

STEP-BY-STEP ROADMAP

BUYER GUIDE

JON DABNEY | REAL ESTATE AGENT



BUYER GUIDE

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JON S. DABNEY JR

YOUR LOCAL NEIGHBOR & REAL ESTATE AGENT



Hi, my name is Jon and I'm your fellow neighbor and local Real Estate Expert.

Buying or selling a home is one of the most significant financial decisions you'll make, and having the right guidance can make all the difference. As your dedicated real estate professional, my goal is to provide you with the expertise, market insights, and personalized support you need to navigate this journey with confidence.

With a deep understanding of the local market and a commitment to exceptional service, I am here to ensure a smooth and successful transaction. Whether you are buying your dream home or selling to move forward in your next chapter, this guide will walk you through each step of the process, empowering you with the knowledge and resources needed to make informed decisions.

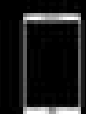
I look forward to working with you and helping you achieve your real estate goals. Let's get started!

Jon S. Dabney JR

Managing Broker and Corporate Team Lead



770.560.2005



770.560.2005



thedeltarealestateteam@gmail.com

HOW I CAN HELP YOU

AND WHAT I OFFER MY CLIENTS

Buying a home is one of the most exciting and important decisions you'll make, and having the right agent by your side can make all the difference. With my deep understanding of the local market, strong negotiation skills, and commitment to your needs, I'll guide you through every step of the process. My goal is to make your experience smooth, stress-free, and successful—so you can focus on finding the perfect home.

WHAT I OFFER ALL OF MY CLIENTS

✓ EXPERT GUIDANCE FOR SMART DECISIONS

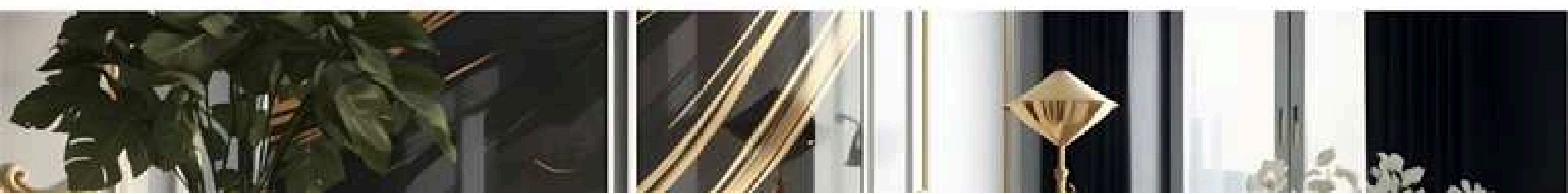
With a deep understanding of local market trends, property values, and neighborhood dynamics, I provide you with the insights needed to make informed decisions. Every client's situation is unique, and I take the time to understand your goals, offering personalized advice that aligns with your needs. From your first consultation to closing day, I ensure you feel confident every step of the way.

✓ STRONG NEGOTIATION & TRUSTED CONNECTIONS

Getting the best deal requires skillful negotiation and the right resources. I advocate for your best interests, ensuring you receive favorable terms whether you're buying or selling. My extensive network of trusted professionals—including lenders, inspectors, and contractors—ensures you have the right support throughout the entire process.

✓ SEAMLESS EXPERIENCE WITH CLEAR COMMUNICATION

Real estate transactions can feel complex, but I simplify the process with a smooth, stress-free approach. By leveraging the latest technology, I make everything from digital paperwork to scheduling easy and efficient. I keep you informed at every stage, providing clear updates and reliable communication so you always know what to expect.



BUYER COMPENSATION

UNDERSTANDING BUYER AGENT COMPENSATION

A buyer's agent is a licensed real estate professional who represents your interests throughout the home-buying process. Their primary role is to help you find the right property, negotiate the best deal, and guide you through the transaction. By leveraging their expertise, market knowledge, and negotiation skills, a buyer's agent saves you time and ensures you get the best value for your investment.

HOW ARE BUYER AGENTS COMPENSATED?

OPTION 1: SELLER OFFERS FULL COMPENSATION

The seller pays the buyer's agent a commission, usually a percentage of the sale price, which comes from the proceeds of the sale. The buyer pays nothing extra. This is a common practice and often outlined in the listing agreement.

Example: If the seller offers a 3% commission on a \$300,000 home, the buyer's agent receives \$9,000 from the seller.

OPTION 2: SELLER OFFERS PARTIAL COMPENSATION

The seller offers to pay a portion of the buyer's agent's commission, but not the full standard rate. Because the seller offers a reduced commission, the buyer covers the difference to fully compensate their agent.

Example: If the seller offers 2% (\$6,000 on a \$300,000 home) while the market standard is 3%, the buyer's agent receives \$6,000 from the seller, and the buyer agrees to pay the remaining 1% (\$3,000) to meet the agent's standard commission.

OPTION 3: SELLER DOES **NOT** OFFER COMMISSION

The seller offers no commission for the buyer's agent. In this case, the buyer agrees to pay the agent directly, typically through an agreement made prior to the home search.

Example: If the home sells for \$300,000 and the commission is 3%, the buyer directly pays their agent \$9,000.

BUYER AGREEMENT

COMMITTED TO YOUR HOME BUYING SUCCESS

Thank you for allowing us to assist with your home search. We are committed to providing professional service and ensuring a smooth, successful buying experience. This agreement outlines the terms of our working relationship.

SERVICES WE PROVIDE

- **Property Search** – We will identify homes that match your criteria.
- **Market Analysis** – We will provide data-driven insights to support your decisions.
- **Property Showings** – We will schedule and attend all home showings.
- **Negotiation** – We will represent your best interests when negotiating terms and prices.
- **Transaction Coordination** – We will coordinate all steps, including inspections, appraisal, and closing.

BUYER'S AGREEMENT

- **Exclusivity** – You agree to work exclusively with us as outlined in the attached agreement.
- **Communication** – You agree to communicate any changes to your needs, budget, or situation.
- **Documentation** – You agree to submit all required documents promptly to keep the process on track.
- **Financial Readiness** – You agree to be pre-approved or provide proof of funds prior to viewing properties.
- **Timely Availability** – You agree to be reasonably available for showings, inspections, and deadlines.

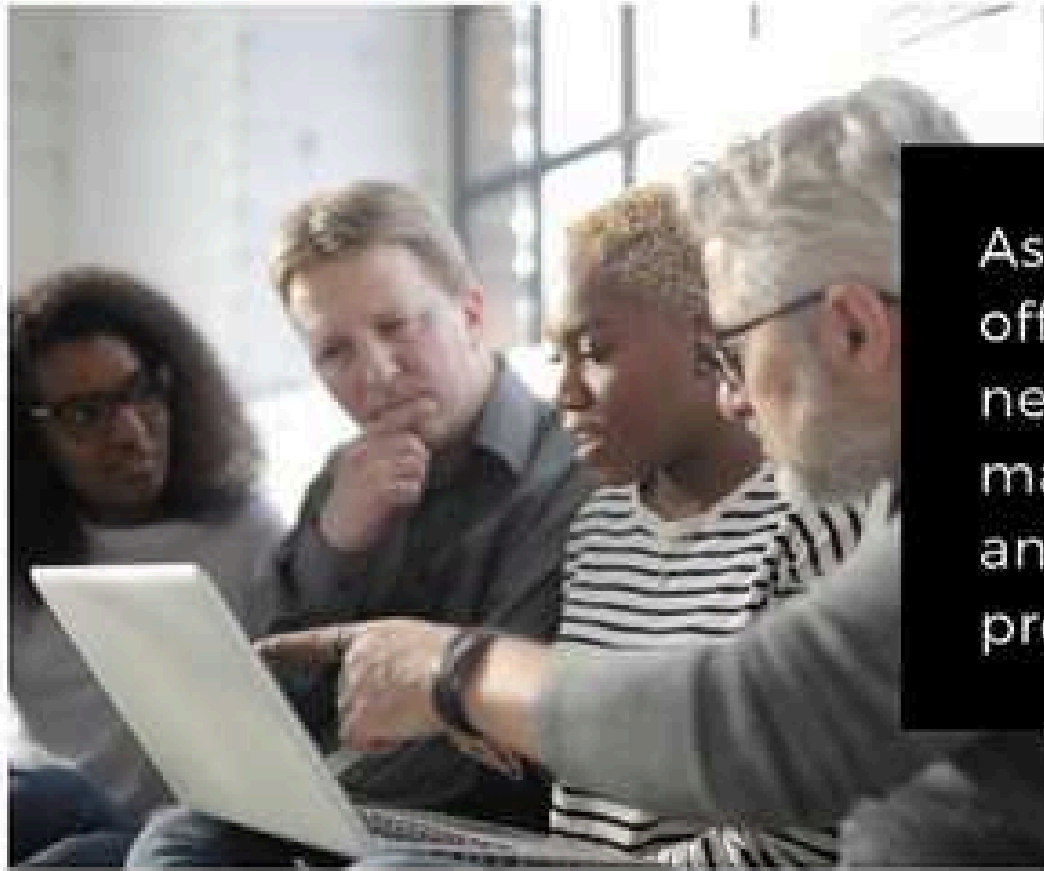
By signing the attached agreement, you confirm that you have reviewed and accepted the terms of this Buyer Representation Agreement. We're honored to guide you through this important milestone.

OUR PROMISE TO YOU

Clear communication, expert guidance, and unwavering support—*every step of the way.*

BUYER'S AGENT

HERE IS WHY YOU NEED ONE



As an experienced real estate professional, I offer deep market knowledge, strong negotiation skills, and a commitment to making your home-buying journey smooth and successful. I tailor every step of the process to your unique needs.

1. PERSONALIZED PROPERTY SEARCH

We'll define your goals, needs, and budget to guide your home search. I'll present listings that align with your criteria and schedule private showings.

2. MARKET EXPERTISE & FINANCIAL GUIDANCE

You'll receive a detailed market analysis, local insights, and referrals to trusted lenders. I'll help you understand total costs, financing options, and how to stay within your budget.

3. SKILLED NEGOTIATION & OFFER STRATEGY

When you're ready to make an offer, I'll draft a competitive, strategic contract, advocate for your best interests, and negotiate favorable terms on price, repairs, and timelines.

4. FULL-SERVICE TRANSACTION MANAGEMENT

From offer to closing, I'll coordinate inspections, appraisals, deadlines, and all documents. I'll keep you informed every step of the way.

5. LEGAL GUIDANCE & CONTRACT PROTECTION

I'll walk you through complex contracts, disclosures, and contingency terms to protect your legal and financial interests at every stage of the transaction.

6. ONGOING SUPPORT—EVEN AFTER CLOSING

My support doesn't end at the closing table. Whether you need contractor recommendations, utility info, or have post-closing questions, I'm here for you long-term.

FREQUENTLY ASKED QUESTIONS

HOW MUCH CAN I AFFORD?

Start by reviewing your monthly income and expenses. A good rule of thumb is to keep your mortgage payment under 28% of your gross monthly income. Use a mortgage calculator to get a realistic idea of your budget.

WHAT'S THE FIRST STEP IN BUYING A HOME?

Get pre-approved for a mortgage. This not only helps you understand your price range but also shows sellers you're a serious and qualified buyer.

HOW MUCH SHOULD I SAVE FOR A DOWN PAYMENT?

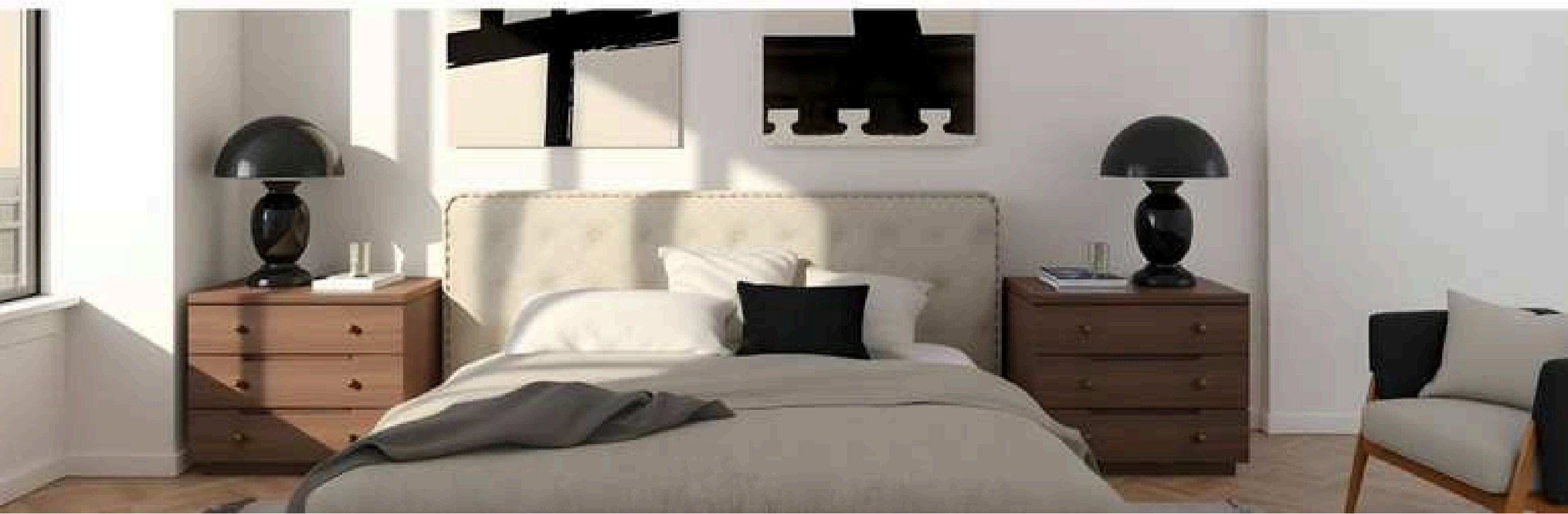
Depending on the loan type, you'll typically need between 3% and 20% of the purchase price. Your credit, income, and loan program will affect the exact amount.

WHAT ARE CLOSING COSTS?

These are fees associated with finalizing your home purchase — including lender, title, and inspection fees. Expect to pay 2% to 5% of the purchase price.

WHY IS A HOME INSPECTION SO IMPORTANT?

A home inspection reveals potential issues that aren't always visible during a tour — helping you avoid costly surprises after you move in.



FREQUENTLY ASKED QUESTIONS

WHAT SHOULD I LOOK FOR WHEN TOURING HOMES?

Pay attention to layout, condition, and any visible repairs. Also evaluate the neighborhood, commute, schools, and overall feel of the area.

PRE-APPROVAL VS. PRE-QUALIFICATION — WHAT'S THE DIFFERENCE?

Pre-qualification gives a general estimate of what you can afford, while pre-approval is a more thorough review resulting in a conditional loan offer.

HOW LONG DOES THE PROCESS TAKE?

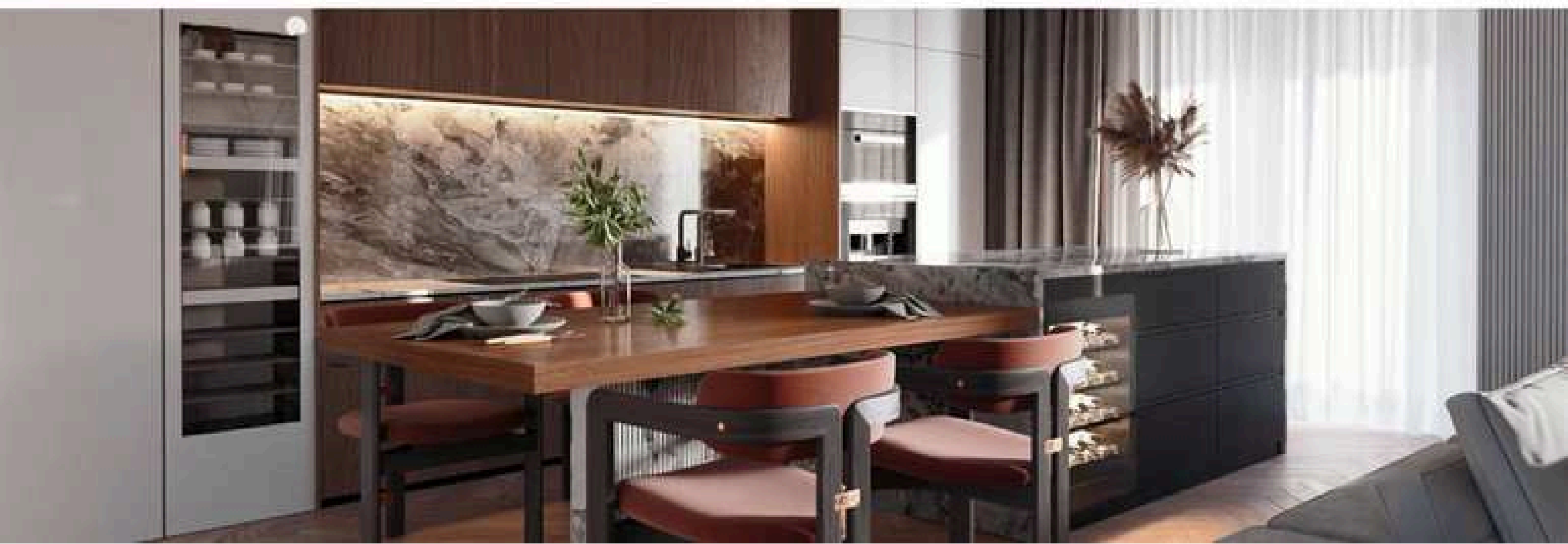
From offer to closing, the buying process typically takes 30 to 45 days. Timelines can vary depending on financing, inspections, and contract terms.

HOW MUCH SHOULD I OFFER ON A HOME?

Your offer should reflect market value, recent comps, the home's condition, and demand in the area. Your agent will guide you on crafting a strong offer.

WHAT IF THE APPRAISAL COMES IN LOW?

If the appraisal is lower than your offer, you may need to renegotiate, cover the difference, or — if terms allow — walk away from the deal.



HOMEBUYING PROCESS

A COMPLETE ROADMAP TO HOMEOWNERSHIP



COMMON BUYER MISTAKES

Homebuyer mistakes are more common than you think, but they can lead to costly delays and unexpected financial setbacks. Being aware of these pitfalls can help ensure a smooth and successful home-buying journey.

SKIPPING MORTGAGE PRE-APPROVAL

Searching for homes without knowing your budget can lead to disappointment. Getting pre-approved first helps you shop with confidence and shows sellers you're a serious buyer.

UNDERESTIMATING TOTAL COSTS

Many buyers focus only on the down payment and forget about closing costs, moving expenses, maintenance, and future repairs. Be financially prepared for the full picture.

HOUSE HUNTING WITHOUT AN AGENT

Trying to navigate the market alone can be overwhelming. A qualified real estate agent helps you avoid costly missteps and makes the entire process smoother and more strategic.

OVERLOOKING FIRST-TIME BUYER PROGRAMS

There are local, state, and federal programs that offer grants, tax breaks, and lower down payment options – don't miss out on these potential savings.

RUSHING INTO AN OFFER

Falling in love with a home is exciting, but take the time to assess the condition, value, and long-term fit before submitting an offer. Avoid emotional decision-making.

IGNORING NEIGHBORHOOD RESEARCH

A great home in the wrong area can become a regret. Spend time researching schools, commute times, safety, and nearby amenities before deciding.



A modern dining room interior featuring a round, dark-colored table with a ribbed pedestal base. Four upholstered chairs with black legs and gold-colored tips are arranged around the table. Three wireframe pendant lights hang above the table. The background consists of a dark wall with vertical wood slats and a large window on the left. A semi-transparent black rectangle is overlaid in the center, containing the text.

8 STEPS TO BUYING A HOME

8 STEPS TO BUYING

YOUR HOME: OUR PROVEN CONCEPT

① STEP ONE Finances & Pre-Approval

Before starting your home search, review your budget and get pre-approved for a mortgage. This helps determine your price range and strengthens your offer. A lender will assess your finances and provide a pre-approval letter, giving you a competitive edge. Explore different mortgage options to find the best loan type for your needs.

② STEP TWO Start Home Shopping

With your pre-approval in hand, it's time to start house hunting. Make a list of your must-haves and deal-breakers to stay focused on what truly matters. Touring homes, comparing features, and considering location will help narrow your choices. Stay flexible but clear on your priorities to find the perfect home that fits your lifestyle and budget.

③ STEP THREE Make an Offer

Once you've found the right home, it's time to make an offer. Your agent will help you determine a competitive yet strategic offer based on market conditions and comparable sales. Be prepared for negotiations, as the seller may counter your offer. Staying flexible while keeping your budget and goals in mind will help you secure the best deal.

④ STEP FOUR Home Inspection

After your offer is accepted, a home inspection is a crucial step to uncover any potential issues with the property. A licensed inspector will assess the home's condition, from the foundation to the roof, identifying necessary repairs or safety concerns. Depending on the results, you may negotiate with the seller for repairs or a price adjustment before finalizing the purchase.

5 STEP FIVE Appraisal & Finalizing Loan

Your lender will order an appraisal to determine the home's market value. This ensures the property is worth the loan amount and protects you from overpaying. If the appraisal comes in lower than expected, you may need to renegotiate the price or explore alternative financing options. During this stage, you'll also work with your lender to finalize your loan and submit any remaining documents.

6 STEP SIX Preparing for Closing

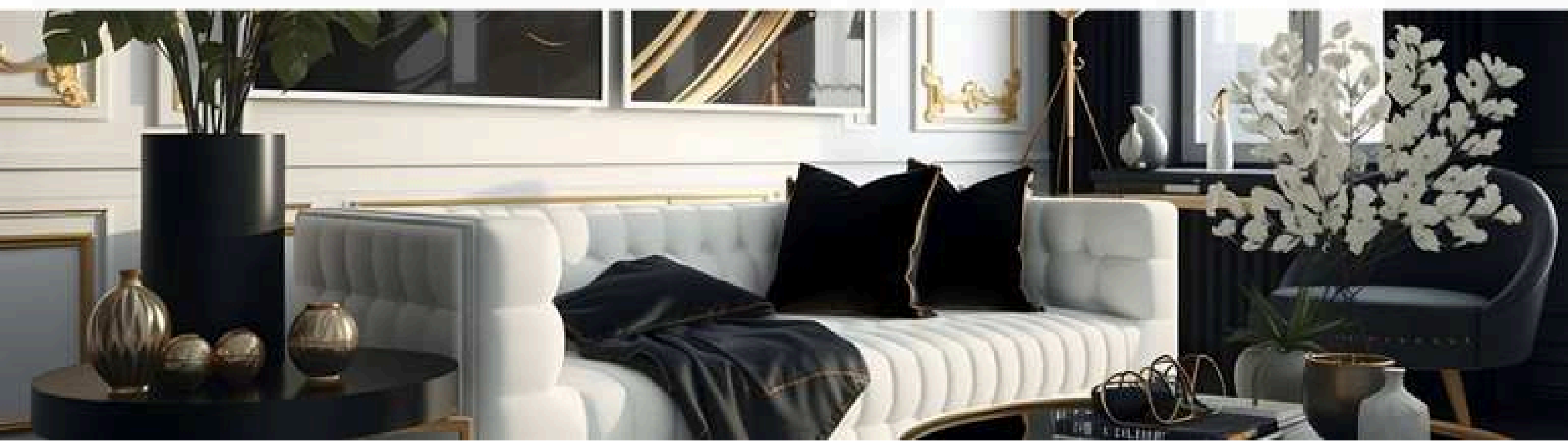
As closing day approaches, it's time to finalize important details. You'll need to secure homeowners insurance, review your title insurance policy, and ensure all lender requirements are met. This is also the time to schedule a final walkthrough to confirm the property is in the agreed-upon condition. Staying organized and responsive during this step will help ensure a smooth closing process.

7 STEP SEVEN Closing day

Closing day is the final step in making your new home officially yours. You'll review and sign all necessary documents, pay any remaining closing costs, and receive the keys to your new home. Before heading to the closing table, ensure you have a valid ID, proof of homeowners insurance, and any required funds. Once everything is finalized, congratulations—you're officially a homeowner!

8 STEP EIGHT Moving In & Next Steps

Moving into your new home is an exciting milestone, but there are still a few important steps to take. Schedule your move, set up utilities, and update your address with important institutions. Unpack at your own pace and take time to settle in. If needed, connect with trusted vendors for any home improvements. Most importantly, enjoy your new space and make it your own!



A modern dining room interior featuring a round, dark-colored table with a textured, ribbed pedestal base. Four contemporary chairs with light-colored upholstered backs and black legs with gold-colored tips are arranged around the table. Two wireframe pendant lights hang above the table. The background consists of a dark wall with vertical wood slats and a large window with sheer curtains. The floor is made of light-colored wood planks.

STEP ONE

FINANCES & PRE-APPROVAL

PREPARE FINANCES

DETERMINE HOW MUCH YOU CAN AFFORD

Mortgage lenders generally advise against purchasing a home that exceeds three to five times your annual household income. If you are not paying in cash and financing your purchase instead, securing a mortgage pre-approval is essential. Your lender will guide you in finding a loan that fits your financial situation—whether your priority is keeping monthly payments as low as possible or ensuring they remain stable over time.

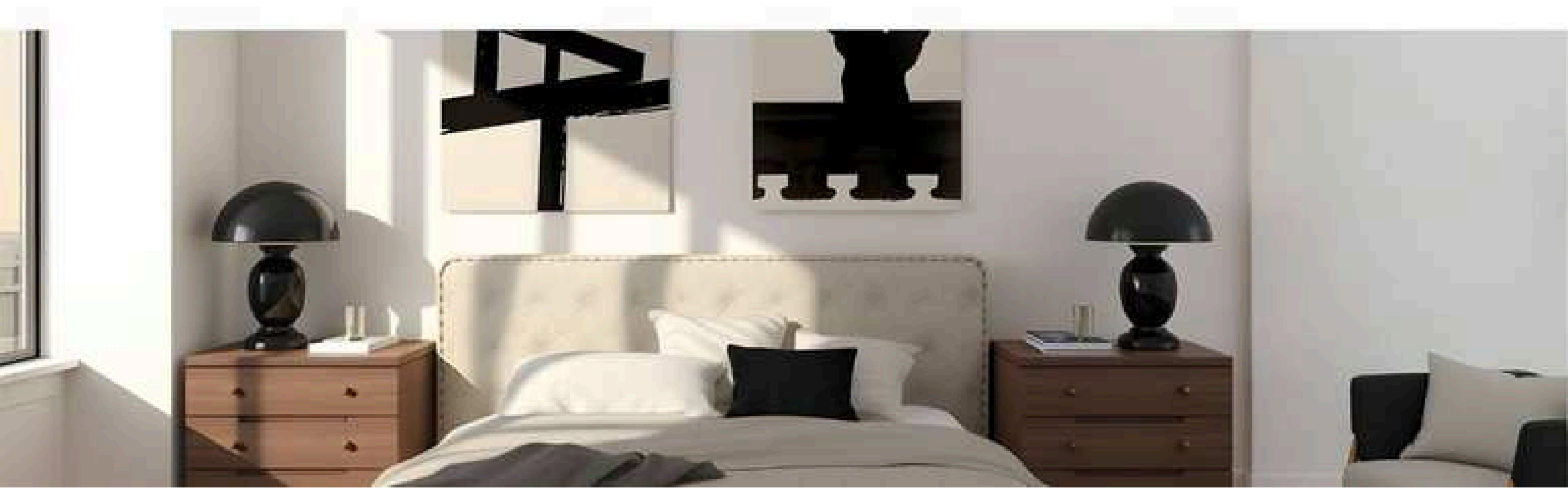
SAVE FOR A DOWN PAYMENT & OTHER EXPENSES!

To turn your dream of homeownership into reality, you'll need to save money for your down payment, earnest money, closing costs, and home inspection. Additionally, setting aside extra funds for unexpected expenses, moving costs, and potential repairs will help ensure a smooth transition into your new home.

It's important to have a credit check done as this will be a factor in determining your mortgage approval and interest rates.

YOU CAN IMPROVE YOUR SCORE BY

- Paying down your credit card balances
- Continue making payments on time
- Avoid applying for a new credit card until you have been approved



GET PRE- APPROVED

PREPARE AHEAD OF TIME

WHAT IS A MORTGAGE PRE-APPROVAL?

House shopping is an exciting time! Being pre-approved, unlike being pre-qualified means you've actually been approved by a lender for a specific loan amount. You will complete a mortgage application and the lender will verify the information you provide. They'll also perform a credit check. This helps you so you are ready to make an offer when you find a home you love.

PRE-QUALIFIED VS. PRE-APPROVED

PRE-QUALIFIED

Pre-qualifying is just the first step. It gives you an idea of how large of a loan you'll likely qualify for. It is only based on the information you give to the lender and can be done over the phone or online and there is usually no cost involved.

PRE-APPROVED

This is the second step. To get pre-approved the lender will ask you for documentation to perform an extensive credit and financial background check. Before making an offer on a house it is best to get pre-approved to show sellers your offer is serious and a lender has already approved you for enough money to purchase the home.

HOMEBUYER TIP: EXPECT SURPRISES!

Lenders look at every detail of your finances when granting preapproval. You might be asked about a car loan payment you made with a credit card. Be prepared to answer lender questions as soon as they come up.

MORTGAGE LOAN

WHICH LOAN IS RIGHT FOR YOU?

There are a number of loans to choose from when you buy a home, so it's important to fully understand the advantages and disadvantages of each type before you make a decision.

CONVENTIONAL LOAN

A conventional loan is a mortgage not backed by the government and is ideal for borrowers with strong credit and stable income. These loans typically require a down payment of at least 3% to 5% but offer better terms with a higher down payment (such as 20% to avoid mortgage insurance). Conventional loans are available in both fixed-rate and adjustable-rate terms.

FHA LOAN

FHA loans are loans designed for those with a high debt-to-income ratio and a low credit score. They are insured by the Federal Housing Administration. An FHA loan can allow you to buy a home with a credit score as low as 580 and a down payment of 3.5%.

VA LOAN

VA loans are insured by the Department of Veterans Affairs. You must meet service requirements in the Armed Forces or National Guard to qualify for a VA loan.

USDA LOAN

USDA loans are insured by the United States Department of Agriculture. You must meet income requirements and buy a home in a suburban or rural area in order to qualify.



MORTGAGE LOAN

COMPARISON TABLE

Choosing the right mortgage loan is a crucial step in the home-buying process. With various loan options available, it's important to compare factors like interest rates, down payment requirements, and loan terms to find the best fit for your financial situation. Below is a comparison of common mortgage loan types to help you make an informed decision.

Type of loan	Down payment	Term	Mortgage Insurance	Credit score
Conventional	3-20%	15-30 years	Only if <20% down payment	620
FHA loan	Minimum 3.5%	15-30 years	Yes	580
VA loan	0%	15-30 years	No	No minimum
USDA loan	0%	15-30 years	Yes	640



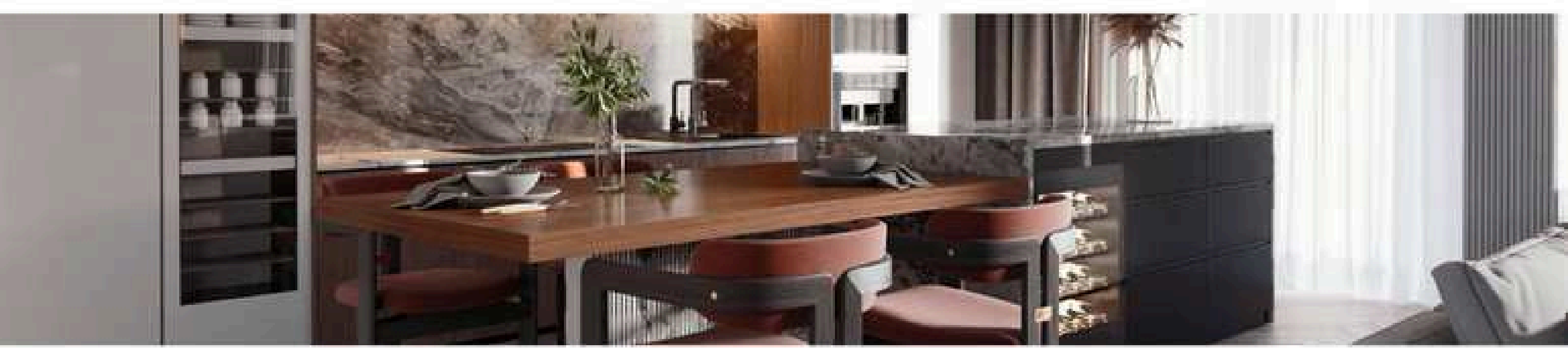
QUESTIONS FOR LENDERS

UNDERSTANDING YOUR LOAN OPTIONS

Interviewing lenders is an important step in determining what type of home loan is best for you.

Not all lenders are the same, and the type of loans available, interest rates, and fees can vary. Here are some questions to consider when interviewing lenders.

-
- ✓ WHICH TYPE OF HOME LOANS DO YOU OFFER?
 - ✓ WHAT IS YOUR AVERAGE LOAN PROCESSING TIME?
 - ✓ WHAT WILL MY INTEREST AND ANNUAL PERCENTAGE RATES BE?
 - ✓ DO I QUALIFY FOR ANY SPECIAL PROGRAMS OR DISCOUNTS?
 - ✓ WHAT ESTIMATED CLOSING COSTS CAN I EXPECT TO PAY?
 - ✓ WHAT IS THE MINIMUM DOWN PAYMENT REQUIRED?
 - ✓ ARE THERE ANY PREPAYMENT PENALTIES?
 - ✓ HOW DO YOU HANDLE RATE LOCKS, AND WHAT ARE THE FEES?
 - ✓ CAN YOU PROVIDE A LOAN ESTIMATE WITH ALL FEES INCLUDED?
-



A modern dining room interior featuring a round, dark-colored table with a ribbed pedestal base. Four upholstered chairs with black legs and gold-colored tips are arranged around the table. Three wireframe pendant lights hang above the table. The background consists of a dark wall with vertical wood slats and gold-colored trim. The floor is made of light-colored wood planks.

STEP TWO

START HOME SHOPPING

HOME SHOPPING

FIND THE PERFECT HOME THAT FITS YOUR NEEDS

Time to start house shopping! As you begin touring homes, it's easy to forget the little details—so take notes, snap photos, and record videos to keep track of what stands out. Review your notes after each visit to stay clear and organized.



○ Step One

Define your must-haves and nice-to-haves. Think about your lifestyle, daily habits, and long-term plans to narrow down what truly matters in a home.

○ Step Two

Explore different neighborhoods and scroll through online listings. This will help you understand pricing trends, what's available, and where your budget fits in.

○ Step Three

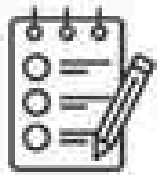
Connect with a knowledgeable real estate agent who knows the local market. They'll help you schedule viewings, answer your questions, and guide you through the offer process.

WHEN BROWSING ONLINE

Use home listing websites to get a real-world sense of prices and options in your area. It's one of the best ways to align your expectations with what's currently on the market.

HOUSE HUNTING

FIND THE PERFECT HOME THAT FITS YOUR NEEDS



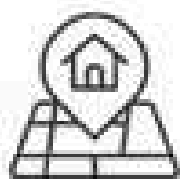
Plan ahead

Make a list of your must-haves, nice-to-haves, and non-essentials—this helps you stay focused and avoid distractions during showings.



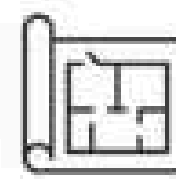
Smooth process

Get pre-approved for a mortgage before you start seriously looking. It makes the process smoother and helps you focus on homes within your budget.



Location

Consider each home's proximity to work, the overall vibe of the neighborhood, and how the house sits on the lot (sunlight, privacy, etc.).



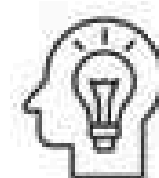
Size & Floor Plan

Picture your life there. Does the space work for your current lifestyle and future plans? Will it grow with you?



Neighborhood

Explore the area at different times—weekdays vs. weekends, daytime vs. evening. Notice how well neighbors maintain their homes and the general atmosphere.



Keep an Open Mind

Look beyond surface flaws. Cosmetic issues can be fixed—what matters is the home's structure, layout, and potential.



A modern dining room interior featuring a round, dark-colored table with a ribbed pedestal base. Four upholstered chairs with black legs and gold-colored tips are arranged around the table. The background consists of a dark wall with vertical wood slats and two pendant lights with wire mesh shades. A semi-transparent black rectangle is overlaid on the center of the image, containing the text "STEP THREE" and "MAKE AN OFFER" in white.

STEP THREE

MAKE AN
OFFER

HOW TO MAKE AN

OFFER ON A HOME

DECIDE HOW MUCH TO OFFER

It's important to stay within your budget, but you shouldn't just throw out a random number. You're looking for that sweet spot between getting the best possible price and not insulting the seller by making a lowball offer. Consider how long the home has been on the market, comparable homes in the area, necessary repairs and renovation and the competition on the home when making an offer.

DECIDE ON CONTINGENCIES

Contingencies are clauses in a sales contract that allow buyers to walk away from a sale with their earnest money, which is essentially a type of security deposit. Common contingencies include the home inspection, appraisal, financing, and title. When a contingent condition fails to be met, either party can cancel the deal and pursue other prospects.

DECIDE HOW MUCH EARNEST MONEY TO OFFER

Earnest money is technically a good faith deposit you have to submit when making an offer. The earnest money requirement varies from market to market but is typically 1 - 2% of the total home price. That said, the more money you offer, the better your offer looks in the eyes of the seller. This money will be held in an escrow account and will later be applied to your mortgage down payment.

WRITE AN OFFER

When you've come up with an offer amount, it's time to convey that offer to the seller. Your real estate agent usually draws up the offer letter for you. The offer letter includes the address of the house you want to buy, the name(s) of people who will be on the house title, the amount of money you want to offer, your mortgage approval letter, contingencies as well as other things.

NEGOTIATE THE PRICE AND TERMS

After you formally made your offer, it's up to the seller if they want to accept it. The seller can accept your offer, make a counteroffer or reject your offer completely.

MAKING AN OFFER

ON A HOME TO STANDOUT

HOW MUCH TO OFFER?

The next stage is making a competitive offer. We'll review recent sales, current buyer activity, and the property's condition to help determine the most strategic offer price for you. Here are different ways that you can make your offer stand out!

COMPETITIVE OFFER

In a seller's market, it's important to start with a strong offer. A good strategy is to first assess the property's market value using a Comparative Market Analysis (CMA), so we can determine its worth based on current market conditions.

ALL-CASH VS MORTGAGE

Paying in cash typically allows for a faster closing timeline and reduces the likelihood of complications, making the offer more attractive to sellers.

ACCELERATED CLOSING

A quicker closing is often more appealing to sellers.

LARGER DEPOSIT

Usually signals a more serious and committed offer.



NEGOTIATIONS

WHEN BUYING A HOME

ASSESS HOUSING MARKET CONDITIONS

Find out whether the house you hope to purchase is in a buyer's market or seller's market. In a buyer's market, you'll be able to negotiate more forcefully and can put a lower offer in initially—there are more houses than there are buyers, so sellers are more eager to get homes off their hands. In a seller's market, there are more potential buyers than there are available houses, so sellers have more bargaining power.

BE READY TO HAGGLE

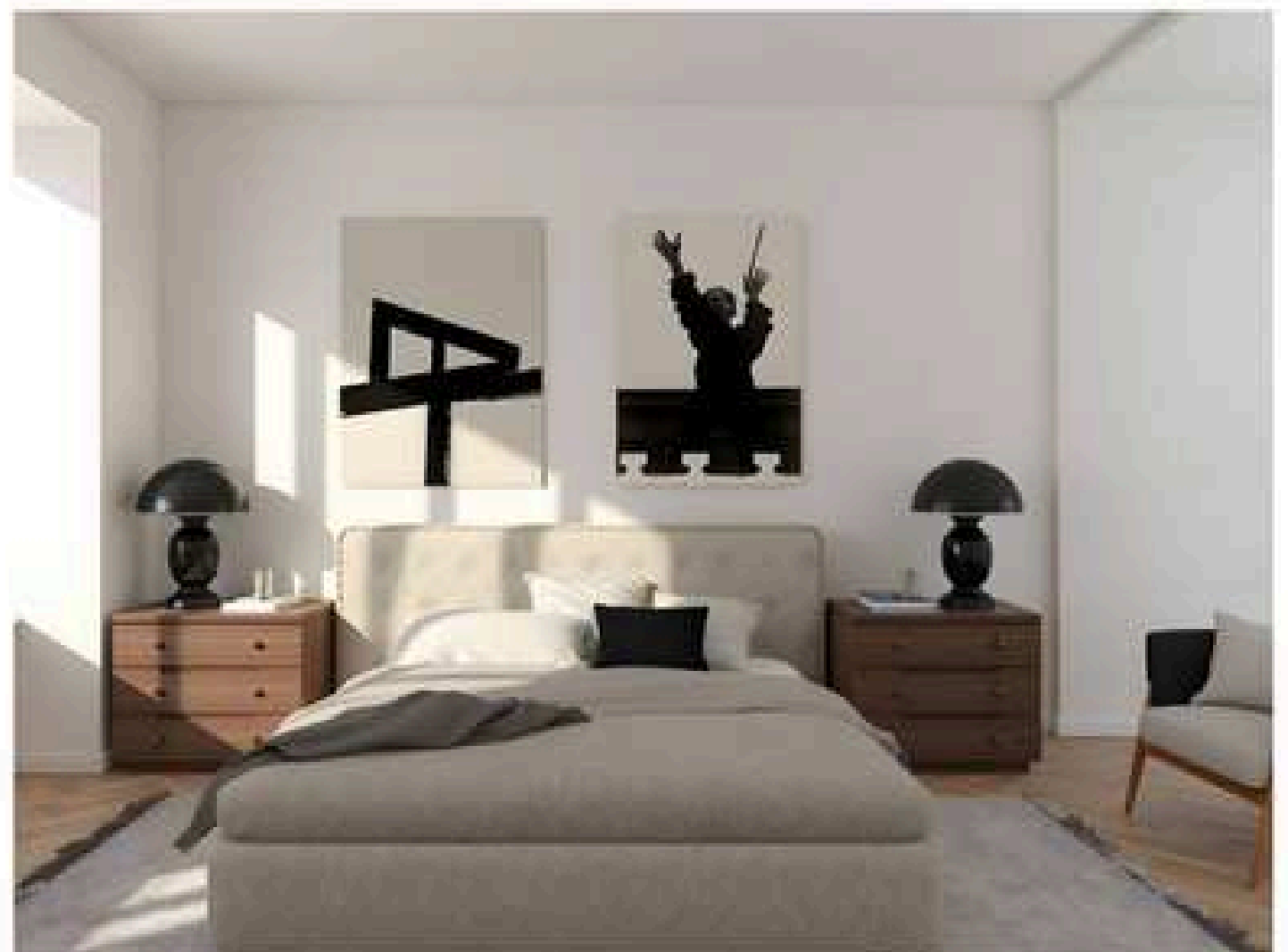
If you're in a buyer's market, you can start with a lower initial offer price than the seller listed. But even if you're in a seller's market, you should still be ready to haggle to get to the best price for you. Always be ready with a counteroffer until you're sure the seller won't budge anymore. While the seller expects you to haggle, avoid making lowball offers so small that they feel you're wasting their time. Similarly, don't go in with a higher offer than you can afford.

GET YOUR MORTGAGE LOAN READY

Prior to making an offer on a home, work with your bank or whichever mortgage lender you plan to use to provide proof of your home loan approval. This pre-approval letter will allow you to negotiate more strongly, as it proves you'll be able to pay a mortgage for the house over which you're haggling.

INSPECT THE HOUSE

Work with the home seller to do a thorough home inspection before making any final offers. This helps you figure out if there are any necessary renovations required or issues with the house that the seller failed to disclose up front. Occasionally, you can insist the seller pay for these changes before they sell you the house, which knocks down your overall costs.



NEGOTIATIONS

WHEN BUYING A HOME

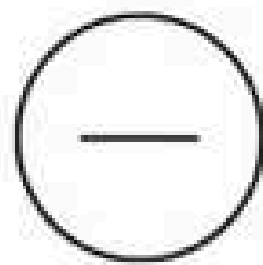
Once you've found the right home, the next step is submitting a formal offer. The offer is presented to the seller for review, and from there, the negotiation begins. Understanding how sellers typically respond – and what each response means – helps you navigate the process with clarity and confidence.

ACCEPT



If the seller accepts the offer as written, congratulations – you're officially under contract! Next steps include scheduling inspections, completing your loan application (if financing), and preparing for closing.

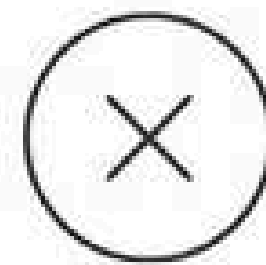
COUNTER



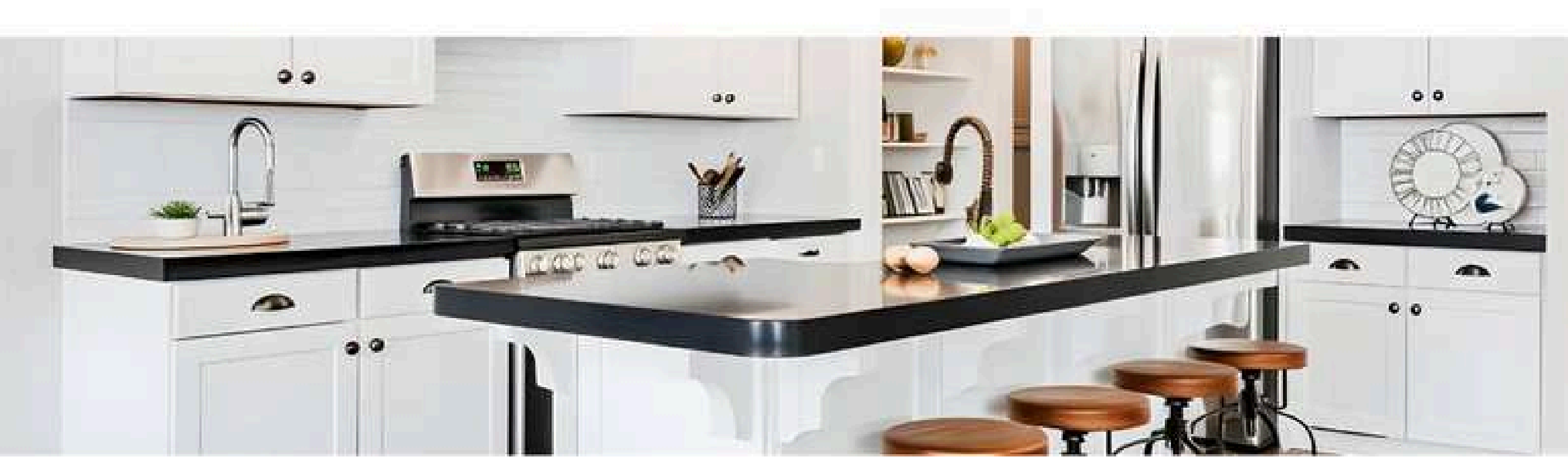
Most commonly, sellers respond with a counter offer, adjusting price, terms, or contingencies. At this point, we can:

- Accept the counter
- Submit a new counter offer
- Walk away

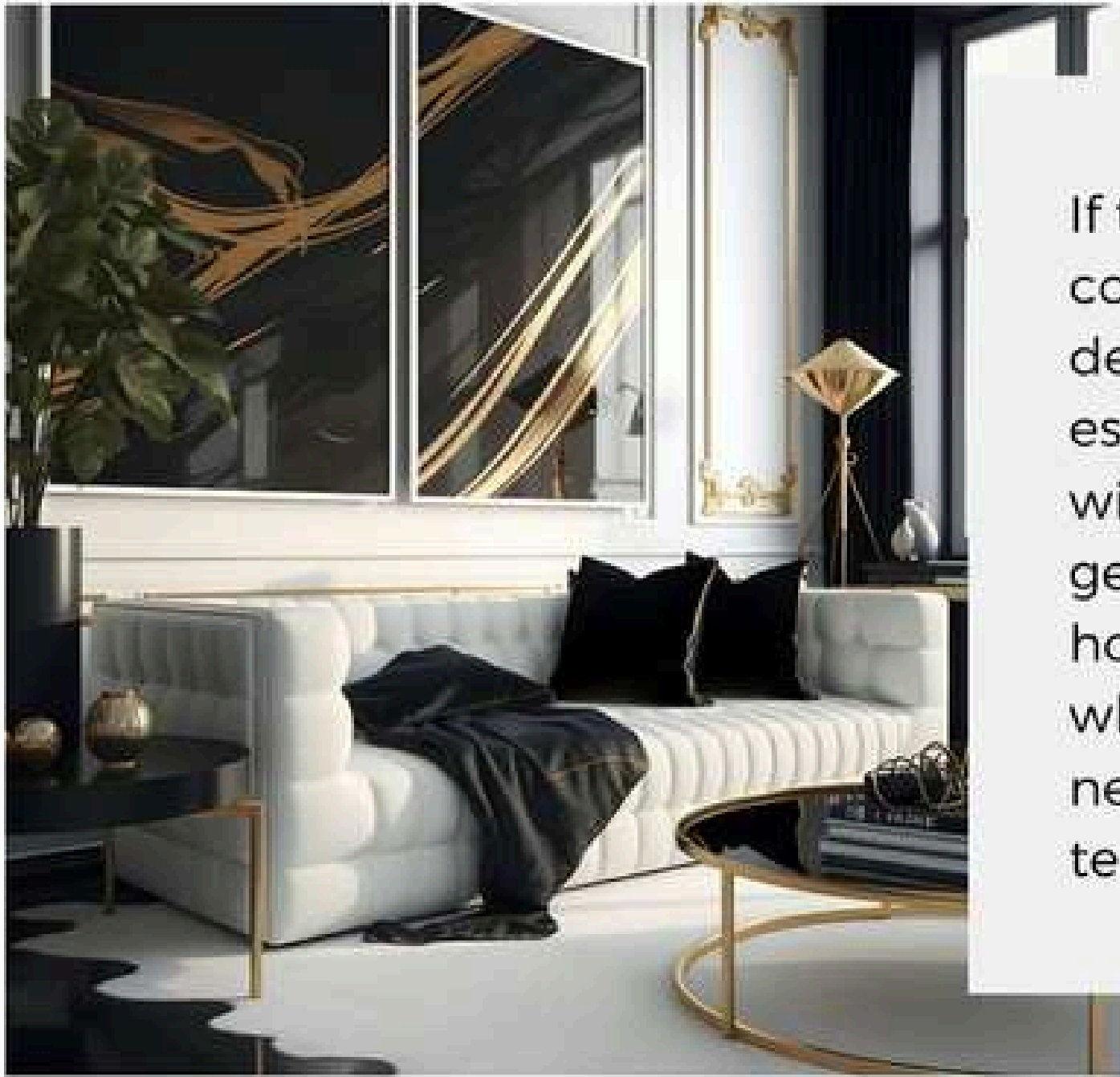
DECLINE



If the seller declines your offer without a counter, the negotiation ends – but we can always reassess and submit a new offer if you wish



COUNTEROFFER



If the seller responds with a counteroffer, it's up to you to decide what to do next. Your real estate agent can get in contact with the seller or their agent to get a feel for what the seller hopes to get for their home and whether they're willing to negotiate with you on price and terms.

3 TIPS WHEN RECEIVING A COUNTEROFFER

1. YOU CAN NEGOTIATE MORE THAN JUST THE PRICE

You may be willing to trade concession or repair requests for a lower purchase price. Work with your real estate agent and the seller to see if you can reach an agreement for the home.

2. TRY TO FIND OUT WHERE THE SELLERS' PAIN POINTS ARE

Do they need to close quickly? Or would they rather push closing out as far as possible while they look for their next home? If you're flexible, you might be able to solve a problem and make your offer more attractive to the seller at the same time.

3. WRITE A HOME OFFER LETTER

Your agent can help you decide whether this is a good strategy for your particular situation. This should be a heartfelt letter from you to the seller that lays out your reasons for wanting to buy their home. If your offer is similar to others that they're entertaining, your personal plea might just be enough to push your offer to the top of the pile.

WHAT NOT TO DO

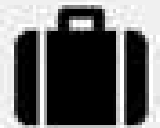
DURING THE HOME BUYING PROCESS

Remember, your credit and finances will be monitored right up until your loan closes. Here are seven things to avoid as you prepare to buy a house.

DON'T DO THE FOLLOWING THINGS:



Lease or buy a new car



Change jobs



Move money around



Disrupt your Credit score



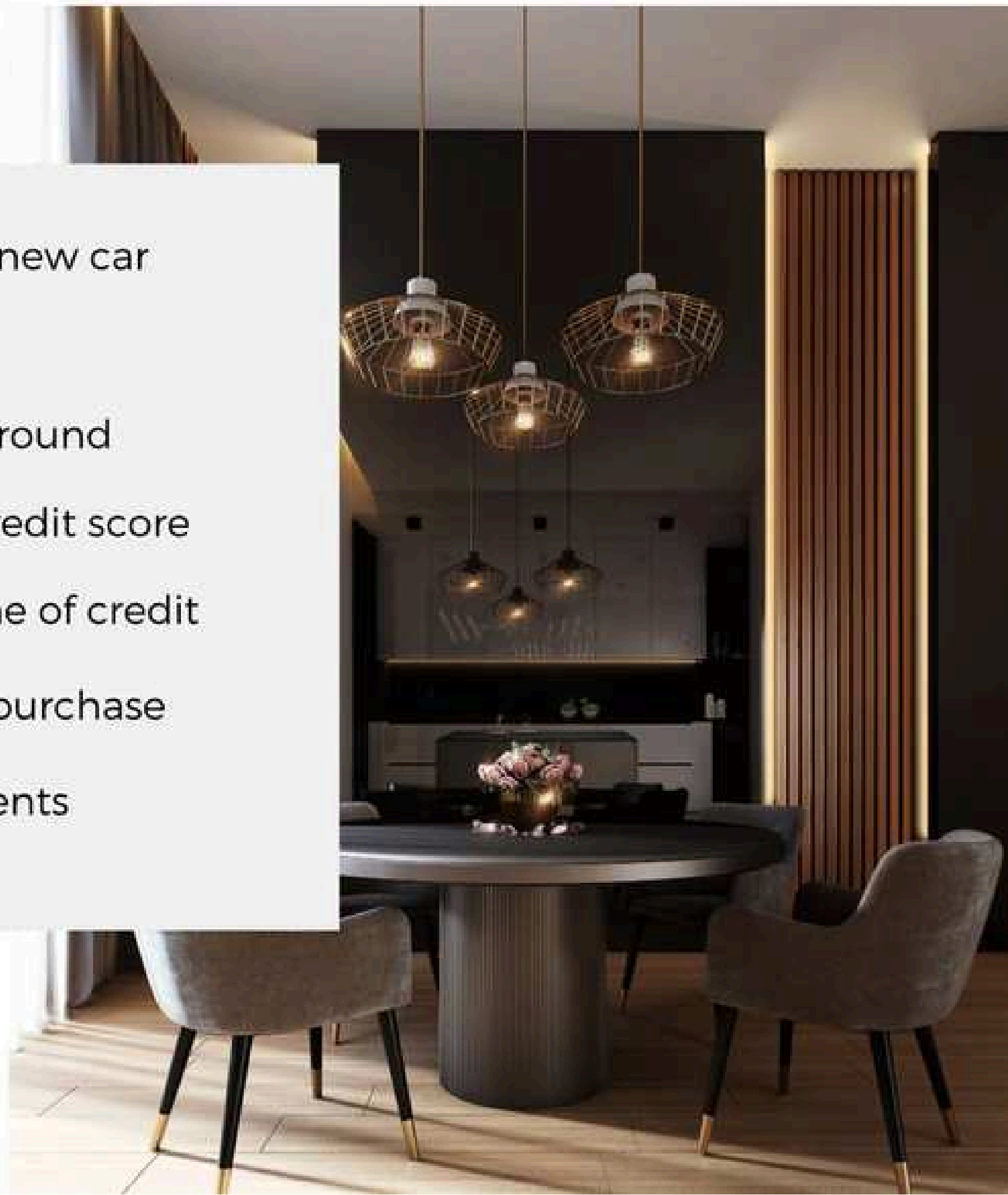
Open a new line of credit



Make a major purchase



Miss bill payments



OFFER ACCEPTED

CONGRATULATIONS

Once you and the seller agree on terms, the sales agreement is signed and the home goes under contract. At this point, we officially enter the escrow process – a neutral third party will handle the funds and paperwork until closing. Here's a quick overview of what happens next:

DEPOSIT FUNDS

Your earnest money is placed in escrow and later applied toward your down payment.

SCHEDULE INSPECTIONS

While optional, home inspections are highly recommended to assess the property's condition.

RENEGOTIATE IF NEEDED

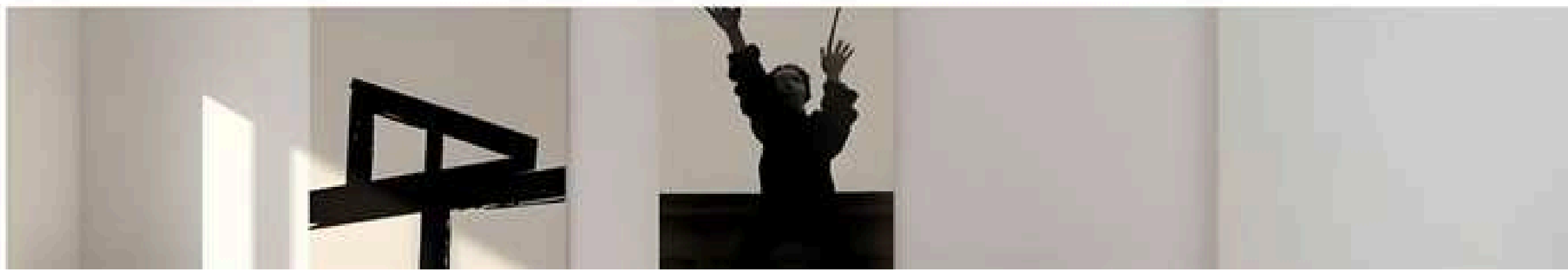
Based on inspection findings, you may negotiate repairs, a price reduction, or other terms.

FINALIZE YOUR LOAN

Complete your mortgage application, submit any final documents, and lock in your interest rate.

APPRAISAL ORDERED

Your lender will arrange for an appraisal to confirm the home's value aligns with the loan amount.



A modern dining room interior featuring a round, dark-colored table with a ribbed pedestal base. Four upholstered chairs with black legs and gold-colored tips are arranged around the table. Two wireframe pendant lights hang above the table. The background consists of a dark wall with vertical wood slats and a large window on the left. A semi-transparent black rectangle is overlaid on the center of the image, containing the text "STEP FOUR" and "HOME INSPECTION".

STEP FOUR

HOME INSPECTION

ORDER AN INSPECTION

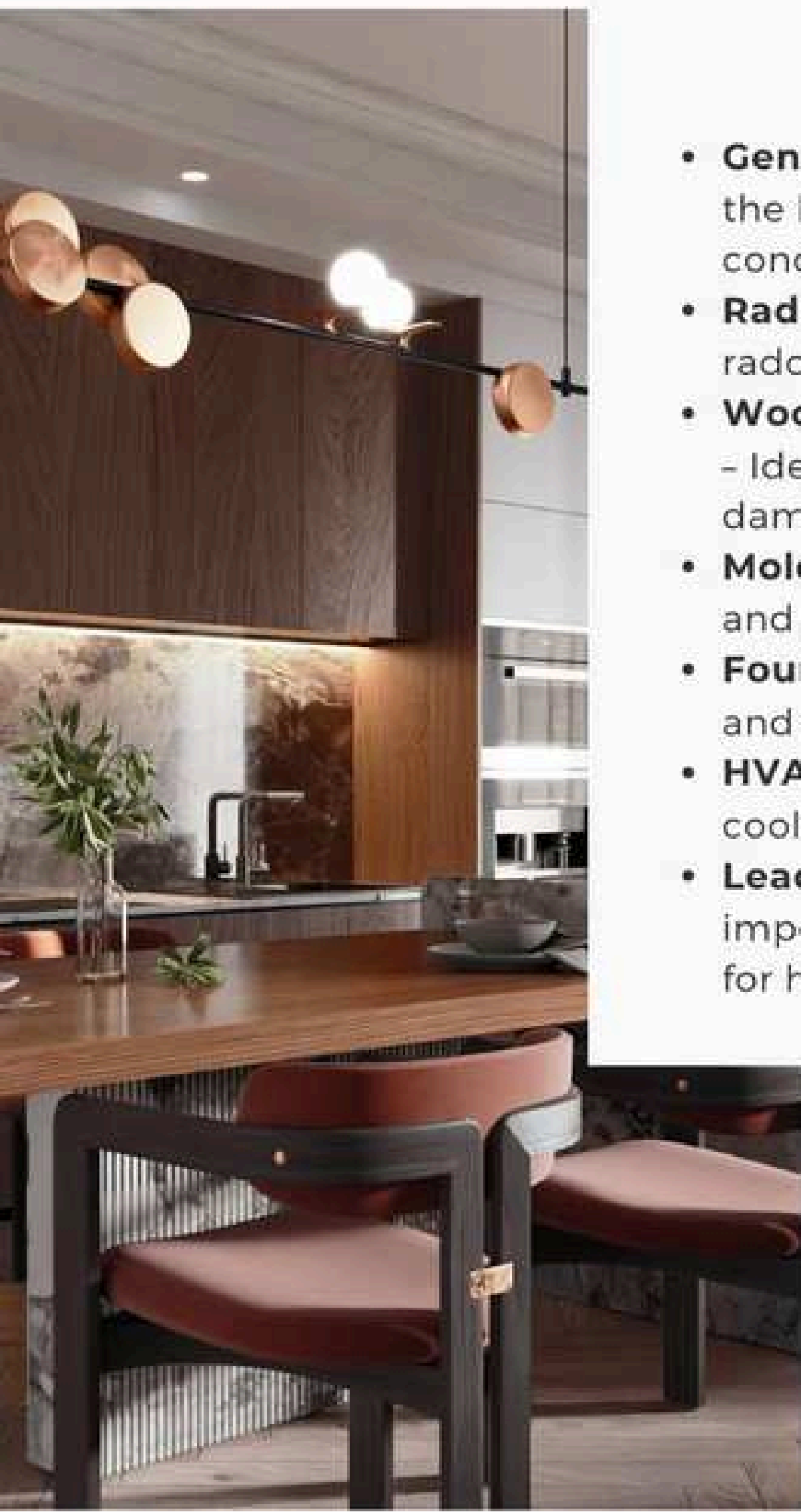
A CLEAR VIEW OF THE HOME'S TRUE CONDITION

After your offer is accepted, a home inspection is a crucial step to uncover any potential issues with the property. A licensed inspector will assess the home's condition, from the foundation to the roof, identifying necessary repairs or safety concerns. Depending on the results, you may negotiate with the seller for repairs or a price adjustment before finalizing the purchase.

TYPES OF INSPECTIONS

- **General Home Inspection** – A full evaluation of the home's structure, systems, and overall condition.
- **Radon Testing** – Checks for dangerous levels of radon gas, which can pose health risks.
- **Wood-Destroying Organism (WDO) Inspection** – Identifies termites or other pests that could damage the home.
- **Mold Inspection** – Detects the presence of mold and moisture issues.
- **Foundation Inspection** – Assesses the stability and integrity of the home's foundation.
- **HVAC Inspection** – Ensures the heating and cooling systems are functioning properly.
- **Lead-Based Paint Inspection** – Especially important in homes built before 1978, this checks for hazardous lead paint.

Once complete, you'll receive a detailed report outlining any issues or necessary repairs. Home inspections are a valuable tool for uncovering hidden defects and can open the door for further negotiations with the seller.



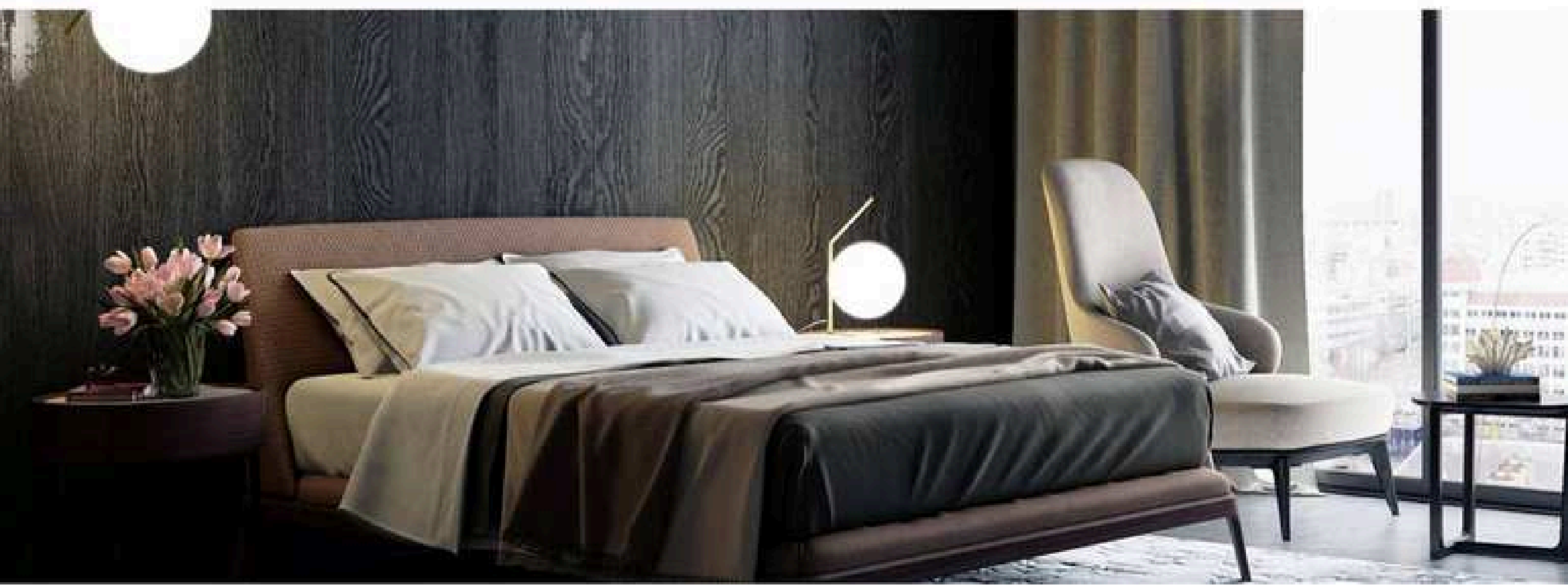
NEGOTIATE

FINAL OFFER

After the home inspection, issues may come up that prompt another round of negotiations – often involving repair requests, seller credits, or price adjustments. If you're working with an agent, they'll handle these negotiations on your behalf to protect your interests and help you reach a fair agreement.

HERE ARE YOUR OPTIONS AFTER A HOME INSPECTION REVEALS ANY PROBLEMS

- **Request Repairs** – Ask the seller to fix the problems before closing.
- **Negotiate Price** – Request a price reduction to account for the needed repairs.
- **Ask for Credits** – Receive a credit toward your closing costs instead of repairs.
- **Walk Away** – Cancel the contract (if an inspection contingency is in place).
- **Move Forward** – Accept the property as-is and proceed with the purchase.



A modern dining room interior featuring a round, dark-colored table with a textured, ribbed pedestal base. Four contemporary chairs with light-colored upholstered backs and black legs with gold-colored tips are arranged around the table. The background consists of a dark wall with vertical wood slats and two pendant lights with wire mesh shades hanging from the ceiling. The floor is made of light-colored wood planks.

STEP FIVE

APPRAISAL & FINALIZING LOAN

APPRAISAL ORDERED

ENSURING THE HOME'S VALUE MATCHES THE PRICE

An appraisal is a crucial step in the home-buying process, especially if you're financing the purchase with a mortgage. Ordered by your lender, the appraisal helps determine the fair market value of the property to ensure it aligns with the agreed-upon purchase price. This protects both you and the lender from overpaying for a home.

WHAT DO HOME APPRAISERS LOOK FOR?

During the appraisal inspection, the appraiser evaluates several key factors to determine the home's fair market value, including:

- **Overall Condition** – The appraiser checks the home's general upkeep, structural integrity, and any health or safety concerns.
- **Bedrooms & Layout** – They verify the number of bedrooms and assess the functionality of the space.
- **Upgrades & Improvements** – Any renovations or updates made to the home can positively impact its value.
- **Comparable Sales** – The appraiser reviews recent sales of similar homes in the area to ensure the price aligns with the local market.
- **Location** – Neighborhood, school district, and proximity to amenities all play a role in determining value.

WHY APPRAISALS MATTER

Appraisals benefit everyone involved by confirming the home's value is fair and aligned with the market. Once the appraisal is complete, your loan file moves to the underwriter for final review. If approved, you'll receive a mortgage commitment letter outlining your final loan terms, interest rate, and next steps toward closing.

FINAL LOAN APPROVAL

AND CLEAR TO CLOSE

After the appraisal is complete and the value is confirmed, your loan moves into the final approval stage. Here's what happens next:

APPRAISAL RESULTS

If the appraisal comes in at or above the purchase price, the lender proceeds. If it's lower, you may need to renegotiate or bring additional funds to closing.

UNDERWRITING REVIEW

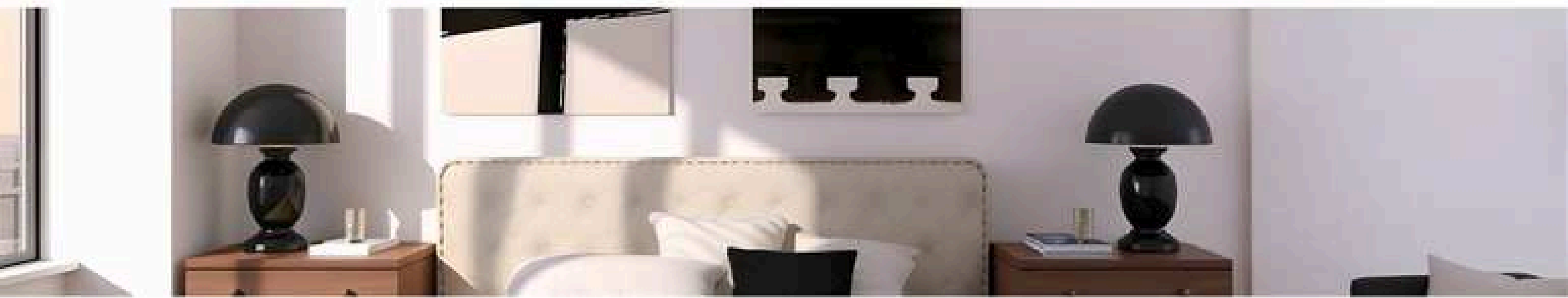
The underwriter conducts a final review of your financials, credit history, and documentation to ensure everything aligns with loan requirements.

CLEAR TO CLOSE (CTC)

Once all conditions are satisfied, the lender issues a Clear to Close — a green light that you're ready to move forward with the final paperwork.

FINAL DISCLOSURE

You'll receive the Closing Disclosure (CD) detailing your final loan terms, monthly payments, and closing costs. **This must be reviewed at least 3 business days before closing.**



A modern dining room interior featuring a round, dark-colored table with a ribbed pedestal base. Four upholstered chairs with black legs and gold-colored tips are arranged around the table. Two wireframe pendant lights hang above the table. The background consists of a dark wall with vertical wood slats and gold-colored trim. The floor is made of light-colored wood planks.

STEP SIX

PREPARING FOR CLOSING

PREPARE FOR CLOSING

FINAL STEPS BEFORE THE KEYS ARE YOURS

REVIEW YOUR CLOSING DISCLOSURE

At least three business days before closing, you'll receive your Closing Disclosure (CD). This document outlines your final loan terms, monthly payments, and the closing costs you'll need to pay. It's essential to thoroughly review it and compare it to your Loan Estimate to ensure everything is as expected.

WHAT TO DO:

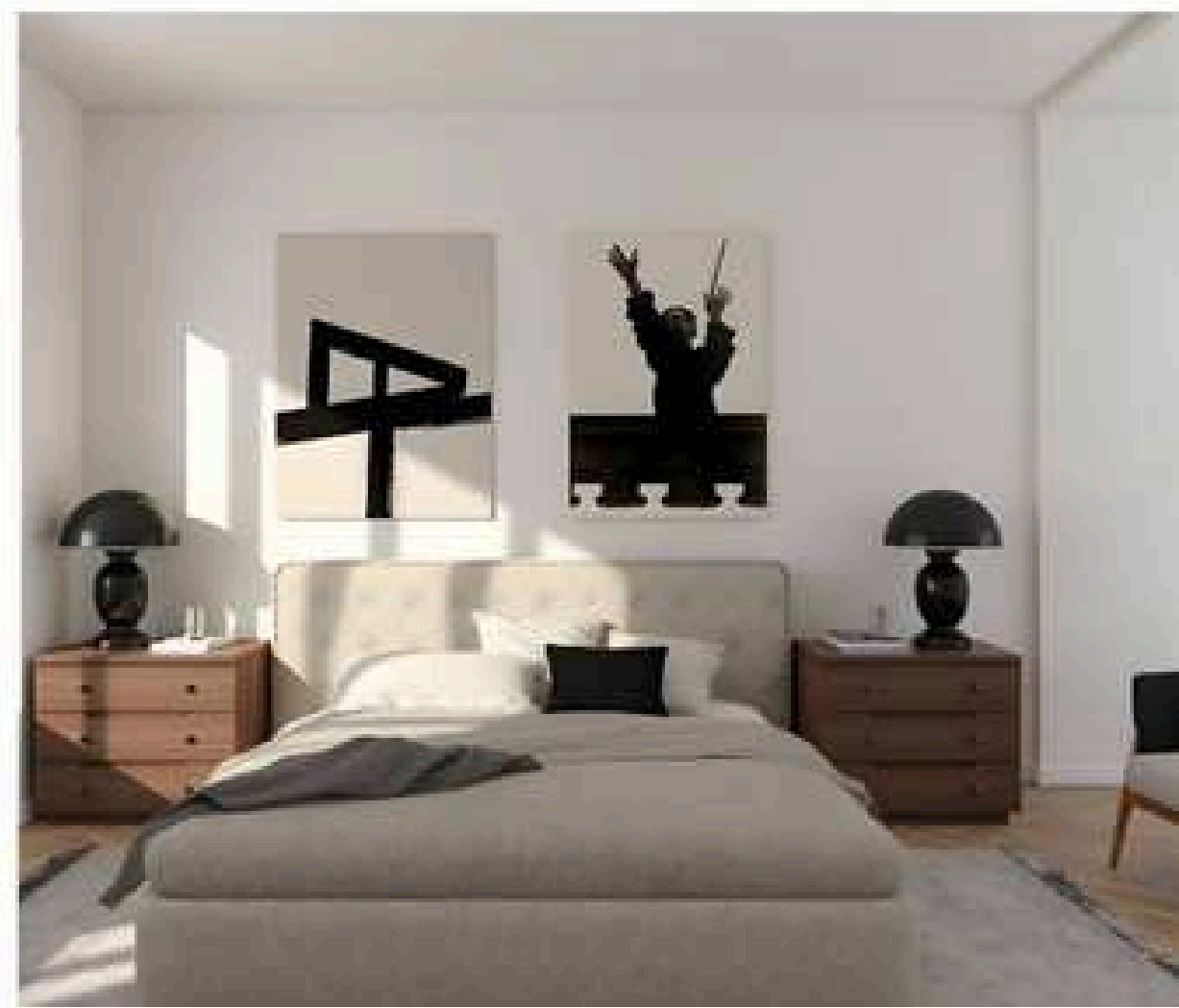
- **Compare Terms and Costs:** Double-check the interest rate, loan terms, and closing costs to ensure they align with what was agreed upon.
- **Identify Discrepancies:** If you spot any discrepancies or unexpected charges, reach out to your lender immediately for clarification or corrections.
- **Ask Questions:** Don't hesitate to ask for clarification on anything that's unclear. It's important you feel confident in your final numbers before moving forward.

ORGANIZE YOUR DOCUMENTATION

Before closing, make sure all required documents are gathered and organized to streamline the process.

WHAT TO DO:

- **Gather Necessary Paperwork:** Collect your ID, proof of insurance, bank statements, and any other documents requested by your lender or closing agent.
- **Keep Everything Accessible:** Ensure that you have everything ready and easily accessible to avoid any last-minute stress.



SECURE HOMEOWNERS INSURANCE

Your lender will require you to have homeowners insurance in place before closing. This protects both you and the lender in case of damage to the property.

WHAT TO DO:

- **Obtain Insurance:** Purchase a policy that meets your lender's coverage requirements.
- **Provide Proof:** Submit proof of your homeowners insurance to your lender to avoid delays.

FINAL WALK-THROUGH

The final walk-through is typically conducted 24 hours before closing. This is your last chance to ensure everything is in order before you sign the documents.

WHAT TO DO:

- **Inspect the Property:** Check that all agreed-upon repairs have been made and that the home is in the expected condition.
- **Confirm Inclusions:** Make sure all items included in the sale, such as appliances and fixtures, are still in place.

OBTAIN CERTIFIED FUNDS

Before closing, you'll need to provide the funds required for your down payment and closing costs. These funds must be in certified form.

WHAT TO DO:

- **Confirm Amount:** Verify the exact amount needed for closing costs and your down payment.
- **Arrange Certified Funds:** Personal checks are typically not accepted. Arrange for a certified check or wire transfer to cover the total amount.

REVIEW AND SIGN CLOSING DOCUMENTS

On the day of closing, you'll be asked to review and sign the necessary documents to finalize the home purchase.

WHAT TO DO:

- **Review Documents:** Thoroughly review all closing documents to ensure everything is correct.
- **Sign the Documents:** Once everything is in order, sign the closing documents to officially finalize the purchase.

HOMEOWNERS INSURANCE

WHY DO YOU NEED HOMEOWNERS INSURANCE?

Homeowners insurance protects your home and belongings from damage, theft, and liability. It's required by lenders before finalizing your loan. Policies are customizable, so it's important to get quotes from multiple companies to compare coverage, price, and limits.

WHAT DOES HOMEOWNERS INSURANCE COVER?

Typically, it covers:

- Damage to the home (fire, hurricanes, hail, lightning, vandalism)
- Loss or theft of possessions
- Personal liability for injuries to others

WHAT DOESN'T IT COVER?

Homeowners insurance usually doesn't cover flood or earthquake damage. You may need to purchase additional policies for this coverage.

WHAT DETERMINES POLICY RATES?

Rates are based on factors like:

- Your personal claim history
- Past claims on the property
- The home's condition and neighborhood risk

HOW TO QUALIFY FOR DISCOUNTS?

Discounts may be available for:

- Seniors or multi-policy customers (e.g., auto or health insurance)
- Homes with security systems, smoke alarms, or carbon monoxide detectors

When getting quotes, ask about available discounts to lower your premiums.



TITLE INSURANCE

WHAT IS TITLE INSURANCE?

Title insurance protects both you and your lender from financial loss due to issues with the property's title or ownership. It ensures that there are no legal claims or defects that could affect your ownership after the purchase. This insurance is critical for any real estate transaction to ensure the seller has the legal right to transfer ownership.

WHAT DOES A TITLE SEARCH DO?

A title search examines public records to confirm:

- The property's legal ownership
- Whether there are any existing claims, liens, or encumbrances on the property

A clear title is essential for closing a real estate deal without complications.



WHAT DOES TITLE INSURANCE COVER?

A basic owner's title insurance policy typically covers:

- Ownership disputes (another party claiming ownership)
- Fraud or incorrect signatures on documents
- Flawed public records
- Unrecorded easements or rights of way
- Outstanding liens, taxes, or lawsuits against the property

TYPES OF TITLE INSURANCE

There are two main types of title insurance:

1. **Lender's Title Insurance:** Required by almost all lenders to protect them in case the seller cannot legally transfer ownership. It's a one-time premium paid by the borrower at closing.
2. **Owner's Title Insurance:** Optional but recommended. It protects the buyer against potential issues with the title after the sale. It's usually paid for by the seller.

A modern dining room with a round table, velvet chairs, and wireframe pendant lights. The room features a dark wood wall with vertical slats and a light-colored floor. The text "STEP SEVEN" is overlaid on the image.

STEP SEVEN

CLOSING DAY

CLOSING DAY

THE FINAL STEP TO HOMEOWNERSHIP

Closing Day is the final milestone in your home buying journey. After weeks of preparation and escrow, this is when you'll review and sign your final documents, pay any remaining closing costs, and officially take ownership of your new home.

FINAL WALK-THROUGH

Typically done 24 hours before closing, this quick inspection ensures the property is in the agreed-upon condition and that any negotiated repairs have been completed. It usually takes about an hour.

CLOSING COSTS

Both the buyer and seller have closing costs, but buyers usually cover the majority. On average, your closing costs will range from 2% to 5% of the loan amount. These will be clearly outlined in your Closing Disclosure, which you should review beforehand.

WHAT TO BRING TO CLOSING

Make sure to bring these important items with you:

- Government-issued photo ID (driver's license or passport)
- Copy of the Closing Disclosure
- Certified check or proof of wire transfer for your closing costs/down payment
- Homeowner's insurance certificate
- Final purchase agreement (sales contract)

RECEIVE YOUR KEYS!

Once the documents are signed and funds are transferred, you'll receive the keys to your new home. At that moment, the ownership is officially transferred – and you're now a homeowner.



A modern dining room interior featuring a round, dark-colored table with a ribbed pedestal base. Four upholstered chairs with black legs and gold-colored tips are arranged around the table. Two wire mesh pendant lights hang above the table. The background consists of a dark wall with vertical wood slats and a large window with sheer curtains. A semi-transparent black rectangle is overlaid on the image, containing the text.

STEP EIGHT

MOVING IN & NEXT STEPS

SCHEDULE YOUR MOVE

GET ORGANIZED FOR A SMOOTH TRANSITION

Congratulations — you're officially a homeowner! Now that you've closed on your home, it's time to prepare for the exciting transition ahead. Whether you're moving in right away or taking time to renovate, organizing your next steps will make the process smoother and more enjoyable.



BEFORE THE MOVE

- **Schedule Your Move:** Once closing is complete, set your official move-in date and notify your real estate agent or landlord (if renting) of the timing.
- **Declutter & Donate:** Go through your current belongings and decide what to keep, sell, or donate. A garage sale or donation run can help lighten the load.
- **Finalize Mortgage & Paperwork:** Make sure you've received and saved copies of all closing documents and loan papers. Keep them organized in a secure place.

4 WEEKS UNTIL MOVE

- Give 30 days' notice if you're renting.
- Create a full list of everything you plan to move.
- Begin collecting packing materials (boxes, tape, labels).
- Get quotes from movers or rent a moving truck.
- Begin packing non-essentials and seasonal items.

2 WEEKS UNTIL MOVE

- Contact your insurance provider to transfer homeowners insurance to your new address.
- Notify utility companies (electric, gas, water, internet, etc.) of your move-in date.
- Schedule your closing time and confirm final details.
- Submit a change of address with USPS and update it for subscriptions, banks, and other services.
- Continue packing room by room and clearly label all boxes.

1 WEEK UNTIL MOVE

- Obtain certified checks or set up a wire for closing funds if not done already.
- Confirm child or pet care for moving day.
- Finalize travel or moving logistics (truck, movers, routes).
- Pack a personal essentials bag with clothes, toiletries, chargers, and important items.
- Attend your final walk-through to ensure everything is as agreed.

AFTER YOU MOVE IN

- Do a walkthrough of your new home to familiarize yourself with shut-off valves, the breaker box, and appliance manuals.
- Change your locks or rekey doors for added security.
- Introduce yourself to neighbors and explore your new neighborhood.
- Set up utilities if you haven't already.
- Celebrate — you've stepped into a brand new chapter!



MOVING CHECKLIST



1-2 MONTHS OUT

- ☐ Sort and declutter cabinets, closets, pantry, and basement
- ☐ Go through bathroom items and throw away expired items
- ☐ Donate any unwanted items to charity
- ☐ Complete any necessary repairs
- ☐ Take pictures around the home so you know where things go
- ☐ Reserve movers, rental truck or portable container
- ☐ Purchase boxes, tape and other moving items
- ☐ Start packing items that aren't frequently used - label boxes
- ☐ Measure furniture for placement at new house
- ☐ Contact current services to move or cancel
- ☐ Contact services in new area to set up
- ☐ Make inventory of household items
- ☐ Make a plan to move vehicles, pets and plants
- ☐ Get school records and register at new schools

1-2 WEEKS OUT

- ☐ Deep clean kitchen, fridge, oven and defrost freezer
- ☐ Deep clean bathrooms, showers, toilets, and sinks
- ☐ Arrange time off work, childcare and petcare for moving day
- ☐ Pack a bag for a few days worth of clothes and toiletries
- ☐ Assemble all necessary documents for the next owner
- ☐ Pack remaining items you won't need right away
- ☐ Contact postal office for change of address
- ☐ Create inventory of boxes and items

MOVING DAY

- ☐ Make sure boxes are labeled
- ☐ Contain pets in safe area during move
- ☐ Give movers instructions and pay them
- ☐ Final cleaning and dispose of trash
- ☐ Leave keys and garage door opener and lock doors
- ☐ Check closets, cabinets and dishwasher to make sure you didn't leave anything behind

CHANGE OF ADDRESS

CHECKLIST FOR HOMEBUYERS

HOME SERVICES

- ☐ Gas Company
- ☐ Electrical Company
- ☐ Water and Sewer Company
- ☐ Internet Service
- ☐ Cable Provider
- ☐ Garbage and Recycling
- ☐ Telephone/ Cell Service
- ☐ Cleaning Service
- ☐ Lawncare/ Snowcare Service
- ☐ Pool Maintenance
- ☐ Pest Control Service

INSURANCE

- ☐ Health Insurance
- ☐ Life Insurance
- ☐ Dental Insurance
- ☐ Car Insurance
- ☐ Homeowner/ Renter's Insurance

FINANCIAL SERVICES

- ☐ Bank/ Credit Union
- ☐ Student loans
- ☐ Investment Broker
- ☐ Financial Aid
- ☐ Credit Card Companies
- ☐ Loan Companies

MEMBERSHIPS & RETAILERS

- ☐ Gym Membership
- ☐ Club Membership (Costco, etc.)
- ☐ Online Retailers (Amazon, etc.)
- ☐ Magazines and Catalogues

PROFESSIONAL SERVICES

- ☐ Doctors/ Pediatrician Offices
- ☐ Dentist
- ☐ Pharmacy
- ☐ Veterinarian
- ☐ Insurance Agent
- ☐ Therapist or Counselor
- ☐ Lawyer/ Attorney
- ☐ Financial Planner
- ☐ Babysitter/ Nanny

COMMUNITY

- ☐ Schools, PTA, Extracurricular
- ☐ Employers
- ☐ Church, Synagogue etc.
- ☐ Alumni, Fraternal Organization
- ☐ Charitable Organizations
- ☐ Pet Groomer
- ☐ Daycare
- ☐ Country Club
- ☐ Community Groups

GOVERNMENT AGENCIES

- ☐ USPS Mail Forwarding
- ☐ Internal Revenue Service
- ☐ Voter Registration
- ☐ Department of Motor Vehicles
- ☐ Social Security Administration
- ☐ Business License Office
- ☐ State Department of Taxation
- ☐ Local/ County Tax Commissioner

REAL ESTATE TERMS

DEBT-TO-INCOME-RATIO

Your debt-to-income ratio (DTI) compares how much debt you owe each month to how much you earn. This number is one way lenders measure your ability to manage the monthly payments to repay the money you plan to borrow.

PMI

Private mortgage insurance, also called PMI, is a type of mortgage insurance you might be required to pay for if you have a conventional loan and make a down payment of less than 20 percent of the home's purchase price.

PURCHASE AGREEMENT

A purchase agreement is a binding contract between a buyer and seller that outlines the details of a home sale transaction.

CONTINGENCY

A contingency refers to a clause in a purchase agreement specifying an action or requirement that must be met for the contract between a buyer and a seller to become legally binding.

DISCLOSURES

Disclosure is a legal document that requires sellers to provide previously undisclosed details about the property's condition, for example plumbing leaks that prospective buyers may find unfavorable.

EARNEST MONEY

Earnest money, or good faith deposit, is a sum of money the buyer puts down to demonstrate their seriousness about buying a home.

OFFER

Once you've decided on a house you have to make an offer to the seller. This includes the amount of your deposit, the amount you are offering, the amount you intend as your down payment and financing details.

APPRAISAL

A home appraisal is a process through which a real estate appraiser determines the fair market value of a home. It can assure you, the buyer and your lender that the price you've agreed to pay for a home is fair.

TITLE SEARCH

A property title search examines public records on the property to confirm the property's rightful legal owner. The title search usually also reveals if there are any claims or liens on the property that could affect the home purchase.

HOME INSPECTIONS

A home inspection assesses the condition of a property, including its heating and cooling systems, plumbing, electrical work, water, and sewage, as well as some fire and safety issues. In addition, the home inspector will look for any other issue that may affect the property's value.

HOA

A homeowner's association is a private association that manages a planned community or condominium. When you purchase a property that is managed by an HOA, you agree to abide by the HOA's rules and pay its monthly or annual HOA dues.



NOTES

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CONGRATULATIONS

Thank you for trusting me to guide you through one of life's most exciting journeys — buying your new home. I hope this next chapter brings you joy, comfort, and countless beautiful memories.

If you were happy with my service, I'd be truly grateful for your referral — it's the highest compliment I can receive and helps me continue doing what I love.



770.560.2005



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Jon S. Dabney Jr

Managing Broker and Corporate Team Lead

HOME LOAN

APPLICATION CHECKLIST

When applying for a mortgage, your lender will need documentation to verify your financial situation. This includes proof of income, employment history, credit standing, and any existing debts or assets. These documents help the lender determine how much you can afford and your ability to repay the loan. Having everything prepared ahead of time can help speed up the approval process and reduce stress along the way.

INCOME

- ☐ Employment verification letter
- ☐ If self-employed: Profit & Loss statement and 1099 forms
- ☐ Tax returns last 2 years
- ☐ W-2s last 2 years
- ☐ Pay stubs last 2 months
- ☐ Additional income, child support, pension, retirement etc.

ASSETS

- ☐ Bank statements
- ☐ Investment statements
- ☐ Insurances like life insurance

DEBT & CREDIT

- ☐ Car loans
- ☐ Student loans
- ☐ Credit Card debt