



# LET'S FIND HOME

YOUR HOME BUYER GUIDE



**Erin Buckalew, Realtor®**

# **ERIN BUCKALEW HOME TEAM**

(678) 780-0038 | [Erin@ErinBuckalew.com](mailto:Erin@ErinBuckalew.com) | [www.ErinBuckalew.com](http://www.ErinBuckalew.com)



*Put the power of the  
**super agent** to work for you!*

ONE

THE WHY

---

TWO

NEEDS ANALYSIS

---

THREE

BUDGET

---

FOUR

CURRENT MARKET

---

FIVE

FINANCING

---

SIX

SHOWING PROCESS

---

SEVEN

ELEMENTS OF AN OFFER

---

EIGHT

OUR VALUE

---

NINE

WORKING WITH OUR TEAM

---

TEN

MVVB



# UNLOCKING THE DOOR TO YOUR NEXT HOME



What's  
important  
about this next  
home?

How is it  
important?

What will  
this move  
do for you?

# NEEDS ANALYSIS

## NEEDS

Bedrooms | Bathrooms  
SqFt | Office Space | Etc.



## WANTS

Items you would like to see in a home but are not deal breakers if not available.

## LOCATION

Cities, Counties  
School Zones  
Neighborhoods  
Zip Codes

## BIG NO's

Items You Want To Stay Away From (ex. HOA's, 2 stories, Townhomes, Etc.)

# PRICE RANGE & BUDGET



## COMFORT ZONE

Sales Price

## SEARCH ZONE

Search Price  
Range

## SEARCH ZONE CAP

Do not send  
me any  
homes listed  
over this  
amount.

# Trusted Lenders



**Jimi Ingman**

*Anchor Home Mortgage*

**770-356-8265**

**JIngman@theanchorteam.com**  
**www.theanchorteam.com**



**Ashley Filitor**

*MTG Pro*

**404-936-7377**

**ashleyf@mtg-pro.com**  
**mtg-pro.com**



**Amy Bell**

*Pinnacle Bank*

**404-862-1245**

**amybell@pinnaclebank.com**  
**AmyMBell.com**

## QUESTIONS TO ASK WHEN CHOOSING A LENDER

Interviewing lenders is an important step 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

- *Which types of home loans do you offer?*
- *What will my interest and annual percentage rates be?*
- *Do I qualify for any special programs or discounts?*
- *What estimated closing cost can I expect to pay?*
- *What is your average loan processing time?*

## WHAT NOT TO DO DURING THE HOME BUYING PROCESS

- Buy or Lease a Car
- Change Jobs
- Miss a Bill Payment
- Open a Line of Credit
- Move Money Around
- Make a Major Purchase

*Any of these types of changes could jeopardize your loan approval. It's standard procedure for lenders to also do a final credit check before closing.*

# SHOWING PROCESS

## ***Home Sweet Home: The Search Starts Here***

We are going to view 3-4 homes per showing appointment. Touring more than 4 homes at a time leads to buyer confusion.

What time of day works best for you to see homes? Are there certain days during the week that works better for you?

With our showing agents, someone is always available to assist, making the process more efficient and responsive to your needs.



# ELEMENTS OF AN OFFER

## Price

The offer price.

## Earnest Money

This is refundable during the due diligence period, and will be applied towards your “cash to close” amount at closing.

## Condition

Items that must be completed such as a home inspection, obtaining financing, satisfactory appraisal, or selling your existing house

## Inclusions and Exclusions

Generally, the appliances that are permanently installed in the home will remain such as the stove and dishwasher. The refrigerator and washer/dryer are negotiable.

## Closing Day & Acceptance of Keys

The closing day is the day the deed is recorded.



### Before Closing

Earnest Money  
Due Diligence  
Home Inspection  
Property Appraisal  
Final Walkthrough

### At Closing

Property Tax  
Lender Fees  
Attorney Fees  
Realtor Fees  
Utilities Connections  
Get your Keys!

### After Closing

Moving Expenses  
Renovations Repairs +  
Maintenance

# Hiring Our Team

*When it comes to buying or selling a home, why settle for anything less than the best? Our team holds a majority market share in North Georgia.*

*We offer unparalleled service, unmatched market knowledge, and a community-focused approach that ensures your success and satisfaction.*

*Here's why we are the top choice for your real estate needs:*

## **Proven Success**

We have more five stars reviews than anyone in the area because we know how to get results.

## **Market Experts**

Our agents stay ahead of trends and provide accurate, up-to-date guidance.

## **Team Support**

You'll never feel lost—our strong team and in-house closing coordinator have you covered every step of the way.

## **Community Driven**

We love where we live and give back through local events and causes.

## **Full-Service Care**

From first consultation to closing, we handle it all—with personalized attention for every client.

## **Skilled Negotiators**

We've saved clients thousands through expert negotiation and smart pricing strategies.

# Hiring Our Team

## **Hands-On Approach**

We're not afraid to knock on doors for our clients. Tell us where, and we'll make it happen.

## **Off-Market Access**

Our clients get exclusive access to a private database of off- market homes.

## **Massive Network**

With a database of over 20,000 contacts and strong social presence, your listing gets unmatched exposure.

## **Trained for Anything**

We handle objections and negotiations with confidence thanks to weekly training and deep experience.

## **Repairs & Vendors**

We've negotiated hundreds of repair requests and have a trusted network of vendors ready to help.

## **Lifetime Support**

Our relationship doesn't end at closing. We're here whenever you need us.



A trusted real estate professional specializing in the Flowery Branch, Gainesville, and Lake Lanier areas. A magna cum laude graduate of Mercer University and former top national sales producer, Erin brings strong communication, negotiation, and client-focused expertise to every transaction. Known for her integrity and dedication, she consistently delivers exceptional results while treating each client like family.

# DUE DILIGENCE PROCESS



- Complete Inspection.
- Review with Buyer's Agent.
- Obtain quotes (our preferred vendors are available to you)
- Discuss whether you prefer to address necessary repairs by requesting a credit or asking the seller to complete the work.
- Present to Seller for their approval or counter offer. Confirm with lender if repairs are allowed. Do a final walk through to confirm repairs have been completed and/or a re-inspection by the Home Inspector.
- Obtain receipts of repairs completed and copies of warranties.



# DUE DILIGENCE PROCESS

## **Home Inspection**

Average Cost: \$400–\$500 (note: pricing depends on the square footage and age of the home)

## **Radon Test (Optional)**

Cost: \$125

## **Termite Inspection (Wildlife Inspection)**

Cost: \$95 *Erin gets this for you for **FREE***

## **Survey**

Starting Cost: \$500

## **Well Inspection (If Applicable)**

Cost: \$180–\$275

## **Water Test (If on Well Water)**

Bacteria Only: \$125 | Full Panel: \$230

## **Septic Inspection (If Applicable)**

Cost: \$450–\$550



*\*Costs are provided as a general guide and may change.*



# Home Inspections

## What Do Inspectors Look At?

- Heating System
- Central Air Conditioning System (temperature permitting)
- Interior Plumbing & Electrical Systems
- Attic (including visible insulation)
- Walls
- Ceilings
- Floors
- Windows & Doors
- Foundation
- Basement Structural Components

## Most Common Home Inspection Issues

Heating/Cooling System Serviced, GFCI Not Functioning Properly, Small Plumbing Leaks Vent Pipe Boot Replacement, Crawl Space Mold/Fungi Growth, Moisture Issues, Older Homes with Structural/Floor Joist Issues, Lender Required Repairs

*It's important to note that we live in an area with high moisture and humidity, where clay-based crawl space issues are very common. Since crawl spaces are rarely visited, these issues occur in approximately 80-85% of homes.*

# Working With Our Team

## *What does all of this cost?*

The good news is that all of this, and everything I do to help buyers secure homes, may cost you nothing at all. Here's how: Part of my job is to negotiate the best deal for you. As part of those negotiations, I will ask the seller to contribute to closing cost concessions, which could cover some or all of my 3% fee.

The even better news is you don't have to pay me anything until we are sitting around the closing table, and I am giving you your new set of keys!





## Our Mission

To empower others to live an abundant life by focusing on growth and deeply connected relationships through a positive mindset and lifestyle.

## Our Vision

To be the real estate team of choice where knowledge meets excellence and people feel right at home.

## Our Values

God, Family, Community, and then Business

## Our Beliefs

Win Win, Integrity, Commitment, Communication, Creativity, Customers, Trust, Teamwork, Equity, Success





## ERIN BUCKALEW HOME TEAM

eXp Realty  
888-959-9461 ext.2318  
Georgia, USA  
(678) 780-0038  
[erin@erinbuckalew.com](mailto:erin@erinbuckalew.com)  
[www.erinbuckalew.com](http://www.erinbuckalew.com)