

— Essential Guide for Finding Your Dream Home —

BUYER'S GUIDE



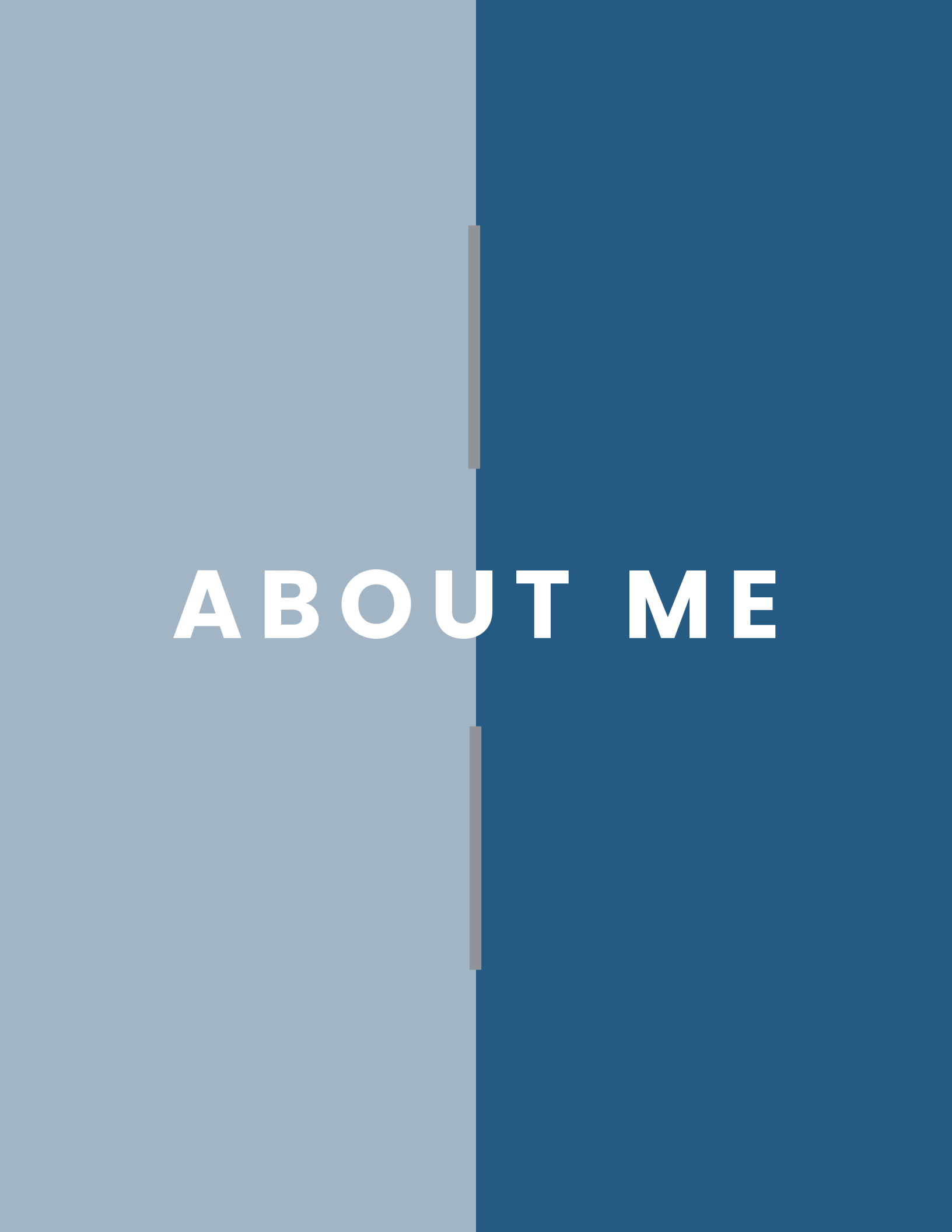
404-606-7337



aimeemcbrier.com



aimeemcbrier@gmail.com



ABOUT ME



AIMEE MCBRIER

REAL ESTATE AGENT



facebook.com/aimeemcbrierrealty



instagram.com/aimeemcbrierrealty

Hi there!

My name is Aimee, and I am a passionate real estate agent who loves to help clients find their dream home. With 20 years of experience in the industry, I have developed a deep understanding of the local market and pride myself on my ability to provide top-notch service to my clients. My approach is centered around building strong relationships with my clients and getting to know their unique needs and preferences. I am dedicated to providing personalized attention, excellent communication, and a commitment to ensuring a smooth and stress-free transaction. I am honored to be a part of your home buying journey and look forward to working with you!



404-606-7337



aimeemcbrier.com



aimeemcbrier@gmail.com



3111 E HIGHWAY 34; SUITE C, NEWNAN, GEORGIA 30265

HOME BUYING PROCESS

1

FIND A REAL ESTATE AGENT

Choose a real estate agent to help you navigate the market, find properties that fit your needs, and guide you through the process.

2

PREPARE YOUR FINANCES

Determine your budget, get pre-approved for a mortgage, research neighborhoods that fit your budget and lifestyle

3

START YOUR SEARCH

Use online real estate websites, attend open houses, and work with your agent to find homes that fit your criteria.

4

MAKE AN OFFER

Once you find a home you like, work with your agent to make an offer. The offer should include the purchase price, contingencies, and a deadline for the seller to respond.

5

GET A HOME INSPECTION

Hire a licensed home inspector to evaluate the condition of the home and identify any issues that need to be addressed.

6

GET A HOME APPRAISAL

A home appraisal is an evaluation of the property's value by a professional appraiser. The appraiser will consider factors such as the home's size, location, condition, and comparable sales in the area.

7

CLOSE THE DEAL

Once the seller accepts your offer, work with your agent, lender, and attorney to finalize the transaction.

8

MOVE IN

Congratulations, you're now a homeowner! Coordinate with movers and utilities to make a smooth transition into your new home.



AIMEE MCBRIER
REALTOR

One fact about buying a house is that it can be a significant investment that may appreciate over time, providing the potential for long-term financial stability and wealth-building opportunities.



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TERMS TO KNOW

DOWN PAYMENT

The initial amount of money paid by the home buyer to the seller to secure the purchase of the property.

MORTGAGE

A loan provided by a lender to the home buyer to finance the purchase of a home.

APPRAISAL

An estimate of the value of the property performed by a licensed appraiser to determine its fair market value.

HOME INSPECTION

A detailed examination of the property by a licensed home inspector to identify any potential issues that could affect the sale or value of the property.

CONTINGENCY

A condition that must be met in order for the sale to proceed, such as the buyer obtaining financing or the completion of a satisfactory home inspection

OFFER

A proposal to buy a property, including the price and terms of the sale.

CLOSING COSTS

Fees associated with the purchase of a home that are paid at the closing of the sale. This may include appraisal fees, title insurance, and attorney fees.

DISCLOSURE

The seller's obligation to disclose any known defects or issues with the property that could affect its value or safety.

TITLE

The legal right to own and sell the property, which is conveyed to the buyer at closing.

ESCROW

A third-party account that holds funds, documents, and other items related to the sale of the property until the transaction is completed.

UNDER CONTRACT

A stage in the sale process where the seller has accepted an offer, but the sale has not yet been finalized.

CLOSING

The final step in a real estate transaction where the buyer pays for the property and the seller transfers ownership.

08 STEPS TO BECOMING A HOMEOWNER

1

FIND A REAL ESTATE AGENT

2

PREPARE YOUR FINANCES

3

START YOUR SEARCH

4

MAKE AN OFFER

5

GET A HOME INSPECTION

6

GET A HOME APPRAISAL

7

CLOSE THE DEAL

8

MOVE IN



**PREPARE
TO BUY**



FIND A REAL ESTATE AGENT

Choosing a real estate agent whom you trust and feel comfortable with can be as challenging as finding your dream home. Given the significant investment you are about to make, it's crucial to work with an agent who is as committed to your needs as you are.

With me, you can feel confident that I will help you find your dream home and guide you through the entire home buying process.

OUR EXPERTISE

I possess industry knowledge that goes beyond what's available to the general public. This specialized knowledge can help you find the right home at the best possible price, based on market trends and other factors.

NEGOTIATING SKILLS

With my experience and expertise, I can guide you through the home buying process and help you make informed decisions. I know how to navigate complex negotiations to ensure that you get the best value for your investment.

PROFESSIONAL STANDARDS

I hold myself to the highest standards of professionalism. I undergo regular training and compliance checks to stay up-to-date on changes in legal and administrative procedures. This ensures that you receive reliable and accurate guidance throughout the home buying process.

CUSTOMER SERVICE

I believe that customer service is key. I'm committed to providing exceptional service and answering any questions or concerns you may have. I treat my clients with the same level of respect and care that I would want for myself.

PREPARE YOUR FINANCES

DETERMINE YOUR BUDGET

Determine how much you can afford to spend on a home, taking into account your income, expenses, and debts. This includes not only the mortgage payment but also property taxes, homeowner's insurance, and home maintenance costs.

GET PRE-APPROVED FOR A MORTGAGE

This will give you a clear idea of how much you can afford and will make the home buying process smoother.

It's important to research and compare mortgage rates and terms from different lenders to find the best option for your financial situation.



PREPARE YOUR FINANCES

DOWN PAYMENT

The down payment is the initial amount of money paid by the home buyer to the seller to secure the purchase of the property. The down payment typically ranges from 10% to 20% of the home's purchase price.

IMPROVE YOUR CREDIT SCORE

A good credit score can help you secure a lower interest rate on your mortgage. Pay down any outstanding debts and avoid making late payments to improve your credit score.





**FIND YOUR
DREAM HOME**



START YOUR SEARCH



MAKE A LIST OF MUST-HAVES AND NICE-TO-HAVES

Create a list of features you need in a home, such as the number of bedrooms and bathrooms, location, and yard size, as well as features that would be nice to have, but are not essential.



RESEARCH NEIGHBORHOODS

Research the neighborhoods you are interested in, taking into consideration factors such as schools, safety, access to public transportation, and local amenities.

ATTEND OPEN HOUSES AND HOME SHOWINGS

Attend open houses and home showings to get a better sense of the homes you are interested in. Take notes and pictures to help you remember each home.

MAKE AN OFFER

Once you've found a property you're interested in, work with your real estate agent to submit an offer to the seller. Your offer should include the purchase price, contingencies, and any other terms and conditions you want to include.

A photograph of a bright, modern living room. The room features white walls, a white fireplace mantel, and a window with a white frame. On the mantel, there are two tall, thin, dark-colored vases. A round, silver mirror is mounted on the wall above the mantel. To the left of the fireplace, there is a small wooden stool with a potted plant on it. A wicker basket filled with magazines is on the floor next to the stool. The floor is made of light-colored wood. A patterned rug is visible in the foreground.

PREPARE FOR NEGOTIATIONS

The seller may counter your offer with a different price or terms. Be prepared to negotiate and work with your agent to come up with a counteroffer.

BE FLEXIBLE

Negotiations may require some give and take. Be open to compromise and consider factors such as the condition of the property, market trends, and the seller's motivation for selling.

GET A HOME INSPECTION



A home inspection is an evaluation of the home's condition and structure by a professional home inspector. The purpose of the inspection is to identify any issues that may affect the value of the property or pose a safety hazard.

During the inspection, the inspector will evaluate the home's electrical, plumbing, HVAC, and other systems, as well as the roof, foundation, and overall structural integrity. The inspector will also look for evidence of water damage, pest infestations, and other potential issues.

Based on the findings, the inspector will provide a detailed report outlining any issues that were identified. This report can be used to negotiate with the seller for repairs or to adjust the purchase price.





FINAL STEPS



GET A HOME APPRAISAL

During an appraisal, the appraiser will consider various factors such as the home's size, location, condition, and comparable sales in the area. They will then provide an estimated value of the property based on their analysis.

Understand that the appraisal can impact your financing, as lenders use the appraisal to determine the amount they will lend you.



APPRAISAL CONTINGENCY

It is common for buyers to include an appraisal contingency in their purchase agreement, which allows them to back out of the purchase if the appraisal comes in lower than the purchase price.

APPRAISAL COST

The cost of the appraisal is typically paid by the buyer and can range from a few hundred to a few thousand dollars, depending on the type of appraisal and the size of the property.

HOMEOWNER'S INSURANCE

Be sure to obtain homeowner's insurance to protect your investment in the home.

PROPERTY TAXES

The appraisal can impact your property taxes, as the assessed value of the property is used to determine the amount of property taxes you will owe. If the appraisal comes in higher than expected, you may need to budget for higher property taxes.

CLOSE THE DEAL

REVIEW THE CLOSING DISCLOSURE

A few days before the closing, you will receive a closing disclosure from your lender that outlines the final details of your loan, including the loan terms, interest rate, and closing costs. Review it carefully to make sure everything is accurate.

CONDUCT A FINAL WALKTHROUGH

Before closing, conduct a final walkthrough of the property to ensure that any repairs or requested changes have been made and that the property is in the same condition as when you made your offer.

REVIEW AND SIGN CLOSING DOCUMENTS

During the closing, you will review and sign several documents, including the mortgage note, the deed of trust, and the settlement statement. Review them carefully and ask your agent or attorney any questions you may have.

PAY CLOSING COSTS

You will be required to pay closing costs, which may include appraisal fees, title insurance, attorney fees, and other charges.

MOVE IN

CONGRATULATIONS ON CLOSING THE DEAL AND BECOMING A HOMEOWNER!

Moving in is an exciting step in the home buying process. Here's what to expect when you're ready to move into your new home

- Hire a moving company
- Pack and label your items
- Transfer utilities
- Change your address with the post office and relevant organizations
- Unpack and settle in
- Explore your new neighborhood





AIMEE MCBRIER
REALTOR

OUR CUSTOMER REVIEWS



Laurie Shea

"We have never had a better selling/buying experience than we had with Aimee! She is simply amazing and walked us through the entire process! She kept us informed and was always available to answer any questions we had! She found the perfect couple to buy our house within 2 weeks! She was very patient as we looked for our new home and she found us the perfect one! If you are ever in need of a realtor Aimee is the one you want!! 5 stars!"



Kelly Hartness

"Selling my grandparents house was one of the hardest things I've had to do. Aimee made the entire process easy as possible. She is always willing to answer any questions and takes the time to explain whatever is needed! She is an amazing person and a phenomenal realtor! I will be purchasing a home very soon and wouldn't use anyone but Aimee. ☐"



Kylie Small

"Aimee has been the absolute kindest, patient, and helpful person to me during this move. This is my first time moving into an apartment and she's been there for me every step of the way! From the initial call about my new apartment, to questions on utilities and where/when to drop off rent, Aimee's been there ready to help me out! Give this girl a raise!"



Rebecca Cook

"I could not asked for a better realtor to market my home. She offered me good advice when needed. Always promptly addressed my concerns and handled the showings very efficiently as I was still living in the house. I do not hesitate to recommend her highly."



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RESOURCES

POWER COMPANIES

Georgia Power | 1 (888) 660.5890

Coweta-Fayette EMC | (770) 502.0226

INTERNET, CABLE, & PHONE

AT&T | 1 (866) 749.3290

WOW | 1 (866) 376.7003

Spectrum | 1 (855) 397.8116



HOME INSPECTOR

Homescan Inspectors | (770) 855.5678

Cornerstone Inspections | (706) 615.8788

Choice Home Inspection | (770) 490.6911

MORTGAGE BROKER

Skin Edge - Midstate Mortgage | (770) 316.4162

Andy Edge - Georgia United CU | (678) 633.8360

Hunter Brantley - Skyview Lending | (706)
621.0190

REAL ESTATE ATTORNEY

Sanders, Haugen & Sears | (770) 253.3880

Walter Arnall | (770) 683.9252

Pacific Law Group | (678) 834.7524

PROFESSIONAL MOVING

A Better Way Movers | (770) 631.6202

Two Men And A Truck | (470) 497.0066



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RESOURCES

CLEANING SERVICE

Cleaning With A Cause | (770) 755.8075

Fresh & Fabulous | (678) 829.5567

WASTE SERVICE

Pollard | (770) 599.1811

GFL | (770) 719.1590

Amwaste | 1 (888) 449.6277



HOME TOURING

Checklist

DATE VISITED:

ADDRESS:

LISTED PRICE:

LAYOUT/STYLE:

SQUARE FOOT:

FLOORS:

BEDROOMS:

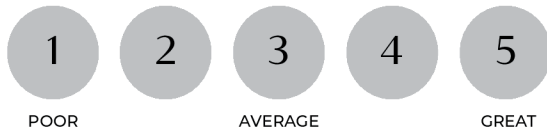
BATHROOMS:

YARD SIZE:

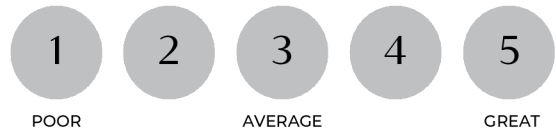
GARAGE SIZE:

NEIGHBORHOOD:

STRUCTURAL FEATURES



PLUMBING



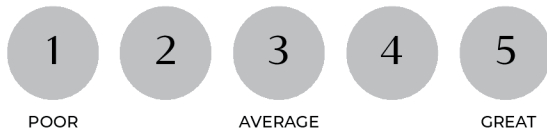
FLOORING



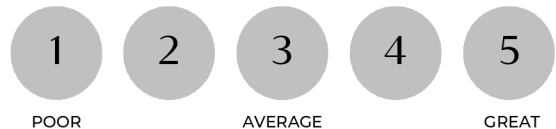
LIGHTING AND ELECTRICAL



NOISE LEVEL



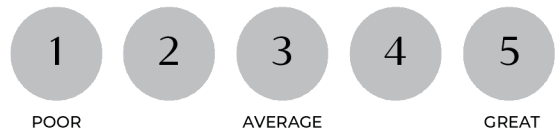
LOCATION



INTERIOR



EXTERIOR



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