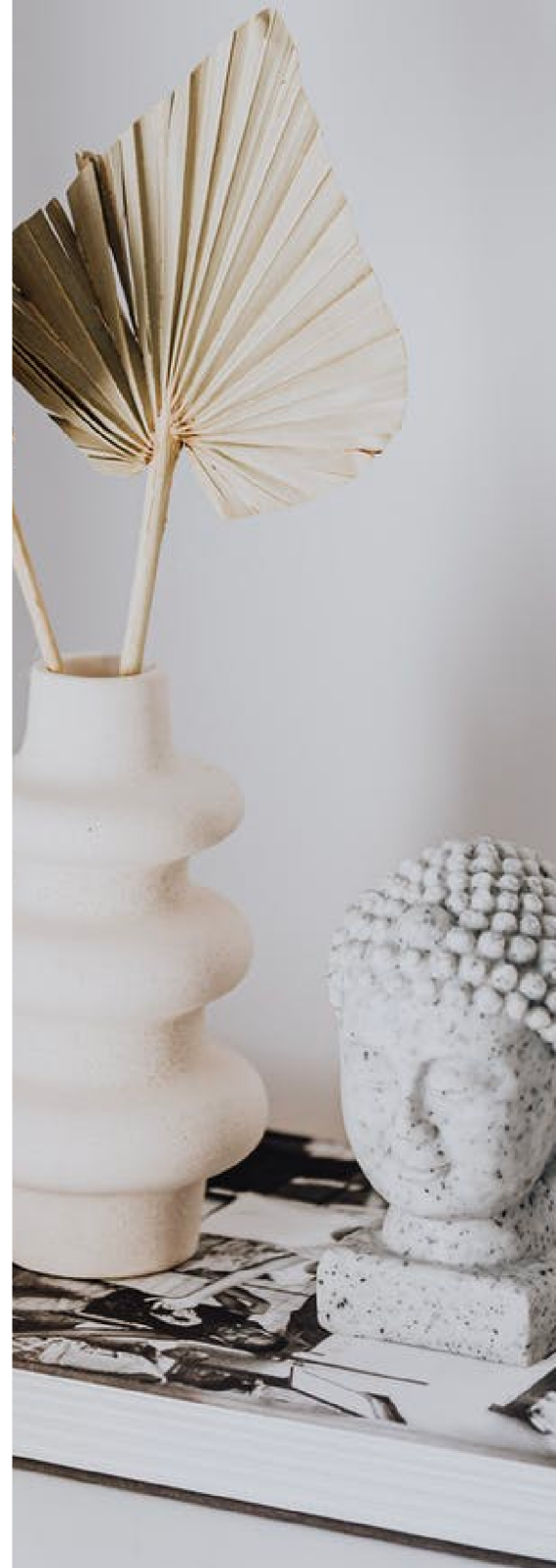
THE AVERAGE YEARLY AMOUNT
SPENT BY HOMEOWNERS ON HOME
MAINTENANCE AND REPAIRS

UPFRONT COSTS

- **MOVING COSTS** - Moving supplies, renting a truck, and booking movers. (\$550 and \$2,000)
- **CLOSING COSTS** - Usually between 2% to 5% of the purchase price.
- **DOWN PAYMENT** - Varies but Conventional ones require 3% at minimum.
- **FEES AND TAXES** - These include real estate taxes and fees charged by the city, county, state, or federal government.

ONGOING COSTS

- LANDSCAPING + YARD WORK
- WATERING THE LAWN
- MAINTAINING THE HVAC SYSTEM
- REPLACING AIR FILTERS
- PEST TREATMENTS AND PREVENTION
- REPLACING BATTERIES IN SMOKE AND
- CARBON MONOXIDE DETECTORS



SO, WHAT CAN YOU AFFORD?

TOTAL MONTHLY INCOME



\$

The total you make in a month before taxes

+

X 30%



\$

amount available for mortgage payments and taxes

=

\$

DIVIDE TOTAL BY 12 (MONTHS)



YOUR MAXIMUM MONTHLY HOUSING PAYMENT

MOVING CHECKLIST

4 WEEKS BEFORE MOVE

- ☐ Collect moving boxes
- ☐ Request time off from work for moving day
- ☐ Book your movers
- ☐ Start packing up rarely-used items
- ☐ Register your kids at their new school
- ☐ Pack a little every day to take the overwhelm out of the process

2 WEEKS BEFORE MOVE

- ☐ Prep meals for the next two weeks
- ☐ Return any borrowed items from neighbours or friends
- ☐ Cancel/transfer memberships
- ☐ Forward your mail
- ☐ Update your driver's license
- ☐ Label all boxes (include a checklist of everything inside)
- ☐ Have your new home professionally cleaned (if vacant)

3 WEEKS BEFORE MOVE

- ☐ Confirm parking for movers
- ☐ Start collecting items for donation in one place
- ☐ Notify utility companies
- ☐ Book cable and internet installation appointment
- ☐ Find a new doctor/dentist if you're moving out of town
- ☐ Make arrangements for your pets/kids on moving day

1 WEEK BEFORE MOVE

- ☐ Donate any items for donation
- ☐ Clean your current home for the next resident
- ☐ Drain your hoses
- ☐ Pack a kit for the first couple of days in your new home with (toilet paper/food/essentials)
- ☐ Finish packing

THE RESULTS ARE IN

Zillow Review - 4/12/2023

"Greg is very down to earth, easy to talk with, and ALWAYS helpful. He is the one realtor that I felt had my best interest in mind. He was patient and always willing to show me another property, provided good insight, and valuable advice in formulating each offer. I highly recommend giving Greg a call if you are looking for a honest representative who will help you every step of the way." - Jim K.

Realtor.com Review - 4/6/2023

Greg is nothing short of amazing to work with! This was our first home purchase, and he walked us through every step. He was more than willing to look at any house as we explored what we really wanted and needed in a space. He did his research on the properties, and any questions we had was quick with information. If we ever decide to sell and buy again, I would do it all over again, but only with Greg. - Cindi M.

Realto.com Review - 3/2/2023

I highly recommend working with Greg on your next home purchase, he will not disappoint! Greg helped us purchase our home, he is very responsive , honest and worked hard to show us the properties we wanted to see quickly (very important in today's market) I will definitely work with Greg in the future. - Francisco H.

Realtor.com Review - 1/26/2023

It was a pleasure working with Greg. He is conscientious, respectful and constantly working to make sure that everything runs smooth from the listing of the property to the signing of the last paperwork. I would highly recommend Greg to help in the sale or purchase of a home. - Brenda V.



DO I HAVE TO PAY ANYTHING TO MY REALTOR?

No. Usually, real estate commissions are paid by the Seller and are split between the agent who represents the Seller (the 'listing agent') and the agent who represents the Buyer (the 'buyer's agent').

WHEN IS THE BEST TIME TO BUY?

As soon as you have money saved for your downpayment and are ready to take on the responsibilities of home-ownership. If you already own a home the best time to buy is when you are ready. Often your lifestyle will dictate when you should move ie. your kids are off to college, or your family is growing and you need more room.

SHOULD I BUY OR SELL FIRST?

It depends on whether or not you can afford to carry 2 mortgages which could occur if you find your new home before your current home sells.

DO I NEED PRE-APPROVED FINANCING?

Getting pre-qualified is one of the first steps in buying a home. We wouldn't want to waste your time, or the seller's time by showing You a home that's not within Your budget or having no idea what our price range is.

DO I REALLY NEED A HOME INSPECTION?

A little investment up front can potentially save you lots of money down the road. An inspector will make sure there aren't any serious issues with your home before buying.

FAQ'S



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