



EPIQUE
R E A L T Y

Your Guide to Buying a Home in *Metro Atlanta*

Clear answers, honest guidance, and a trusted advocate, every step of the way.

Senior Downsizing

VA & Military Buyers

New Construction

Relocating to
Metro Atlanta

All Buyers Welcome

Michelle Campbell

REALTOR® • Campbell Group at Epique Realty

www.campbellgrouprealty.com

Cherokee • Cobb • Bartow • Forsyth
Fulton • Paulding • North Metro Atlanta

ABOUT YOUR AGENT

A Different Kind of *Advocate*



REALTOR®

Native Atlantan

Michelle Campbell

Michelle Campbell is a Metro Atlanta REALTOR® with Campbell Group at Epique Realty, specializing in communities she is deeply committed to: seniors navigating right-sizing transitions, veterans and military families buying and selling across Metro Atlanta, new construction buyers who deserve their own advocate at the builder's table, first-time buyers taking that exciting first step toward homeownership, and buyers relocating to Atlanta who want a trusted guide to help them land in the right place with confidence.

A native Atlantan, Michelle has lived and worked across every corner of the Metro — from Canton and Woodstock in Cherokee County to Marietta, Roswell, Alpharetta, and intown neighborhoods — bringing genuine local knowledge to every transaction.

For twelve years, Michelle served as a volunteer non-commissioned officer with the Georgia State Defense Force, supporting the Georgia National Guard, law enforcement, and public safety missions statewide. That service gave her something no classroom designation can replicate: a genuine fluency in military culture that only comes from having served alongside those who wore the uniform.

This work is also personal. Having helped navigate her own family through a senior living transition, Michelle understands firsthand the emotional weight, the family dynamics, and the importance of having a compassionate, knowledgeable advocate in your corner. Her philosophy: right-sizing should be planned, not panicked.

Whether you are purchasing your first home, your forever home, or finding the right next chapter, Michelle brings the same commitment to every client: clear communication, steadfast advocacy, and genuine care for your best interests.

SPECIALIZED EXPERTISE

Who I Work *Best With*

Whether you're a senior exploring what comes next, a veteran ready to use your hard-earned benefit, or a buyer considering new construction, I bring specific, practiced expertise to your situation. Every buyer is welcome.

<h3>Right-Sizing Seniors</h3> <p>Leaving a longtime home is one of life's most significant moves. I bring a full-circle team — estate sale specialists, senior move managers, elder law attorneys, and senior living advisors — so you're never navigating alone.</p> <p>My philosophy: right-sizing should be planned, not panicked. I work with seniors and their families well before urgency strikes.</p> <hr/> <p>55+ Active Adult Communities • Coordinated Team Approach</p>	<h3>Veterans & Military Families</h3> <p>My connection to the veteran community runs deep. I volunteered for 12 years as an NCO with the Georgia State Defense Force. I speak the language, understand the culture, and know exactly how to make your VA benefit work for you.</p> <p>From recently separated service members to active duty PCS moves to long-term veterans investing, I've guided buyers at every stage.</p> <hr/> <p>VA Loan Expert • PCS Relocations</p>	<h3>New Construction Buyers</h3> <p>The builder's agent works for the builder. I work for you. I'll review the purchase agreement, advocate through the build process, and make sure upgrades don't pull you over budget or hurt your appraisal.</p> <p>Builders have representation; it's important you do too. Work with me, and I'll make sure you're well protected.</p> <hr/> <p>Builder Contract Review • 55+ Communities • Buyer Advocacy</p>
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STEP BY STEP

The Home Buying *Roadmap*

Buying a home involves more steps than most people realize — but none of them have to feel overwhelming. Here's what the process looks like from start to keys in hand.

① Choose the right agent

Your buyer's agent represents you, not the builder or seller. Interview agents before committing. Look for experience in your specific situation, local market knowledge, and someone you genuinely trust to advocate for your interests.

② Get pre-approved (not just pre-qualified)

Pre-approval requires a full review of your financial documents — pay stubs, W-2s, tax returns, and bank statements. It tells you exactly how much home you can afford and shows sellers you're a serious buyer. Pre-qualification is a softer estimate and carries less weight in competitive markets.

VA BUYERS: Your COE (Certificate of Eligibility) and DD-214 will also be needed. Work with a VA-fluent lender.

SENIORS: Social Security, pensions, and retirement distributions all count as qualifying income — more than many people expect.

FIRST-TIME BUYERS: Ask your lender about down payment assistance programs specific to Georgia and your county.

③ Define your wants, needs & budget

We'll sit down and create a clear picture of what you're looking for — location, size, style, must-haves, and deal-breakers. I'll set up a personalized MLS search that updates every 15 minutes, so you see new listings before they even hit Zillow. The MLS is always more accurate and more current than public search sites.

④ Tour homes

I can show you any home — MLS listings, for-sale-by-owner properties, new construction communities, and coming-soon listings. We'll take notes and photos as we go. When you tour open houses or new construction communities independently, let the agent on duty know you have representation.

SENIORS: I'll help evaluate accessibility, maintenance demands, and HOA terms, alongside price.

⑤ Make an offer

Once you've found the right home, we'll review comparable sales (CMA) and I'll help you craft the strongest possible offer — price, closing date, earnest money, contingencies, and any seller concessions. The seller can accept, reject, or counter. We negotiate until both parties reach an agreement or walk away.

VA BUYERS: A VA offer is strong: zero down, no PMI. I'll make sure the listing agent understands that.

⑥ Under contract: inspections & appraisal

After offer acceptance, you'll deliver your earnest money deposit (typically 1–2% of purchase price) to the closing attorney within 3–5 business days. Meanwhile, the inspection period begins — typically 5–10 days. I coordinate inspections, review results, and negotiate any repair requests or credits on your behalf. Typically once due diligence is complete, your lender orders the appraisal to confirm the home's value.

⑦ Loan processing & underwriting

Your lender's team will gather, review, and verify all documentation. Respond quickly to any requests! Delays here push contingency and closing dates. I stay in close contact with your lender throughout and flag any issues early. Once underwriting approves your file, you'll receive your Clear to Close (CTC).

⑧ Final walkthrough & closing

Within 24–48 hours of closing, we'll walk through the property one final time to confirm it's in the same condition as when you made your offer and that any agreed repairs were completed. On closing day, you'll sign documents, deliver your remaining funds (cashier's check or wire), and receive your keys. Closing typically takes 30–45 days from offer acceptance.

FINANCING FIRST

Why Pre-Approval Changes *Everything*

The single most important thing you can do before starting your home search. Here's what lenders look at, and what to bring.

Pre-approval will tell you how much home you can afford and can help you move faster, and with greater confidence, in competitive markets.

Freddie Mac, My Home Guide

The 4 C's lenders evaluate

- Capacity** — Your current and future ability to make payments. Lenders look at income, employment history, and debt-to-income ratio.
- Capital** — Savings, investments, and assets you can access. Includes your down payment and cash reserves after closing.
- Collateral** — The home itself. Its type, condition, and appraised value all factor into what the lender will fund.
- Credit** — Your history of paying bills and debts on time. Scores above 620 open conventional options; VA and FHA allow lower.

Documents to gather now

- W-2s from the past 2 years
- Last 2–3 months of pay stubs
- 2 years of federal tax returns
- Last 3 months of bank statements (all accounts)
- List of monthly debts and liabilities
- Government-issued photo ID
- VA buyers: DD-214 and Certificate of Eligibility (COE)**
- Seniors: Social Security award letter, pension statements, 401(k)/IRA documentation**

While you're in the approval process, avoid:

Opening new credit accounts or credit card applications

Large purchases (cars, furniture, appliances) that impact your debt-to-income ratio

Changing jobs or becoming self-employed without discussing it with your lender first

FINANCING OPTIONS

Which Loan Is Right *For You?*

Your credit score, service history, location, and down payment amount all shape which loan programs are available to you. Here's a plain-English overview.

VA Loan **Military Veterans**

The most powerful home loan benefit in America. Backed by the U.S. Department of Veterans Affairs and available to eligible veterans, active duty service members, and surviving spouses.

Down Payment	\$0 Required
PMI Required	Never
Min. Credit Score	580 (lender varies)
Interest Rates	Typically lower than conventional

Conventional Loan

The most common home loan type, offered through private lenders and not government-backed. Available in fixed and adjustable rate options.

Down Payment	3-20% (varies by program)
PMI Required	If less than 20% down
Min. Credit Score	620+
Rate Types	Fixed or adjustable

FHA Loan

Backed by the Federal Housing Administration. Designed for buyers with lower credit scores or limited down payment savings. Popular with first-time buyers.

Down Payment	3.5% (score 580+) / 10%
Min. Credit Score	500-580 (depends on down payment)
Financing Up To	96.5% of purchase price
MIP Required	Yes (life of loan)

USDA Loan **Rural Areas**

Backed by the U.S. Department of Agriculture for buyers in eligible rural and suburban areas. Some Cherokee and Bartow County communities qualify — ask me to check your target area.

Down Payment	\$0 required
Min. Credit Score	649 (typically)
Income Limits	Household income caps apply
Rates	Below-average

All loans subject to underwriter approval. Terms and conditions may apply. Speak with your lender for current rates and program availability.

IMPORTANT FOR NEW CONSTRUCTION

What Your Builder *Won't Tell You*

Buying a new construction home feels exciting, and it should be. But there are things the sales center won't volunteer. Here's what you need to know.

THE BUILDER'S ON-SITE AGENT WORKS FOR THE BUILDER. Their job is to sell you the home at the best terms for the builder, and it is not to advocate for your interests, flag contract risks, or negotiate on your behalf. Bringing your own buyer's agent is the only way to have someone in your corner during one of the largest purchases of your life.

Builder contracts favor the builder

New construction contracts are written by the builder's legal team. I'll review every page, explain what you're agreeing to, and flag terms around change orders, delays, and your options if the build goes sideways.

Upgrades can hurt your appraisal

The design center is designed to feel like fun shopping. But if your upgraded selections push the home's price above appraised value, you'll be paying the difference out of pocket. I'll help you prioritize strategically.

Get an independent inspection

New doesn't mean perfect. I strongly recommend a third-party home inspection before closing (and a pre-drywall inspection if the opportunity exists). Builder warranties don't cover everything, and catching issues early matters.

Builder lender incentives have strings

Many builders offer closing cost incentives tied to using their preferred lender. That can be great — or it can cost you more in rate. Compare the full picture with your own lender before committing.

WORKING WITH ME

What Every Client *Can Expect*

Regardless of your price range, timeline, or situation, these are the commitments I make to every client.

01

Clear, consistent communication

You'll always know where things stand. I set expectations up front about how and when we'll communicate, and I hold to them. You'll never be left wondering what's happening with your transaction.

02

Steadfast advocacy

From offer to closing, I am on your side — entirely. I negotiate on your behalf, review documents so you understand what you're signing, and push back when something isn't right.

03

Education, not pressure

My job is to give you the information you need to make the right decision for your life, not to push you toward a faster close. You'll never feel rushed, and I'll always tell you what I'd do if it were my own family.

04

A trusted local network

Lenders, inspectors, title attorneys, estate sale specialists, senior move managers, contractors — I've built relationships with the best in Metro Atlanta. When you need a referral, I've already vetted who to call.

05

Patience and presence

This is not a transaction to me. Whether the process takes 30 days or 18 months, I'm here. I work with seniors and veterans in particular because I believe they deserve a professional who matches their pace.

06

A relationship beyond closing

My clients hear from me after closing day — for maintenance reminders, market updates, referrals, or just to check in. Buying or building a home isn't the end of our relationship; it's just the beginning.

CLIENT EXPERIENCES

In Their Own *Words*

The best way to understand what it is like to work with Michelle is to hear from the people who have.



Michelle was our choice to market our parent's home of fifty-eight years. Her expertise and professionalism were evident from our very first meeting. We quickly came to experience her compassion and kindness as well. She promptly responded to emails, texts, phone calls and in person visits. She guided us through each step of the process and patiently explained in a manner which we easily understood. After only days, we received multiple offers over listing price. We are so grateful for our experience with Michelle and think she is absolutely THE BEST!!

Cindy Davidson
Google Review • 2023



Michelle was incredibly helpful in both finding a new house to suit our changing needs and in selling my previous house. She's smart, knowledgeable, helpful, and incredibly kind. She helped make a stressful process easier and even fun.

Karen Ordway
Google Review • 2023



Outstanding customer service and professionalism! Michelle became a close friend and confidant, we actually have used her to sell 2 houses and buy another. I highly recommend!!

Thomas Willis
Google Review • 2023



The house I was selling needed a lot of work, but Michelle saved me a lot of money by helping me figure out which repairs were going to pay and which weren't needed. She was spot on in the pricing and the house sold quickly for the price I wanted. I also had a few unusual requests and situations with potential buyers and Michelle went above and beyond in finding answers and navigating some fraught circumstances. She was that steady hand telling me things were going to be ok when I was in full freak out mode. Guess what? She was right!

Matt0327
Zillow Review • 2021

PROTECT YOURSELF

Wire Fraud: *Real, Common, Devastating*





For your protection, I will never ask you to wire money through email instructions. You should always verify wiring details by calling the receiving party directly using a trusted phone number. If anything ever feels off, pause and reach out to me immediately.

Wire fraud targets homebuyers — and it works

The FBI's Internet Crime Complaint Center has reported a significant rise in real estate wire fraud. In many cases, scammers don't need to hack an account, they can monitor transactions through public information or intercept email communications, then send messages that appear to come from a trusted party.

Because real estate transactions involve multiple parties and timelines that can sometimes be publicly visible, scammers can time these messages to arrive right before closing (when you're expecting them).

Right before closing, you may receive what looks like a legitimate email with wiring instructions. These emails can be very convincing, but the instructions are fraudulent. By the time the issue is discovered, the funds are often extremely difficult to recover.

-  Never wire funds based solely on email instructions, even if the email looks exactly like it came from me, the closing attorney or your lender.
-  Always call your agent, closing attorney, or lender directly (using a number you already have on file) to verbally confirm any wiring instructions before sending.
-  Be suspicious of any "updated" wiring instructions received by email. Legitimate wiring instructions never change at the last minute.
-  If something feels off, stop and call. A few minutes of verification is worth everything.

KEY TERMS

Words You'll Hear – *Explained Simply*

Appraisal

A licensed appraiser's written opinion of a property's market value, required by most lenders before funding your loan.

Earnest Money Deposit (EMD)

A good-faith deposit (typically 1–2% of purchase price) submitted within 3–5 days of offer acceptance. Held in escrow and applied at closing.

Clear to Close (CTC)

The lender's signal that underwriting is complete, all conditions are satisfied, and your loan is approved to fund.

Equity

The difference between your home's value and what you still owe. Grows as you pay down your mortgage and as the home appreciates.

PITI

Principal, Interest, Taxes, and Insurance — the four components of a typical monthly mortgage payment.

VA Funding Fee

A one-time fee paid to the VA (can be rolled into the loan) that supports the program. Varies by down payment and service type. Some veterans are exempt.

Closing Costs

Fees paid at closing beyond the down payment (typically 2–5% of loan amount). Includes lender fees, title fees, prepaid taxes, and insurance.

Contingency

A condition in the contract that must be met for the sale to proceed. Common contingencies: financing, appraisal, and inspection.

Closing Disclosure (ALTA)

A required document provided at least 3 business days before closing that shows a draft of your final loan terms and closing costs.

PMI (Private Mortgage Insurance)

Required by conventional lenders when you put less than 20% down. Protects the lender, not you. Can typically be removed once you reach 20% equity.

COE (Certificate of Eligibility)

VA-specific. Confirms your eligibility for the VA home loan benefit based on your service history. Obtainable through VA.gov or your lender.

Right-Sizing

Moving to a home that better fits your current life — whether smaller, lower-maintenance, single-level, or in an active adult community.

SERVICE AREA

Wherever Home Is In *Metro Atlanta*

As a native Atlantan, I know this city and its surrounding communities the way only someone who has truly lived here can. From the foothills of Cherokee County to intown Atlanta neighborhoods, I'm at home across all of Metro Atlanta.

Cherokee County

Cobb County

Bartow County

Forsyth County

Fulton County

Paulding County

All of North Metro Atlanta

Including: Acworth • Alpharetta • Atlanta • Ball Ground • Canton • Cartersville • Cumming • Dallas • Decatur • Hiram • Holly Springs • Kennesaw • Marietta • Milton • Roswell • Sandy Springs • Smyrna • Vinings • Waleska • Woodstock

Ready To Talk To Me About *Your Next Move?*

Whether you're three years from your next move or three weeks, the best time to have a conversation is before urgency sets the pace. Let's start with a free, no-pressure consultation.



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