HOME BUYER TOOLKIT

GAINESVILLE & HALL COUNTY

Everything You Need to Buy with Confidence

THE FLYING REALTOR®

SHANNON SANBORN

eXp REALTY

Built on Grit. Fueled by Faith. Committed to Home.

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About Shannon Sanborn

Built on Grit. Fueled by Faith. Committed to Home.

My story isn't built on polished slogans or a carefully crafted sales pitch. It's built on hard work, responsibility, and years of hands-on experience around homes. Long before I became a Realtor, I spent more than two decades working in construction, remodeling, and home improvement. Those experiences taught me that a home is much more than four walls and a roof — it's where people build their lives, raise their families, create memories, and invest in their future.

That's why I don't take buying or selling a home lightly. For most people, it's one of the biggest financial decisions they'll ever make. It's not just about square footage, price, or a closing date. It's about timing, opportunity, risk, and the life waiting for you on the other side of the transaction.

My approach has always been relationship-first, not transaction-first. I believe people deserve honest advice, clear communication, and someone who will show up consistently throughout the process. Real estate isn't about collecting transactions — it's about earning trust.

Today, I'm proud to serve buyers and sellers throughout Gainesville, Hall County, and North Georgia. Brokered by eXp Realty, LLC, I strive to bring a practical, down-to-earth approach to real estate — one built on experience, strong values, and genuine relationships. My goal is simple: help people make confident decisions, provide real value, and be the kind of Realtor they can trust long after the closing table.

Why My Construction Background Matters to You as a Buyer

Most agents can tell you what a home is listed for. Very few can tell you what's actually true about the home behind the paint and staging — and that gap is exactly where buyers get hurt.

A resale home isn't a blank slate — it has a real age, real wear, and real systems that are somewhere in their lifespan. Twenty years of hands-on construction and remodeling experience means that when I walk a home with you, I'm not just reacting to how it looks. I'm looking at the roofline, the grading around the foundation, the age of the water heater, the condition behind a fresh coat of paint — the things that separate a genuinely well-maintained home from one that's been dressed up to sell.

The Bottom Line

You're not just getting a Realtor to unlock doors and write an offer. You're getting a second set of eyes trained to catch what staging is designed to hide.

Start Your Search the Smart Way

Before you dive into the checklists ahead, here's the fastest way to start seeing homes that actually match what you're looking for.

I build searches around your real must-haves and budget — not just bedroom and bathroom counts — so you're not wasting weekends touring homes that were never a real fit.

Search Homes Now

Visit ExploreGainesvilleGA.com to search live listings across Gainesville, Hall County, and Lake Lanier, or reach out directly and I'll build a custom search and set up alerts for new matches.

Before You Start Touring: What This Guide Covers

Buying a resale home takes more than falling in love with a listing photo. This guide walks you through the five stages that matter most — getting ready to search, touring smart, making a strong offer, navigating inspection, and closing day — using the same approach I bring to every buyer I work with.

With more than 20 years of hands-on construction and remodeling experience, my goal isn't just to help you find a home. It's to help you understand what you're actually buying — the real condition, the real value, and the real questions to ask before you sign anything.

> **A Note Before You Start**
>
> This guide and its checklists are educational tools to help you prepare. They aren't a substitute for touring a specific property with me, a personalized conversation about your goals, or the terms of a signed buyer representation agreement. Reach out any time you have a question about how something here applies to a home you're considering.

How This Guide Is Organized

Five checklists, one for each stage of the buying process:

- ☐ Pre-Approval Checklist — getting your financing and documents ready before you start touring
- ☐ Home Tour Checklist — what to actually look for at a showing, beyond the staging
- ☐ Making an Offer Checklist — what goes into a strong, protected offer in today's market
- ☐ Home Inspection Checklist — what's normal wear vs. what's a real red flag
- ☐ Closing Day Checklist — what to expect, what to bring, and how to avoid last-minute surprises

What to Expect: Offer to Keys

Every purchase moves at its own pace, but most resale transactions in Gainesville and Hall County follow a similar rhythm. Here's the big picture before we get into the details.

Your specific timeline depends on your lender, the seller's timeline, and inspection findings — I'll walk you through what to realistically expect once we're under contract on a specific home.

What Costs Should You Expect?

These are general, typical ranges to help you plan — not a quote, and not a substitute for numbers from your actual lender. Every buyer's situation, loan type, and property are different, and your lender will give you exact figures during pre-approval and again a few days before closing.

Down Payment	Typically 3%-20% of purchase price, depending on loan type
Earnest Money	Often 1%-2% of purchase price, credited back at closing
Home Inspection	Commonly $300-$800, depending on the size and age of the home
Closing Costs	Generally 2%-5% of the loan amount — ask your lender for an exact estimate
Appraisal	Typically a few hundred dollars, often included in closing costs

Get Exact Numbers

I'm not a lender, so I can't quote exact figures — but I can connect you with trusted local lenders who will walk you through your specific costs before you make an offer.

Checklist 1: Pre-Approval

Getting your financing in order before you start touring homes isn't just paperwork — it's what makes your offer credible when you find the right one.

Documents to Gather

- ☐ Two most recent pay stubs
- ☐ W-2s or tax returns from the past two years
- ☐ Two to three months of bank statements
- ☐ List of current debts and monthly obligations
- ☐ Photo ID and Social Security number

Questions to Ask Your Lender

- ☐ What's the difference between my pre-qualification and pre-approval amount?
- ☐ What loan programs am I eligible for (conventional, FHA, VA, USDA)?
- ☐ What will my estimated monthly payment look like at different price points?
- ☐ What closing costs should I budget for?
- ☐ Is my rate locked, and for how long?

Before You Start Touring

- ☐ Avoid opening new credit accounts or making large purchases
- ☐ Avoid changing jobs if possible during the process
- ☐ Set a realistic budget that includes closing costs, moving costs, and a maintenance reserve

  A pre-approval letter in hand is what lets us move fast the moment we find the right home — in this market, that speed matters.

Checklist 2: Home Tour

A showing is more than a walkthrough — it's your best chance to look past staging and get a real read on the home's condition. Use this checklist at every tour.

First Impressions (Outside)

- ☐ Check the roofline for sagging, missing shingles, or visible repairs
- ☐ Look at the grading — does water slope away from the foundation?
- ☐ Check for cracks in the foundation, driveway, or exterior walls
- ☐ Note the age and condition of gutters, siding, and paint

Inside the Home

- ☐ Test faucets and check water pressure
- ☐ Look under sinks for signs of past leaks or water damage
- ☐ Open and close windows and doors — do they stick or seal properly?
- ☐ Check ceilings and walls for water stains or fresh paint patches (can hide damage)
- ☐ Ask the age of the roof, HVAC system, and water heater
- ☐ Test light switches and outlets in each room
- ☐ Note any odors — can indicate moisture, mold, or pet damage

Questions to Ask the Listing Agent

- ☐ How old is the roof, HVAC system, and water heater?
- ☐ Has the home had any major repairs or renovations? Are there permits/records?
- ☐ Why is the seller moving?
- ☐ How long has the home been on the market, and has the price changed?

What I Look For That Others Miss

Staging is designed to draw your eye to the good and away from the concerning. When I walk a home with you, I'm looking at the same things a home inspector will eventually flag — so there are fewer surprises later.

Checklist 3: Making an Offer

A strong offer is about more than price. Here's what actually goes into a competitive, well-protected offer in today's Hall County market.

Before You Write the Offer

- ☐ Review recent comparable sales in the area, not just the listing price
- ☐ Understand current buyer demand for this specific home and price point
- ☐ Decide your true maximum, including a buffer for repairs or closing costs
- ☐ Confirm your pre-approval amount and lender contact are ready to move

What Goes Into a Strong Offer

- ☐ Competitive price based on real data, not guesswork
- ☐ Earnest money deposit that signals serious intent
- ☐ Realistic timeline for closing that works for the seller
- ☐ Appropriate contingencies (inspection, financing, appraisal) — protection without weakening your offer unnecessarily

Questions to Think Through

- ☐ How many other offers are likely on this home?
- ☐ What terms matter most to this particular seller (price, timeline, contingencies)?
- ☐ What's my walk-away point if negotiations don't go my way?

Why This Matters

The highest offer doesn't always win — the strongest, best-structured offer does. I'll help you build one that protects you without pricing you out of the deal.

Checklist 4: Home Inspection

An inspection isn't about finding a perfect house — no home is perfect. It's about knowing the difference between normal wear and a real problem, so you can negotiate from an informed position.

What's Usually Normal Wear

- ☐ Minor cosmetic cracks in drywall from settling
- ☐ Worn caulk or grout in older bathrooms
- ☐ Some deferred maintenance on an older but functional HVAC system
- ☐ Minor electrical code updates needed on an older home

What's Usually a Real Concern

- ☐ Active roof leaks or significant water intrusion
- ☐ Foundation cracks with signs of ongoing movement
- ☐ Outdated or unsafe electrical panels (knob-and-tube, federal pacific panels)
- ☐ HVAC or major systems at or past the end of their expected lifespan
- ☐ Signs of mold or ongoing moisture problems

After the Inspection

- ☐ Review the full report together, not just the summary
- ☐ Prioritize which findings are safety/structural vs. cosmetic
- ☐ Decide what to request: repair, credit, price reduction, or accept as-is
- ☐ Keep your reaction measured during the inspection — it can affect negotiations later

Where Construction Background Pays Off

With 20+ years building and remodeling homes, I can usually tell you before the inspector even arrives whether something is likely to be a real issue or a minor, expected finding — so you go into that conversation prepared, not blindsided.

Checklist 5: Closing Day

Closing day should feel like the finish line, not a scramble. Here's what to have ready and what to expect.

Before Closing Day

- ☐ Confirm final walkthrough date/time to verify agreed repairs were completed
- ☐ Get final closing figures from your lender at least three days before closing
- ☐ Set up utilities in your name effective the day of closing
- ☐ Confirm homeowner's insurance is in place before closing
- ☐ Arrange certified funds or wire transfer for your down payment and closing costs

What to Bring to Closing

- ☐ A valid government-issued photo ID
- ☐ Certified check or confirmed wire transfer for funds due
- ☐ Copy of your homeowner's insurance policy
- ☐ Any documents specifically requested by your lender or the title company

What to Expect

- ☐ A final review and signing of loan and closing documents
- ☐ Confirmation of your final loan terms and closing costs
- ☐ Receiving keys, garage remotes, and access codes
- ☐ Recording of the deed, which officially transfers ownership to you

One Person Managing Every Deadline

Inspections, appraisal, financing, title — I coordinate every deadline directly with you so nothing slips through the cracks between your offer and the day you get your keys.

What My Clients Are Saying

5.0 stars, based on current Google reviews for Shannon Sanborn Realtor - eXp Realty.

★★★★★ Ann Marie

"Shannon was an awesome agent to work with as an agent and as a client! When we went to sell our home, I was an agent at the time but didn't want the added stress, so Shannon picked up the pieces and ran with it, he carried the load I didn't want to. Its hard trusting many people with something so important but Shannon was the man for the Job! Our home was sold with ease and he made sure to keep us updated the whole way! He even came over to spread mulch!! Great guy, great business and awesome results. We appreciate you Shannon."

★★★★★ Melanie Nelms

"I know Shannon personally. He is genuine, caring, compassionate and honest. He is a hard worker. He loves helping others. Shannon loves real-estate and would be an awesome person to help you."

★★★★★ Heather Smith

"Shannon helped us so much. Great communication throughout, very knowledgeable, and transparent. Definitely recommend, and would use again!"

Ready to Start Your Search?

This guide gives you a strong starting point, but every buyer's situation and every home is different. If you'd like to talk through your budget, get pre-approval connections, or start touring homes, I'm happy to help.

Schedule a free, no-obligation buyer consultation any time.

Shannon Sanborn — "The Flying Realtor" — eXp Realty, LLC — ExploreGainesvilleGA.com