

THE ROAD TO *home*



A HOME BUYER'S GUIDE



kw HOOVER
KELLERWILLIAMS.



Meet **P4 Realty Partners**—your trusted, family-run real estate team based in Hoover, Alabama. We're the Parkers: Steve, Anna, Maura, and Jackson, and our mission is simple—help your family move forward with confidence.

With decades of combined experience, local expertise, and a hands-on, personal approach, we're here to guide you through every step of the buying process. Let our family help your family.

~The Parkers

MEET THE TEAM

We're Here to Help
Buyers and Sellers
Through Every Step of
the Real Estate Journey
with **Patience,**
Professionalism,
Personalized Service,
and **Proven Results**

135

Transactions in
2024

83%

Repeat Clients
in 2024

~30

Combined Years
of Experience



OUR MISSION

10 Steps to Buying a Home



Initial Consultation

Sign Buyer Agreement
with your Agent



Prepare Finances

Connect with a Lender to
Review Your Finances



Get Pre-Approved

Receive Your Official
Pre-Approval Letter



Under Contract

We'll Guide You
Through Next Steps



Submit Offer

We'll Craft an Offer &
Negotiate the Best Terms



Home Search & Showings

We will set up Personalized
Home Searches



Inspections

Schedule Home Inspection &
Negotiate Repairs, If Needed



Appraisal & Title

Lender Will Order
Appraisal and Title Search



Final Details

Once You're Clear to Close,
We'll Schedule Final Walk
Through



CLOSING DAY!

Congrats! You'll Sign Final
Paperwork, Receive Your
Keys, & Become a
Homeowner

HOME BUYING PROCESS

Before you start touring homes, getting **pre-approved** is a smart first step. It gives you a clear idea of your **budget** and shows sellers you're a serious buyer. During this process, a **lender** will review your **income**, **credit**, and **finances** to determine how much you can borrow. We're happy to connect you with **trusted local lenders** who make the process smooth and stress-free.

Our Trusted Lenders



Tayler Bisignani
Producing Branch Manager
205.281.8680
tayler@steelcitymtg.com



Josh Hefty
Branch Manager
205.394.1764
Josh.Hefty@rwmloans.com



Rodney Hart
Mortgage Loan Officer
205.229.1144
rhart@trustmark.com



Amber Brittain
Branch Manager
205.790.7836
Amber.Brittain@ccm.com



GETTING PRE-APPROVED



Home Wish List

- Ideal Price/Monthly Payment?
- Number of Beds/Baths?
- Square Footage?
- Specific Neighborhoods/School Zones?
- Near Family/ Work/ Shopping?
- Max Commute Time?
- Top 3 Must Haves?
- Specific Features You'd Love (Pantry, Fenced Yard, Fireplace, etc.)?
- Preferred Home Style/ Layout?
- Any Absolute No's/ Dealbreakers?

Let the fun begin!

Once we know what you're looking for, we'll start touring homes together. Here are some tips to help you get the most out of each showing:



Take notes or photos of each home you tour—figure out what you like and don't like about each one.



Try to focus on layout and structure, not furniture or paint color.



Do you like the Neighborhood?
Any Traffic or Noise?



Could you imagine yourself there day to day?

Remember: Not every home will be “the one”—and that's okay. We're here to guide you through every showing and help you zero in on the right fit at the right time.

Found “the one”? Let’s make it yours!



Purchase Price

We’ll review recent sales in the area and help you determine a price that makes sense—competitive without overpaying.



Timeline

We’ll include a proposed closing date and key deadlines (for inspections, financing, and more) that align with your needs and the seller’s situation.



Earnest Money Deposit

This is a good-faith deposit that shows you’re serious.



Contingencies

These are protections for you as a buyer. Common ones include:

- Inspection – time to check for issues
- Appraisal – ensures the home is worth the price
- Financing – confirms your loan gets final approval

Our job is to position you for **success, negotiate** with confidence, and keep things **moving** once the offer is **accepted**.

MAKING A STRONG OFFER

Congratulations! You're Under Contract!

Now that the seller has accepted your offer,
here is what happens next:

Earnest Money Deposit

- You'll submit your earnest money within a few days. This holds your spot and goes toward your closing costs later.

Home Inspection

- We'll schedule a home inspection to check for any issues. We'll help you review the report and negotiate repairs if needed.

Repair Negotiations (*if needed*)

- If the inspection reveals any major concerns, we'll work with the seller to address them—whether that's repairs, credits, or price adjustments.

Don't Make Any Large Purchases

- Making large purchases or opening new lines of credit can affect your credit score and may affect the ability to qualify for your mortgage.

Appraisal, Title Search, & Loan Approval

- Your lender will order an appraisal to confirm the home's value and title search to review the property's history and disclose any liens against the property that need to be resolved. Meanwhile, we'll stay in close contact with your lender to make sure everything is on track for final loan approval.
- You also need to provide lender with your choice for home owners insurance.

UNDER CONTRACT

Final Walkthrough

- A day before closing, we'll walk through the home to make sure everything's in the same condition and any agreed-upon repairs were completed.



Closing Disclosure

- Lenders are required to provide you with a Closing Disclosure, at least three days before closing. This will show you what your final loan terms and closing costs will be. This is done to ensure that there are no surprises at the closing table.

Clear to Close

- Before closing, we'll confirm with the closing attorney how they prefer to receive your funds—typically by cashier's check or wire transfer. The exact amount due will be listed on your final ALTA settlement statement.
- If you are wiring funds, you will speak directly with the attorney's office to receive wiring instructions. Always verify these details verbally to protect yourself from wire fraud.

Closing Cost

- Closing costs can vary based on your purchase price and location, but you can typically expect to pay around 3% to 4% of the home's sale price. These costs may include title services, attorney fees, document preparation, taxes, homeowner's insurance, and other related expenses.

What to Bring on Closing Day

- Government-issued ID (make sure it's not expired) and funds to cover the remainder of the down payment and your closing costs

TIME TO CLOSE!

Here's what to do next to get fully settled in.

Final Documents & Paperwork



- Keep a copy of your closing disclosure and ALTA settlement statement—you'll need them for taxes.
- Your deed and title policy will be mailed to you a few weeks after closing. (Let us know if you don't get it.)

Homestead Exemption



- If this will be your primary residence, don't forget to apply for your Homestead Exemption with your local tax office. It can save you money on property taxes!



Set Up or Transfer Utilities

- Confirm that all utilities (electric, gas, water, internet, etc.) are active and transferred to your name if not already.

Maintenance & Warranties



- If the seller provided home warranties, appliance manuals, or service info, keep those in a safe spot.
- Consider changing your locks for peace of mind.

We're still here for you! Just because closing is over doesn't mean we aren't here for you. You'll be hearing from us in emails and newsletters. Whether you need contractor referrals, want to know your home's value down the road, or just have a quick question—we're always happy to help.

WELCOME HOME!

Let's Find Your Home!



Stay Connected



205.383.5819



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