



Every Great Journey Starts With A Step

Your Guide to Buying a Home in North Alabama



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Serving Madison, Morgan, and Limestone Counties

More Than a REALTOR® A Neighbor Who Gets It

As a proud native of Huntsville, AL, and a REALTOR® with eXp Realty, I bring a deep-rooted passion for our vibrant community to every transaction.

My extensive knowledge of the local market in Madison, Morgan, and Limestone Counties allows me to provide valuable insights, ensuring you find the perfect home that fits your needs and lifestyle.

Helping you spend the least and get the most is at the heart of everything I do—whether you're a first-time homebuyer, military family, or investor.

My wife, son, and two pups are proud to call North Alabama home. As the husband of an Army soldier, I understand the unique challenges military families face and am committed to making relocation and home buying smooth and stress-free.

Every great journey starts with a single step—I'd be honored to help you take that step today.



Welcome to Your Home Buying Journey

Trusted Guidance, Proven Results

Buying a home is a big deal—and I'm here to make it **smooth, stress-free, and even a little fun**. As a REALTOR® with eXp Realty, I'm all about **helping you spend the least and get the most** while finding a home that fits your life perfectly.

Whether you're a **first-time buyer**, a **military family relocating**, or just looking for a fresh start, I've got your back every step of the way. From navigating the market to expert negotiation, I'll make sure you **feel confident, informed, and excited** about the journey ahead. I don't just say I'm here to help—I show it.

90%

of buyers say working with an agent made their home-buying experience easier.

(Source: NAR)

\$10,000

Top-rated agents help buyers save an average of \$10,000 in negotiations.

(Source: Zillow)



Every great journey starts with a single step.
I'd be honored to help you take yours.



The Power of eXp Realty, The Personal Touch of a Local Expert

Why Work With Me

✓ Local Expertise

I'm a North Alabama native who knows the best neighborhoods, schools, and hidden gems

✓ Military Relocation Ready

With a spouse in the Army and a heart for service, I'm here to support you through every step of your military move

✓ First-Time Buyer Friendly

I break things down clearly and patiently so you never feel overwhelmed

✓ Here for the Long Haul

From our first conversation to long after closing, I've got your back

Backed by eXp Realty

✓ #1 in Transactions (2025)

Ranked by RISMedia Power Broker Report for nationwide performance

✓ #3 in Sales Volume (2025)

A national leader in real estate sales and client success

✓ Global Network

89,000+ agents in 24 countries give you unmatched reach and exposure

✓ Innovative Tools & Tech

Smart search tools, real-time alerts, and cloud-based support systems



Let's make your real estate journey smooth, stress-free, and successful!



What to Expect on Your Buying Journey

During Your Home Search

I'll listen closely to your wants, needs, and non-negotiables—and help you navigate every listing with clarity and confidence.

When You're Ready to Make an Offer

I'll guide you through the offer strategy, paperwork, and negotiation process to help your offer stand out.

From Contract to Close (and Beyond)

You'll always know what comes next—from inspections to closing day, I'll walk with you every step of the way.

Final Note

You'll never be left wondering what's next. I'm committed to making sure you feel confident, cared for, and ready to take that next step toward homeownership.



What You Can Expect From Me And What I Need From You

A successful home search is a team effort. Here's what you can count on from me—and what helps me serve you best.

✓ What You Can Expect From Me:

- I'll **listen** to your needs and goals to create a personalized plan.
 - I'll **guide** you through every step of the process—no guesswork.
 - I'll **communicate clearly and promptly** throughout your journey.
 - I'll **advocate** for your best interests, whether we're negotiating or problem-solving.
 - I'll connect you with **trusted pros**—lenders, inspectors, contractors, and more.
 - I'll keep things **organized and moving** so you never feel overwhelmed.
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🤝 What I Ask From You:

- Be **open and honest** about your timeline, goals, and budget.
- Let me know what's working—and what's not—so we can adjust as needed.
- **Commit** to working with me as your agent so I can give you my full focus.
- **Communicate clearly** and in a timely manner when decisions are needed.
- **Ask questions!** There's no such thing as a silly one in real estate.
- **Enjoy the journey**—I'm here to make it smooth and successful for you!



Your Financial Game Plan for Homeownership

Let's make sure you're ready, informed, and confident.

✓ Down Payment

A typical down payment ranges from **3% to 20%**. I'll help you explore what's realistic based on your **loan type and goals**.

💡 Pro Tip: **FHA loans** and **assistance programs** can help reduce upfront costs.

✓ Mortgage Pre-Approval

Pre-approval shows sellers you're serious and helps define your budget. I'll connect you with a **trusted local lender** if you haven't started yet.

✓ Closing Costs

Expect **2–5% of the purchase price**. You may be able to roll these into your loan or negotiate **seller contributions**.

💡 Pro Tip: I'll walk you through creative options that help keep your **cash flow strong**.

🏠 Exploring Your Loan Options

There are many types of loans out there—**FHA, VA, conventional**, and others. I'll help connect you with a **trusted lender** who can walk you through the best option for your goals and budget.

💡 Need help with down payment assistance or grants? I can help you explore what's available locally.

💰 Smart Budgeting Tip

Before we dive in, think about your **monthly comfort zone**, not just your **pre-approval amount**. We'll build a plan that fits your **life—not just your loan**.



Location Considerations: What to Think About Before Buying

Buying a home isn't just about the property—it's about where you'll live your life. Here are a few things to think through as we explore North Alabama together.

✓ **Commute**

How far are you willing to drive for work or school each day?

✓ **Schools**

Are quality public or private schools a priority for your family?

✓ **Community Feel**

Do you prefer quiet neighborhoods, or a more active social scene?

✓ **Amenities**

Is being close to parks, restaurants, or shops important to you?

✓ **Future Growth**

Are you looking in areas that are growing or staying consistent?

✓ **Future Costs**

Are there any HOA fees, taxes, or upcoming developments that could affect your decision?



Your Homeownership Support Team

Trusted professionals to support you every step of the way

Buying a home is just the **beginning**—and having the **right local experts by your side** makes all the difference. I've curated a list of **trusted professionals** to help make **every step of homeownership easier and less stressful**. While you're always free to choose your own providers, these are folks I personally trust for their **experience, reliability, and commitment to great service**.

 View the full list here:
LifeInBamaRealty.com/vendors

Helpful Answers to Common Questions

Q: Do I need pre-approval before house hunting?

A: Yes! It helps us shop confidently within your budget and strengthens your offers.

Q: How much should I budget for closing costs?

A: Typically 2–5% of the purchase price, depending on your loan type.

Q: How long does the buying process take?

A: Most closings take 30–60 days once your offer is accepted.

Q: Can I change my mind after making an offer?

A: Yes—within the due diligence or contingency period outlined in your contract.



Let's Take the First Step Together

Thank you for taking the time to explore this guide. I hope it brought clarity, confidence, and a little excitement to your homebuying journey.

Whether you're a **first-time buyer**, a **military family**, or just looking for your **next chapter**, I'm honored to be part of your process. **Let's take that next step together!**

I'm here to help you move forward with expert guidance, personalized support, and a clear plan that fits your goals—no pressure, just partnership. When you're ready, I'd love to connect and help you turn your homeownership dreams into reality.

✓ Your Next Steps:

- 📅 Schedule your buyer consultation
- 💰 Connect with a trusted lender for pre-approval
- 🗺️ Narrow down your preferred neighborhoods
- 🏠 Start your home search with confidence

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